



**Thesis**  
**By**  
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**THE UNIVERSITY**  
**OF BENIN,**  
**BENIN CITY**

**Determinants of career mobility  
of women in selectel banks in  
Benin city**

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**JANUARY, 1998**

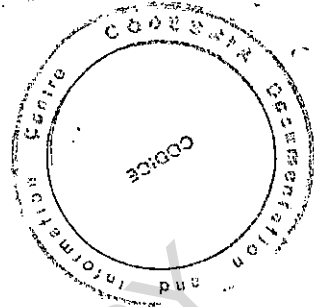
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**DETERMINANTS OF CAREER MOBILITY** 11780

**OF WOMEN IN SELECTED BANKS IN**

**BENIN CITY**



BY

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*A THESIS WRITTEN IN THE DEPARTMENT OF SOCIOLOGY  
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ANTHROPOLOGY OF THE UNIVERSITY OF BENIN,  
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**JANUARY, 1998**

# CERTIFICATION

We certify that this research was carried out by Mrs Regina Owaoma Obi of the Department of Sociology and Anthropology, University of Benin, Benin city.

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## *DEDICATION*

This thesis is dedicated to my children - Azubike, Chikelue, Nkolika, Ikemefuna, Nwabufo, and Ifeanyi - for being the sources of my inspiration to pursue this doctorate degree.

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## *A C K N O W L E D G E M E N T*

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I do not pretend that this is a perfect report of the research. I accept the responsibilities for shortcomings where-ever they exist in this thesis. However, I have tried as much as possible to be thorough in the methodology and analysis, and original in ideas.

May our Lord Jesus Christ, the Prince of Peace, reward, bless, guide and protect all those who helped me in one way or the other in this doctorate degree.

# TABLE OF CONTENTS

	PAGE
<b>TITLE: DETERMINANTS OF CAREER MOBILITY OF WOMEN IN SELECTED BANKS IN BENIN CITY...</b>	i
CERTIFICATION...	ii
DEDICATION...	iii
ACKNOWLEDGEMENT...	iv-vi
TABLE OF CONTENTS...	vii-xiii
LIST OF TABLES...	xiv-xvi
LIST OF FIGURES...	xvii
ABSTRACT...	xviii-xx
<b>CHAPTER ONE - INTRODUCTION...</b>	1-12
1.1.0. STATEMENT OF THE PROBLEM...	2
1.2.0. OBJECTIVES OF THE RESEARCH...	7
1.3.0. RELEVANCE OF THE RESEARCH...	8
1.4.0. SCOPE OF THE RESEARCH...	8
1.5.0. OPERATIONAL DEFINITION OF CONCEPTS...	9
1.6.0. STRUCTURE OF THIS THESIS...	12
<b>CHAPTER TWO - REVIEW OF THE LITERATURE...</b>	13-25
2.1.0. REVIEW OF THE RELATED LITERATURE ON ROLE STUDIES...	13



	PAGE
2.1.1. SUMMARY...	19
2.2.0. REVIEW OF THE RELATED LITERATURE ON MOBILITY STUDIES...	20
2.2.1 SUMMARY...	25
<b>CHAPTER THREE - THEORETICAL FRAMEWORK</b>	
OF THE RESEARCH...	26-50
3.1.0 THE BUREAUCRATIC MODEL ...	26
3.2.0 INDIVIDUAL NEEDS AND MOTIVATION ...	28
3.3.0 PERFORMANCE APPRAISAL ...	32
3.4.0 NIGERIAN TRADE UNIONISM AS INSTRUMENT OF POWER FOR THE WORKERS ...	34
3.5.0 NIGERIAN TRADE UNIONISM AS INSTRUMENT OF COLLECTIVE BARGAINING FOR THE WORKERS ...	37
3.6.0. ROLE THEORY...	41
3.7.0. SOCIAL MOBILITY THEORY...	46
3.7.1 THEORIES USED TO EXPLAIN THE CAREER MOBILITY OF WOMEN IN THE BANKS IN BENIN CITY...	49
3.8.0. RESEARCH HYPOTHESES ...	50

	PAGE
<b>CHAPTER FOUR - RESEARCH METHODOLOGY...</b>	51-60
4.1.0. TARGET POPULATION...	51
4.2.0. PROCEDURE...	51
4.3.0. STATISTICAL DERIVATION OF SAMPLE SIZE...	52
4.4.0. RESEARCH INSTRUMENTATION...	53
4.4.1. STRUCTURED QUESTIONNAIRES...	53
4.4.2. OFFICIAL DOCUMENT AND RECORDS...	54
4.4.3. PARTICIPANT-AS-OBSERVER...	55
4.5.0. METHODS OF DATA ANALYSIS...	55
4.6.0. VALIDITY, RELIABILITY OF RESEARCH INSTRUMENT, AND TEST OF SIGNIFICANCE...	57
4.7.0. PROBLEMS ENCOUNTERED IN THE FIELD...	58
4.7.1. RESEARCH RESISTANCE...	58
4.7.2. INTERVIEW RESISTANCE...	58
4.7.3. TRANSFER OF STAFF...	59
4.7.4. REFUSAL TO RELEASE OFFICIAL DOCUMENTS AND RECORDS...	59
4.7.5. SUMMARY...	60

## CHAPTER FIVE - DATA ANALYSIS: THE ROLE OF WOMEN

IN THE BANKS IN BENIN CITY... .. .	61-83
5.0. INTRODUCTION... .. .	61
5.1.0. SOCIO-ECONOMIC BACKGROUND	
CHARACTERISTICS OF THE RESPONDENTS... .. .	61
5.1.1. AGE OF THE RESPONDENTS... .. .	61
5.1.2. LEVEL OF EDUCATION... .. .	63
5.1.3. OCCUPATIONAL STATUS... .. .	64
5.1.4. INCOME... .. .	65
5.1.5. MARITAL STATUS... .. .	66
5.1.6. NUMBER OF CHILDREN (ALIVE)... .. .	67
5.2.0. ROLE PERFORMANCES OF WOMEN IN THE BANKS	
IN BENIN CITY... .. .	68
5.2.1. OFFICIAL ROLES OF WOMEN IN THE BANKS IN	
BENIN CITY... .. .	68
5.2.2. DOMESTIC ROLES OF WOMEN IN THE BANKS IN	
BENIN CITY... .. .	72
5.2.3. ROLES OF THE WOMEN IN NUBIFIE AND ASSBIFI	
IN THE BANKS IN BENIN CITY... .. .	74
5.3.0. INTER-ROLE CONFLICTS AMONG WOMEN IN THE	
BANKS IN BENIN CITY... .. .	78

	PAGE
5.4.0. RESOLUTION OF INTER-ROLE CONFLICTS AMONG WOMEN IN THE BANKS IN BENIN CITY... ..	81
5.5.0. SUMMARY... ..	83
<b>CHAPTER SIX - DATA ANALYSIS: CAREER MOBILITY</b>	
<b>OF WOMEN IN THE BANKS</b>	
<b>IN BENIN CITY... ..</b>	
	84-107
6.0. INTRODUCTION... ..	84
6.1.0 NUMBER OF WOMEN THAT WERE PROMOTED SINCE THEY JOINED THE BANKS IN BENIN CITY...	84
6.2.0. DETERMINANTS OF CAREER MOBILITY OF WOMEN IN THE BANKS IN BENIN CITY... ..	88
6.2.1. LEVEL OF EDUCATION OF THE RESPONDENTS... ..	88
6.2.2. LENGTH OF SERVICE OF THE RESPONDENTS... ..	89
6.2.3. MARITAL STATUS OF THE RESPONDENTS... ..	90
6.2.4. SOCIAL CONNECTIONS OF THE RESPONDENTS... ..	93
6.3.0. TESTING OF RESEARCH HYPOTHESES... ..	96
6.3.1. MULTIVARIATE ANALYSIS OF THE DETERMINANTS OF WOMEN'S ABILITY TO COPE WITH INDUSTRIAL DUTIES IN THE BANKS IN BENIN CITY... ..	96

	PAGE
6.3.2. MULTIPLE REGRESSION ANALYSIS OF DETERMINANTS OF WOMEN'S ABILITY TO COPE WITH INDUSTRIAL DUTIES IN THE BANKS: VALIDATION OF THE HYPOTHESIS... ..	101
6.3.3. MULTIVARIATE ANALYSIS OF THE DETERMINANTS OF CAREER MOBILITY OF WOMEN IN THE BANKS IN BENIN CITY... ..	101
6.3.4. MULTIPLE REGRESSION ANALYSIS OF DETERMINANTS OF CAREER MOBILITY OF WOMEN IN THE BANKS: VALIDATION OF THE HYPOTHESIS (PARTIAL)... ..	104
6.4.0. THEORETICAL GENERALIZATION AND RESEARCH CONTRIBUTION TO KNOWLEDGE... ..	105
6.4.1. THEORETICAL GENERALIZATION... ..	105
6.4.2. RESEARCH CONTRIBUTION TO KNOWLEDGE... ..	106
<b>CHAPTER SEVEN - SUMMARY OF RESEARCH FINDINGS, RECOMMENDATIONS AND CONCLUSION... ..</b>	<b>108-111</b>
7.0. INTRODUCTION... ..	108
7.1. SUMMARY OF RESEARCH FINDINGS... ..	108
7.2. RECOMMENDATIONS... ..	110

	PAGE
7.3. CONCLUSION... ..	111
<b>BIBLIOGRAPHY...</b> ..	112-127
<b>APPENDICES...</b> ..	128-187
APPENDIX NO. 1. BACKGROUND INFORMATION	
ON THE FOURTEEN SELECTED	
BANKS... ..	128
APPENDIX NO. 2. STATISTICAL DERIVATION OF	
SAMPLE SIZE FOR WOMEN... ..	156
APPENDIX NO. 3. STATISTICAL DERIVATION OF	
SAMPLE SIZE FOR MEN... ..	158
APPENDIX NO. 4. ASSUMPTIONS OF	
MULTIPLE REGRESSION... ..	160
APPENDIX NO. 5. VALIDITY, RELIABILITY OF	
RESEARCH INSTRUMENT AND	
TEST OF SIGNIFICANCE WITH	
MULTIPLE REGRESSION... ..	161
APPENDIX NO. 6. QUESTIONNAIRE SCHEDULE ON	
CAREER MOBILITY OF WOMEN IN	
THE SELECTED BANKS IN BENIN CITY... ..	162
APPENDIX NO. 7. ABBREVIATIONS... ..	
	187

## *LIST OF TABLES*

NUMBER		PAGE
5.1.	Percentage Distribution of Respondents by Sex and Age of the Respondents... ..	62
5.2.	Percentage Distribution of Respondents by Sex and Level of Education... ..	63
5.3.	Percentage Distribution of Respondents by Sex and Occupational Status... ..	64
5.4.	Percentage Distribution of Respondents by Sex and Income... ..	65
5.5.	Percentage Distribution of Respondents by Sex and Marital Status... ..	66
5.6.	Percentage Distribution of Respondents by Sex and Number of Children (alive)... ..	67
5.7.	Percentage Distribution of Respondents by Sex and Reasons for working in the Banks in Benin City... ..	70

NUMBER		PAGE
5.8.	Percentage Distribution of Respondents by Sex and Assignments to Different Departments... ..	73
5.9.	Positions workers held in NUBIFIE in the Banks in Benin City... ..	76
5.10.	Positions workers held in ASSBIFI in the Banks in Benin City... ..	78
6.1.	Positions of workers on their Appointment and Current Positions 1952-1992... ..	87
6.2.	Percentage Distribution of Respondents by Sex and Length of Service... ..	92
6.3.	Percentage Distribution of Respondents by their views on Inside influence on Staff Mobility in the banks... ..	94
6.4.	Percentage Distribution of Respondents by their views on Outside influence on Staff Mobility in the banks... ..	95



NUMBER		PAGE
6.5.	Correlation Matrix on Women's Ability to Cope with Industrial Duties/ Occupational Status... ..	97
6.6.	Stepwise Multiple Regression Analysis Summary Table of Determinants of women's ability to cope with Industrial Duties Dependent variable = Occupational status...	100
6.7.	Correlation Matrix on Career Mobility of Women/Number of promotions had since joining the bank... ! .....	102
6.8.	Stepwise Multiple Regression Analysis Summary Table of Determinants of Career Mobility of Women. Dependent variable = Number of promotions had since joining the bank... ..	103

## *LIST OF FIGURES*

<b>APPENDIX NUMBER</b>		<b>PAGE</b>
1.1	Organizational Structure of the Banks at the National Level (External System)... ..	147
1.2	Organizational Structure of the Banks used for the Study in Benin City (Internal System)... ..	151

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## *A B S T R A C T*

Payne and Associates (1985:61) stated that the sociology of social mobility has virtually no female dimension. This present study is an attempt to contribute towards the knowledge in the area by focusing on the career mobility of women working in some selected banks in Benin City. In addition, the study also attempts to determine the proportion of women promoted since they joined the banks; compare the women with their male counterparts in the same banks similarly promoted; and establish the factors which impede and enhance women's promotion.

One hundred (100) questionnaires were distributed to women selected randomly using the stratified-systematic sampling technique. These were completed and returned, representing a 100% response rate for women. Three hundred (300) questionnaires were also distributed to men selected randomly using the stratified-systematic sampling technique. Of these, two hundred questionnaires were completed and returned. This represents a 66.7% response rate for men. These questionnaires were designed, constructed, and developed by the researcher. The questionnaires are the major instruments used for data collection. Other supplementary instruments used are the participant observation (participant-as-observer), and official documents and records. Six research problems, six research objectives, and two research hypotheses were formulated and tested. The data collected were coded and tabulated for computer-assisted analysis. Statistical techniques used for data analysis are percentages, cross-tabulations and multiple regression. The researcher also formulated three dimensions of data analysis,

namely:-

- (i) On the organizational structure of the banks used for the study;
- (ii) On the roles of women in the banks; and
- (iii) On the determinants of career mobility of the women.

A combination of role accumulation theory and intra-generational mobility theory provided a theoretical framework.

The major findings of this research are:-

- (i) That a majority of men and women (54.67%) work in the banks in Benin City due to economic reasons, educational opportunities, and self-development. Women are mostly found in the Cash Department because women appear more attractive, courteous, and honest than men;
- (ii) that men and women in the banks have equal chances to perform any roles, and to occupy any positions available on the organizational structure of their banks;
- (iii) that the women perform multiple roles such as domestic roles, industrial/official roles, roles in trade union and associations. The women encounter inter-role conflicts in the performance of their multiple roles, and efforts are made to resolve them;
- (iv) that a very significant relationship exists between the ability of the women to cope with industrial duties in the banks and age of the first child, level of education and present income;
- (v) that socio-cultural stereotypes about women have no effect on their roles in the banks; and
- (vi) that only 45 respondents were promoted between 1952 and 1992 in the ratio

of 1 woman : 2 men generally. Junior staff were promoted to officer/senior staff positions in the ratio of 3 women : 4 men. In terms of proportions, 7.5% of the men and 11.11% of the women were promoted from junior staff position to officer positions. Officers were promoted to management positions in the ratio of 1 woman : 3 men. In terms of proportion, 81.8% of the men, and 46.15% of the women were promoted from officer positions to management positions. Career mobility of women in the banks in Benin City is a function of marital status.

In view of the above findings, the following recommendations are made:-

- (i) that women both married and spinsters should aspire to greater heights in their banking careers through further education and self-development;
- (ii) that in future, a macro research should be conducted to enable us make a more authentic statement about the determinants of career mobility of women in the banks in Nigeria; and
- (iii) that the Nigerian governments and parastatals, the management of the banks, and the executives of the National Union of Banks, Insurance, and Financial Institutions Employees (NUBIFIE) should examine the problems which these women encounter and formulate policies that would help to reduce their problems and enhance their career success.

**DETERMINANTS OF CAREER  
MOBILITY OF WOMEN IN  
SELECTED BANKS IN  
BENIN CITY**

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## *Chapter One*

### INTRODUCTION

This research is on career mobility of women in banks. It is an attempt to make a contribution to the area of sociology of social mobility which according to Payne, Payne, and Chapman (1985) had virtually no female dimension. In addition, the research attempts to determine the proportion of women promoted since they joined the banks; compare the women with their male counterparts in the same banks similarly promoted; and establish the factors which impede and enhance women's promotion.

Three hundred respondents were used for the research. Structured questionnaires, participant-as-observer, and official documents and records were techniques used for data collection. A combination of role accumulation theory and intra-generational mobility theory provided the theoretical framework.

The research deals with the determinants of career mobility of women in selected banks in Benin City. This introductory chapter is divided into the following six sections:-

- \* Statement of the problem;
- \* Objectives of the research;
- \* Relevance of the research;
- \* Scope of the research;
- \* Operational definition of concepts; and
- \* Structure of the thesis.

### 1.1.0 *Statement of the Problem*

Since pre-colonial period, Nigerian people have been and are still engaged in diverse economic activities. At the traditional sector, according to Smith (1955:4-16), the basic Zaria Hausa economic unit has been and is still the domestic group organized in a compound, *gida*. Under that system of organisation, economic activities are grouped into various farming, trading, and crafts units. Each unit is called *gandu*, and is based in the *gida*. *Gandu* is a contractual economic group that is based on kinship or friendship relations. There are farming *gandu*, trading *gandu*, and crafts *gandu*. The head of each *gandu* is called *mai-gida*. He controls the internal and external affairs of his *gandu*; provides, for instance, work-tools and pays taxes for the grown-up children. Members perform specific jobs. Women in *purdah*, for instance, are engaged in food processing such as *akamu* (i.e. pap), and in crafts such as weaving.

In the Yoruba economic system, at the traditional sector, according to Fadipe (1970:95-158) the majority of the Yoruba people since the seventeenth century, were and are still engaged in agriculture, trading, and crafts-making. Each compound specializes in a craft under the leadership of a *baale*. Men specialize in farming, blacksmithing, iron-smithing, and calabash-dressing, while women specialize in crafts such as pottery, soap-making and cloth-dyeing.

In the Igbo economic system, at the traditional level, Onwuejeogwu (1981:61-67) found that between the ninth and early twentieth centuries, the major sources of wealth of the people in the Nri kingdom were and are still yams, kolanuts, and dependants (wives, children, friends and relations). Economic



activities are organized in a compound under the leadership of *onyeisi*. Each compound has a trading group, a ritual group, and crafts group. A trading group, for instance, is composed of a man, his wife, and adult children, and some other members of his extended family (between three and ten persons). Each trading group has men and women units. Men are mostly engaged in trading, and in ritual services to people within Nri Kingdom and hegemony. They sell salt, livestock, iron and copper rods, elephant tusks, hides and skins, and gun powder. Women sell foodstuffs, fruits, and vegetables in the markets in Nri and neighbourhoods.

The above descriptive analyses are illustrations of the economic activities of the people in Yorubaland, Hausaland, and Igboland at the traditional sector. Their men and women perform different economic activities. There is division of labour by sex/gender. This method of division of labour is rooted in a patriarchal tradition and based on the ideology, that men are "superior and masculine" and should perform tough, energy-sapping, and brain-cracking jobs. Whereas, women are "inferior and feminine" and should perform light, simple and routine jobs which require little energy and brainwork. That is why in the illustration above, women in Yorubaland, for instance, specialize in crafts such as cloth-dyeing, and men specialize in iron-smithing. This method/pattern of division of labour is not uncommon in economic activities in other ethnic groups in Nigeria such as Tiv, Edo, and Efik.

In addition to the economic activities which the Nigerian women in the traditional sector have been and are still performing since the pre-colonial era, they are also engaged in domestic duties such as home-management, rendering social welfare services to the members of the family and relations, taking care of

husbands, child-bearing, child care and socialization. These specific roles for women appear to be based on the socio-cultural stereotype that, "a woman's place is in the home". That might be why even in the colonial period, only the sons of the rich were sent to school to receive primary, secondary and university education. Parents seemed to believe that only their sons should go to school, that their daughters should marry early to bear and rear children.

However, since the beginning of post-colonial era (i.e. October 1960) in Nigeria, especially in the modern sector (i.e. cities and urban areas) many women have been combining domestic duties with paid employment outside the home. This becomes possible through mass literacy campaigns, free education, and exposure to influences of urbanization and industrialization. Parents become aware of the importance of formal education, and have started to give equal educational opportunities to their sons and daughters quite unlike ever before. Before 1980, there were not as many women as there are today in the Nigerian labour market. Very few then were employed to work in service industries such as banks, while many were employed as teachers in primary schools and colleges, and as nurses in hospitals. Teaching and nursing are regarded as "feminine" jobs. However, between 1980 and 1998, there were more job opportunities open to men and women in the Nigerian labour market. Women now seem to occupy what was generally regarded as "masculine" jobs when they are found qualified and competent in bureaucratic organizations such as the civil service and industrial organizations.

By working outside the home, the roles which women should be performing are increasing. Women now perform multiple roles as workers, housekeepers, and members of associations. These roles are non-complementary, and could generate

conflicts at various levels of interaction at home and workplace. Issues that could lead to conflicts are:-

"rushing the baby to the nursery before reporting for duty resulting in lateness to work, constant scolding from the boss, and husband's jealousy of wife's pay packet, among others" (Adelola 1985:7). Personal observation and experience have shown that since working women are performing multiple roles, men especially those in management cadre in complex organisations tend to have a negative perception about women's orientation and attitude to work. This negative perception is crystallized in socio-cultural stereotypes about women. Woodworth and Woodworth (1979:19) identified the following stereotypes about women:-

- i. "A woman's place is in the home;
- ii. Women are not seriously attached to their jobs;
- iii. Women only work for extra income;
- iv. Women do not work as regularly as their male counterparts;
- v. Women do not work as long as their male counterparts;
- vi. Employment of Women leads to neglect of their children;
- vii. Women do not like promotion; and
- viii. Men do not want to work for women supervisors".

It is likely that men in management positions might capitalise on these stereotypes about women and consequently might discriminate against them in recruitment, placement, and promotional exercise. This is one of the problems which this research attempts to explore.

The main objective of the Sex Discrimination Act 1975 is to ensure equality of opportunity for men and women in Nigeria. The Act prohibits discrimination on

grounds of Sex in recruitment, placement, training, and promotion. But despite the Act, the "male-managerial model" has continued to contribute to the erroneous belief that women cannot be successful managers. Studies conducted by Schein (1975:340-344) support the existence of such myth about women by male managers. This present study considers the mobility of the women in the banks in Benin City. One of the crucial questions to answer is whether socio-cultural stereotypes about women have any effect on their career mobility.

Social scientists have discovered that workers' chances of moving up and down the organizational ladder is a function of several factors, such as, level of education (Duncan 1967:152-161; Broom and Selznick 1977:182-185); and late marriage (Strauss 1967:326-335). This research also examines education, and marital status, among others, and the effects they have on the career mobility of women in the banks in Benin City. The important question to answer is whether education and marital status have any effects on career mobility of women.

Furthermore, it is often heard among workers that the promotion of workers depends largely on "who you know". The concept "who you know" means "godfathers" or "social connections", or *ima-mmadu*. *Ima-mmadu* is an Igbo concept. Contextually it means the people that the workers know inside the bank and outside the bank who could influence management to promote and facilitate their career-success. In view of this, the research in addition, considers social connections and the effects which they have on the career mobility of women.

In summary, this research has the following crucial questions to answer:-

- i. Why do women go to the banks in Benin City to work?
- ii. What proportion of the women occupy management positions?

- iii. Which factors determine the career mobility of the women in the banks in Benin City?
- iv. What are the extent of the effects?
- v. Which of the factors has the most powerful independent effect? and
- vi. Which of the factors has the least powerful independent effect?

#### 1.2.0. *Objectives of the Research*

In view of the issues raised in section 1.1 (Statement of the Problems) above, this study specifically attempts to achieve the following objectives:-

- i. (a) To find out why women work in the banks in Benin City;  
(b) The departments they are mostly found in, and why?
- ii. To determine the influence of organizational structure on the role performance of women;
- iii. To determine the reason(s) for low-participation of women at the executive level in trade union, and senior staff association in the banks (This is important as an aspect of the roles women in the banks perform).
- iv. To find out how the women in the banks cope with domestic and industrial duties;
- v. To investigate if socio-cultural stereotypes about women affect their roles in the banks; and
- vi. (a) To ascertain the proportion of women in management positions in the banks; and  
(b) To determine the causes of career mobility of women in the banks in Benin City.

### 1.3.0. *Relevance of the Research*

This research is important because it would increase the existing scientific knowledge about women in industries. Secondly, it would provide scholars with useful information which they might need in monitoring the determinants of career mobility of women in the selected banks in Benin City in particular, and in Nigeria in general. It would also provide women in the banks in Benin City with data about work environment (which could be useful in their efforts to get to the zenith of their chosen careers). Lastly, it would also call the attention of government, management, trade union, and senior staff association to the problems of the women in these banks, and the need to address such problems.

### 1.4.0. *Scope of the Research*

The title of this thesis is, "**Determinants of Career Mobility of Women in Selected Banks in Benin City**". A bank is where people save and borrow money. The research is focused on non-clearing banks which were in existence in Benin City during the fieldwork, from June 1991 to March 1992. Non-clearing banks refer to the banks which do not clear cheques. Non-clearing banks comprise commercial banks, development banks, specialized banks, and merchant banks (see section 1.5 for operational definitions of these concepts).

The research is focused on women in commercial banks, development banks, specialized banks and merchant banks in Benin City in order to find out the determinants of their career mobility. The research is interested in the upward movement of women from junior staff positions to management staff positions. The banks used in the research are as follows:

#### 1.4.1. *Merchant Banks*

- i. ICON (Merchant Bankers) Limited.

#### **1.4.2. Commercial Banks**

- ii. United Bank for Africa Plc;
- iii. Union Bank of Nigeria Plc;
- iv. African Continental Bank Plc;
- v. AFRIBANK (Nigeria) Plc;
- vi. Allied Bank of Nigeria Plc;
- vii. Progress Bank of Nigeria Plc;
- viii. National Bank of Nigeria Limited;
- ix. Co-operative Bank Limited.

#### **1.4.3. Development Banks**

- x. Nigerian Agricultural and Co-operative Bank Limited;
- xi. Federal Mortgage Bank of Nigeria Limited;
- xii. The Nigerian Bank for Commerce and Industry Limited.

#### **1.4.4. Specialised Banks**

- xiii. Federal Savings Bank Limited and
- xiv. People's Bank of Nigeria Limited.

The above fourteen banks were used by the researcher to conduct the research.

Benin City was chosen as the research area because of the following reasons:-

- i. It is the capital of Edo State;
- ii. It is a multi-ethnic city;
- iii. Many banks in Nigeria have their branches in Benin City; and
- iv. Benin City is convenient and, is the work base of the researcher.

#### **1.5.0. Operational Definition of Concepts**

In order to avoid unnecessary ambiguities, some key concepts which are used in this study are defined. The words that are operationally defined are:- role,

mobility, career mobility, role-discrimination, male-dominance, educational attainment, social connection, bank, commercial bank, merchant bank, development bank, specialized bank, non-commercial bank, clearing bank, and non-clearing bank.

#### 1.5.1. *Role*

"*Role*" is defined as the industrial and domestic duties which women in the banks in Benin City perform. Roles are bundles of obligations attached to a position which has some status. In the banks (i.e. at the workplace) the duties of the women include secretarial, clerical, accounting, administrative, and managerial. In the home, the women perform duties as wives, mothers, house-keepers, sisters, aunts, and cousins.

#### 1.5.2. *Mobility*

"*Mobility*" is defined as the movement of women from junior staff to management staff positions. Intra-generational mobility, upward mobility, and career mobility are also used to explain the mobility of the women in the banks. According to Hauser and Featherman (1973:302-309), "*intra-generational mobility*" is the movement of workers from the first job to the current job in the establishment. Incremental benefits are not taken into consideration here. On the other hand, "*upward mobility*" is defined as the upward movement in status i.e. upward movement from junior staff to management staff position. "*Career mobility*" is the promotion of workers in their jobs. Therefore, in this study, "*mobility of women*", "*upward mobility*", and "*career mobility*" mean virtually the same thing as "*promotion of women*".

#### 1.5.3 *Role Discrimination*

"*Role discrimination*" is defined as role-differentials which exist between a man and a woman. This means that different jobs are reserved for men and women.



#### **1.5.4. *Male Dominance***

"*Male dominance*" means that there is a greater number of men than women in the banks in Benin City. More men than women also occupy more challenging and managerial positions with greater power and authority.

#### **1.5.5. *Educational Attainment***

"*Educational attainment*" is defined as the highest level of formal education which women in the banks in Benin City have achieved.

#### **1.5.6. *Social Connection***

"*Social connection*" is defined as people inside and outside the banks that the women in the banks know who are capable of influencing their career mobility. Social connection is also popularly known as "*godfatherism*".

#### **1.5.7. *Bank***

"*Bank*" is defined as a place where people save and borrow money.

#### **1.5.8. *Commercial Bank***

"*Commercial bank*" is defined as a financial intermediary which accepts small and large deposits from individual and corporate customers. These deposits are repayable on demand or at short notice. It also gives overdrafts and loans to customers.

#### **1.5.9. *Merchant Bank***

"*Merchant bank*" is defined as a financial intermediary which concentrates on wholesale banking. It caters for the needs of corporate and institutional customers, and accepts a minimum deposit of N50,000.00 (fifty thousand naira) from each customer.

#### **1.5.10. *Specialised Bank***

A "*Specialised bank*" is defined as a financial intermediary. It caters for the

needs of the low income groups in the society. It provides basic credit requirements to small borrowers who could not meet the stringent collateral requirements normally demanded by commercial banks and merchant banks.

#### **1.5.11. *Development Bank***

"*Development bank*" is defined as a financial intermediary. It provides medium and long term finance to industrial and agricultural sectors of the Nigerian economy.

#### **1.5.12. *Non-Commercial Bank***

"*Non-commercial bank*" is defined as a bank which is not a commercial bank. Non-commercial banks in this study include specialised banks, development banks, and merchant banks.

#### **1.5.13. *Non-clearing Banks***

"*Non-clearing banks*" are defined as banks which receive cheques for payment, but, do not clear or authorize the payment of the cheques. They include commercial banks, merchant banks, specialised banks, and development banks.

#### **1.6.0. *Structure of this Thesis***

This thesis is arranged in seven chapters. Chapter one is the introduction. Chapter two contains the review of the relevant literature on the research topic. Chapter three contains the theoretical framework of the research and statements of the research hypotheses. Chapter four discusses the research methodology. In Chapter five, the roles of women in the selected banks in Benin City are analyzed. Chapter six examines the determinants of career mobility of the women. Chapter seven summarizes the research findings, and makes necessary recommendations.

## *Chapter Two*

### REVIEW OF LITERATURE

This chapter contains a review of literature relevant to the research topic.

#### *2.1.0. Review of the Related Literature on Role Studies*

Neponen (1988) demonstrated the pivotal role that women's earnings played in the welfare and survival of poor households over a five-year period in Madras, India. She examined family labour supply in the context of a structurally imbalanced urban economy marked by stagnation in the secondary sector, and overexpansion in the tertiary sector. In the informal sector, women were mostly engaged in petty-trading activities, home-based services, and piece-rate production work. Men were engaged in a broader range of semi-skilled and casual wage-labour in addition to petty-trading activities. In a large number of the households, the female head had the primary income earning role. Across the entire sample, the earnings of the female head accounted for the most substantial and steadiest share of the family income. Women contributed more of their daily earnings to family needs, and withheld less for personal consumption use than men. Compared with women, men had greater leisure, and they retained more of their earnings for their own needs. Some husbands escaped household responsibilities through alcoholism, non-support, bigamy, and desertion.

Similarly, Kuhn (1989) examined marital role allocation in Ft. McMurray, Alberta, a Canadian resource community. The research predicted

- (i) that population mobility limited employment opportunities for women, and
- (ii) that stressful living conditions in Ft. McMurray were barriers to sharing the provider and domestic roles.

Data were gathered from 1209 randomly-selected households in Ft. McMurray, Edmonton, and the Gold Lake region; three Alberta communities differing in socio-economic development. The interview questionnaires included measures of marital role enactment developed by Nye (1976). Kuhn discovered in his study that wives shared the provider role to a greater extent than husbands shared the domestic role. Marital role sharing was less prevalent in the resource community compared with the urban and rural social contexts. That was due primarily to the lower average age of the migrants in it. In McMurray, the majority of the migrants were in the child-rearing age of the family cycle. Occupational distribution indicated a situation of relatively limited employment opportunities for women. Wives "blocked" in their employment aspirations were less satisfied with life in the community than other residents. The study also developed a path analytical model of selected socialization, attitudinal and economic prediction variables, combining reference group, economic resource, and subjective utility approaches to explaining role allocation.

Brinton (1989) conducted a study on "Gender Stratification in Contemporary Urban Japan". She used the stratified random sampling procedure to select 2146 respondents from three urban locations namely: Sapporo, Kodaira, and Toyohanshi. She collected data with structured questionnaires. Questions in the questionnaires included extensive information on natal family, educational, marital, work histories, educational aspirations, and behaviours towards respondents' own children. A 13-page questionnaire was mailed to each of the respondents, with an overall response rate of 50.1% for the three urban centres used for the study. Brinton discovered that Japanese women participated in the labour force at rates similar to women in Western industrial nations, but gender stratification patterns were sharper. Women in Japan were less apt to work as employees, a tendency that

increased with age. Likewise, female employees tended to shift from larger to smaller firms across the life cycle, whereas male employees did not. These aggregate patterns implied that Japanese women were seldom placed in career-track position in large firms early in their careers. Although Japanese men and women entered large firms at equivalent rates upon leaving school, 22.0% of men and only 7.0% of women entered large firms as clerical workers, three-quarters of whom were in low-level "assistant clerical" positions. It was, however, the intention of this current research to also determine the positions occupied by women in the banks in Benin City.

Furthermore, Okojie (1981) conducted a study on **"Economic Analysis of Labour Supply of Women in Benin City"**. She used the household production theory for the theoretical framework of the study. Three dimensions of labour supply analyzed were: the determinants of labour force participation, hours worked by working women, and the determinants of employment in the informal sector by a woman who worked. The study discovered that the overall participation rate of women in labour force was 61.4%; that hours worked by women were determined mainly by education; and that the higher a woman's education, the less likely she was to be in the informal sector. This current research also determined the hours of work for the workers in the banks in Benin City, and how it affected the domestic role of women at home.

Olade (1986) delved into a different angle of role. She examined the **"Correlates of Role Perception and Job Performance of Community Health Practitioners in Selected States of Nigeria"**. She used the stratified sampling technique to select 251 community-health practitioners in health centres located in Oyo, Lagos, Ondo, and the defunct Bendel State (now Edo and Delta States).

Structured questionnaires were used to collect data. Pearson product-moment correlation, cross-tabulation, and partial correlation were used to determine the relationships between variables. Results of her study indicated that community-health practitioners were not optimally utilized, as they performed only about 40% of the total identified activities in primary health care services, while they could in fact perform over 84% of these activities if given the opportunity. Some of the constraints in job performance were identified and labelled "*barriers to practice*". They included lack of transportation, unavailability of equipment and drugs, communication gaps, bad rural roads, and professional conflicts among the different groups of health practitioners.

This current research used the stratified-systematic random sampling technique to select men and women respondents in the banks in Benin City. The conflicts which the women encountered in the performance of their multiple roles were also identified.

In his study about "**Appraisees and Appraisers' perception of the job performance appraisal system in the Haveton corporation**", Cooley (1988) designed two versions of surveys which were used to collect data from two groups: appraisees and appraisers. The study was conducted in Temple in the United States of America. Crucial questions which his research answered, were as follows:-

- i. Did both groups agree about the relationships between performance expectations and performance appraisal?
- ii. Did responses from appraisees reflect the goal of the employer's performance appraisal system?
- iii. How did appraisees respond to appraisers' recommendations about how to improve job performance?

Four divisions of the corporation were used for the study in which 107 questionnaires were randomly distributed. Ninety-nine (99) completed questionnaires were returned for a 93% response rate. Fifty-four appraisees responded to 22 items in the questionnaires, while 45 appraisers responded to 24 items. Both descriptive and comparative data were used in the study. The statistical packages in the study included Analysis of Variance (ANOVA), and t-test to check for differences and similarities between group responses. For the research question number two above only, there was a high significant score between appraisees and appraisers.

Beckstrom (1989) conducted a study about **"Men and Women Managers' Perception about Successful Managers: Implications for Management Training and Development"**. She explored possible differences in management style by comparing what men and women managers in a large corporation in the United States of America saw as the priorities for being successful managers. The study focused on upper level men and women managers' perceptions of the characteristics and skills of successful managers at two levels of management: entry level managers, and senior level managers. The perception of men and women managers suggested that the organizational environment they encountered was a major factor in determining what they considered to be important for success in management. Where men and women encountered similar organizational influences, their perception about the factors important for success were similar. But, where the organizational influences were different for men and women, their perception differed. Men and women were very similar in the characteristics and skills they considered most important for entry level managers where women were present in significant numbers. However, there was less agreement regarding what was most important for senior level managers, where there were few women.

Oyelaja (1992) conducted a study titled, "Nigerian Women in Management: A Comparative Analysis of Female Managers in Public and Private Organizations". In that study, she examined how the women emerged as leaders, identified their power base and the major problems faced by women. One hundred and two (102) questionnaires were distributed to female managers randomly selected using the stratified sampling method for both public and private sectors. One hundred (100) questionnaires were returned representing a 98% response rate. Also, one hundred (100) questionnaires were distributed to the subordinates who were randomly selected by the stratified sampling method. In this case, all the one hundred questionnaires distributed to the subordinates were returned. Five research questions, and five research hypotheses were formulated and tested in the study. Structured questionnaires were used for data collection. The statistical techniques used included percentages and chi-square. The study discovered that subordinates in public organizations perceived their female bosses as having a referent dominant power base, and those in private organizations as having expert dominant power base; that hardwork, educational qualification and dedication to duty were found to be major determinants of the emergence of women as leaders; that socio-cultural bias or discrimination, male chauvinism, marital problems, coping with hardwork (i.e. long working periods), and lack of confidence were common major obstacles identified as facing women in the attainment of leadership positions in the public and private organizations.

Oyelaja's study (1992) could serve as a road-map for this current research because she examined the determinants and constraints of women as leaders in the private and public organizations in Nigeria. Oyelaja (1992) used the stratified sampling method to select a research sample of 102, collected data with structured



questionnaires, and used simple percentages and Chi-square for statistical analysis. Whereas, in this current research, stratified-systematic sampling method is used to select a research sample of 400. Structured questionnaires, participant-as-observer, and official documents and record were techniques used for data collection. Also, for data analysis, simple percentages, chi-square and step-wise multiple regression are used. The research methodologies used in the two studies appear more-or-less similar.

### 2.1.1. *Summary*

In section 2.1.0 above, various studies were cited and reviewed. They are as follows:- Neponen (1988); Kuhn (1989); Brinton (1989); Okojie (1981); Olade (1986); Cooley (1988); Beckstrom (1989); and Oyelaja (1992). The review of the related literature on role studies is important to the present research in the following ways:-

- (i) The studies cited above are gender related issues with specific focus on the roles of men and women in different institutions, organizations, and localities. This current research is a gender issue too, with the title, "**Determinants of Career Mobility of Women in Selected Banks in Benin City**". Although, the title does not contain the word "*role*", it is assumed that the word "*role*" is in it, though latent, because we can not discuss any issue on career mobility of women without first of all discussing the roles of the women. Hence, the need for the review of the related literature on role studies separately;
- (ii) The studies cited above also helped the researcher to know the research methodologies (e.g. sampling techniques, data collection techniques, methods of data analysis etc) which social scientists had used recently on role studies;

- and, to make changes, where necessary, to increase scientific knowledge;
- (iii) They also helped the researcher to become aware of the findings of previous studies, especially that of Oyelaja (1992). The study conducted by Oyelaja (1992) served as a road-map for this current research. She examined the determinants and constraints of women as leaders in the private and public organizations in Nigeria.

## **2.2. Review of the Related Literature on Mobility Studies**

Imoagene (1971) in his study on "**Social Mobility in an Emergent Society**" examined three occupational groups, namely: politicians, civil servants, and business men. These were some of the new occupational categories that emerged in Nigeria since the advent of the colonial administration. These occupational groups had no antecedents in the traditional socio-political system. He explored the extent to which these new occupational categories tended to become "*occupational classes*" in the sense that their members developed particular attitudes and behaviour based on worklife experience, and independent of their intergenerational background. He also investigated the relationship between status consistency, and the attitude and behaviour of these socially mobile groups. His study showed that colonial administrators created positions of upward mobility of people such as politicians, civil servants, and business men. This current research, however, uses intra-generational theory of social mobility to explain career mobility of women in the banks in Benin City.

Another study that is of relevance is on "**Self selection and spatial mobility of Palestinian Male Workers in the West Bank and Gaza Strip**" by Al-Dweik (1988). He evaluated the determinants of commuting migration and found that more than 100,000 Palestinian workers commute to work in Israel on a daily basis. He

employed a self selection model to:

- (i) Estimate the parameters of two earnings equations for commuters and non-commuters so as to identify and compare the determinants of labour earnings in the Occupied Territories and Israel;
- (ii) Estimate the parameters of the decision to commute; and
- (iii) Apply the knowledge acquired about the factors underlying Palestinian labour mobility to the analysis of policy on labour mobility flows.

The results of this study suggested that:

- (i) There was negative selectivity for commuting migrants;
- (ii) The economic factors were highly significant in driving Palestinians towards the Israeli Labour market;
- (iii) The push factors in the Occupied Territories were stronger than pull factors in Israel in determining the decision to commute;
- (iv) The determinants of commuting migration were comparable with those affecting migration.

Al-Dweik's study which focused on spatial mobility is important to this research because economic factors among others influenced many women to leave their homes and engage in paid jobs outside their homes in Nigeria. This research considers, among others, why women join the banks in Benin City as workers.

Again Wong (1989) who was also interested in spatial mobility considered the issue of "**Social Mobility in Industries: Towards an Understanding of Cross-national and Temporal Stability and Variability**". He provided statistical models to elucidate cross-national and temporal stability and variability in social mobility in six countries namely: the United States, England, Wales, Japan, Hungary, Poland, and Brazil. He discovered that there were significant cross-national variations in

both occupational status mobility, and class mobility; that cross-national variations in relative mobility were found to be rules rather than exceptions, but they were neither systematic nor universal; that temporal changes in relative mobility regime were small but significant in most countries. Out of the six countries examined, only the United States of America exhibited increasing openness in the entire mobility regime. The most surprising finding was that despite its tremendous economic growth, Japan was the only country that showed temporal invariance, and thus supported the Featherman, Jones, and Hauser (1975) thesis of constant relative mobility.

Another angle of mobility studies was on the permeability of class boundaries. In their study on **"The Permeability of Class Boundaries to Intergenerational Mobility among men in the United States, Canada, Norway and Sweden"**, Western and Wright (1994) investigated the relative permeability of the property, expertise, and authority boundaries using *"topological"* (Hout 1983:37-51) log-linear models. The research samples were national random samples representative of the adult employed labour force. Sample sizes varied from 1145 for the Swedish data to 2577 for the Canadian data. They constructed 7x7 mobility tables based on a cross-classification of respondents' class origins and class destinations. They explored differential permeability of three class boundaries to intergenerational mobility among the men, and reached the following conclusions, that:-

- (i) In all the four countries, the authority boundary was the most permeable to intergenerational mobility;
- (ii) In Canada, the patterns of permeability of class boundaries were consistent with the expectations of neo-Marxist conceptualisations of class - the

property boundary was the least permeable, followed by the expertise boundary, and then the authority boundary;

- (iii) In Sweden, the property and expertise boundaries did not differ significantly in their degree of permeability;
- (iv) The class boundaries between workers and capitalists was less permeable than would be predicted from a strictly additive model of the permeability of the three dimensions of the class structure (property + authority + expertise) and;
- (v) In the United States and Canada, the patterns of class boundary permeability to mobility were similar to the patterns of permeability to friendship and cross-class marriages, while mobility patterns in Norway and Sweden differed from friendship and marriage patterns.

It was discovered that Western and Wright (1994) were primarily concerned with the specific problem of relative boundary permeability rather than with the overall contours of a mobility regime. Their study is therefore, not very useful for this research which attempts to explore determinants of career mobility of women in the banks in Benin City.

Szelényi (1988) was also interested in mobility and class structure. He focused his study on "**Social Mobility and Class Structure in Hungary and the United States**". He introduced a new model of class structure which defined class categories in terms of their locations in three historically-evolved social formations, namely:- the household economy, petty commodity production, and the bureaucratic mode. Using this new model, Szelényi compared differences in the class structures of Hungary and the United States, and traced developments in Hungarian social cleavages over the past 40 years. The analysis suggested that in Hungary, barriers

to class mobility had increased, degrees to class persistence had grown, and many of the pre-socialist class cleavages which were anticipated to wither away had remained in place. He furthermore discovered that women in Hungary were just as likely as their American counterparts to be found in low status and lower responsibility jobs, and that they had similarly constrained opportunities for class mobility relative to men. An aspect of Szelenyi (1988) model that was related to this study was the "*bureaucratic mode*" mentioned above. This bureaucratic mode is akin to the type of administrative set-up propounded by Max Weber as the most efficient type of administration, and it was and it is still adopted and practised, worldwide, in formal organizations including the banks.

A new dimension to mobility studies was on female social mobility. Payne and his colleagues (1985) wrote an article on, "**Trends in Female Social Mobility**". They used data drawn from the Scottish Mobility Study (SMS) conducted 1930 - 1970. Structured questionnaires were used for data collection. Data analysis showed that in Scotland, the distribution of employment opportunities for women was different from that of men; that in the manufacturing industry, almost all jobs for women were routine office work. In the service sector, although low-level jobs predominated, there were relatively more jobs of higher level.

Payne and his colleagues believed that mobility analysis was a good example of a paradigm which worked quite well in a world where women did not work. Nonetheless, they reckoned that:-

- (i) Since many women had joined the labour force, there was need to fill the gap in existing knowledge by conducting research on career mobility of women as individuals in their own right rather than as members of the family unit; and

- (ii) Examination of the causes of mobility both for men and women, nonetheless, still remained a fruitful area of research.

### 2.2.1 Summary

In section 2.2.0 above, various studies were cited and reviewed. They were as follows:- Imoagene (1971); Al-Dweik (1988); Wong (1989); Western and Wright (1994); Szelényi (1988); and Payne and his colleagues (1985). The review of the related literature on mobility studies is important to the present research in the following ways:-

- (i) In my own opinion, if women have no roles to play in the banks in Benin City, they would not have been employed to work in the banks, and it would be foolish any way, to talk about determinants of career mobility of women in the banks. "*Role*" and "*Career mobility*" are two different concepts, and as such, literature review on them should be done separately;
- (ii) The review on mobility studies has helped the researcher (i.e. me) to know the recent studies which other social scientists had carried out in the area, and the research methodologies they used, to compare theirs with her own, and make necessary adjustments for improvement;
- (iii) To become aware of the findings of previous studies especially that of Payne and his colleagues (1985). Their studies identified gap in existing knowledge in the area of causes of career mobility of men and women; and
- (iv) The research findings of Payne and his colleagues (1985) has encouraged me to make an attempt to fill the gap in the existing knowledge in mobility studies, by conducting a research titled, "Determinants of Career Mobility of Women in Selected Banks in Benin City."

## *Chapter Three*

### **THEORETICAL FRAMEWORK OF THE RESEARCH**

Banks are service industries. They are profit-oriented, and they are in the main, organized in accordance with Max Weber's bureaucratic model. With this type of model, the management of the banks adopt the bureaucratic type of administration for maximum efficiency in economic production. This Chapter discusses in this order:- The bureaucratic model; selected theories on individual needs and motivation; performance appraisal; Nigerian trade unionism as instruments of power and collective bargaining for the enhancement of the workers' welfare; role theory; social mobility theory; and finally, the theories used in this research to explain the role and mobility of women in the banks in Benin City.

#### **3.1.0. *The Bureaucratic Model***

According to Max Weber (1947), the ideal bureaucracy has the following characteristics:-

- (i) **Specialisation and division of labour.** Task required to accomplish the goals of an organisation are broken into highly specialised jobs so that everyone becomes an expert in his/her own area.
- (ii) **Rules and procedures.** Weber believed that it is important that each task is performed according to a consistent system of abstract rules; thus, the beginning of 'standard operating procedures'. Such rules and procedures are to lead to standardised high quality products since everyone knows precisely what is expected.
- (iii) **Authority.** All positions in an organization are arranged in hierarchical order with domains of authority clearly established.



- (iv) **Impersonality of office.** Position holders are required to assume an impersonal attitude in dealing with others. Authority is vested in the office, not in the individual; the individual simply acts impersonally as a trustee of the office.
- (v) **Employment and promotion.** Weber argued that office holders at all levels must be selected on merit and qualifications.

The bureaucratic model has been criticised on several grounds:-

- (i) **Red Tape.** That the bureaucratic model creates excessive red tape. When an organisation, for instance, is faced with a new problem, it does not allow the worker to use his own initiative to respond to the problem, no matter how small, but insists that he should follow the extant rules.
- (ii) **Rigidity.** The bureaucratic model reduces the flexibility of operations. The nature of a highly structured organisation makes adaptation and innovation difficult; the organisation continues on its pre-ordained path, no matter what new challenges confront the workers.
- (iii) **Dominance of authority.** It creates conditions in which there is the dominance of the authority of few people. People with less authority tend to blindly follow the dictates of those with more authority irrespective of whether such dictates are wise and prudent or ethical.
- (iv) **Progression of careers.** The bureaucratic model is supposed to create conditions whereby people rise in rank by merit. But in practice, people tend to rise by other factors such as seniority.

The above analysis suggests that the bureaucratic model could influence human behaviour at work in terms of their roles, statuses, and career mobility.

Against this background, the bureaucratic model/theory is used to explain the formal structure of the banks used in this study (see Appendix No. 1). Role theory is used to explain the duties, responsibilities, and obligations of the women in the banks, while social mobility theory is used to explain the upward movements of the women from junior staff position to management positions. However, before we discuss the role and social mobility theories, let us recall the views of the founding fathers of industrial sociology on some of the crucial factors which influence human behaviour at work.

### **3.2.0 Individual Needs and Motivation**

Miles, Porter, and Craft (1966) stated that the evolution of management thought about employee motivation passed three distinct stages namely:- traditional, human relations, and human resources. Below are descriptions of these stages and their related models:-

**Traditional Model (1800-1930).** The industrial revolution started in Europe in the late eighteenth century. It brought about capitalism, mass production of goods with machines, rigid and bureaucratized wage labour, and institutionalised exploitation of wage labour. In essence, the industrial revolution brought about a new philosophy of management consistent with the prevailing managerial belief of the times. These beliefs held that the average worker was basically lazy, and was motivated almost entirely by money. Based on these assumptions, management felt that the best way to motivate workers was to pay them using a piece-rate system. They re-designed the jobs so that the average worker would maximise his/her output. This job re-design was at the heart of scientific management thought, aimed at increased job simplification and fractionisation but not at job enrichment. Management believed that the simpler the task, the greater the output. Apart from being exploitative in

nature, the proponents of scientific management thought e.g. Fredrick Taylor saw this perspective as being in the best interest of the workers since workers' wages increased with output. Management felt that in exchange for increased income, workers would tolerate the fractionated and routinised jobs of the factory.

**Human Relations Model (1930 - 1960).** As scientific management thought gained momentum, several problems began to emerge. Firstly, it became increasingly obvious that factors other than money had motivating potential. Secondly, managers became aware that many workers were self-starters, and did not need to be closely supervised and controlled. Thirdly, some managers tried to use the job simplification techniques of scientific movement without tying output to pay increases. This practice quickly resulted to workers' distrust of management as wages fell behind productivity, workers' lay-off because of increased efficiency, and drives for workers unionisation. Thus, management learnt that the human factor must be taken into account if long-term productivity was to be maintained. This emphasis on the human factor in employee performance beginning around 1930 is known as the human relations movement. With this added perspective, the basic assumptions about the nature of people at work changed. Attention shifted away from the study of man-machine relations towards a better understanding of the nature of interpersonal and group relations on the job. The most obvious example of this new perspective was the Hawthorne Studies. (Roethlisberger and Dickson 1939) where it was concluded that the failure to treat workers as human beings was largely responsible for the existence of problems such as low morale, poor performance/low productivity. To overcome these problems, managers were told to make workers feel important and involved. Morale surveys emerged as a popular index of employee discontent. Increased efforts were directed at opening new

communication channels within organisations (e.g. departmental meetings, company newspapers/newsletters, seminars, conferences) to ensure workers that they are part and parcel of the organisation. Supervisory training programmes also emerged to train managers to understand the nature of group dynamics. The human relations model places emphasis on how to make workers more satisfied and productive through interpersonal strategies, and not on how to change the nature of the job.

**Human Resources Model (1960 - Present).** Contemporary models assume that factors such as the nature of the incentive system, social influences, the nature of the job, supervisory style, employees' needs and values, and one's perception of the work environment affect human behaviour at work. They also assume that workers need different rewards, want to contribute towards achieving organisational goals, and to exercise self-direction and control in their jobs. These assumptions perceive workers as potential human resources, and as such, should be utilised effectively and efficiently. They must fit the jobs they perform. Management should integrate personal goals with organisational goals to enable workers satisfy their own objectives as well as that of the organisation.

**Maslow Theory of Needs.** Maslow (1968) argued that there are two basic needs: deficiency and growth needs. Deficiency needs are needs which must be satisfied if the worker should be healthy and secure. Whereas, growth needs refer to those needs relating to the development and achievement of employees' potential. He further suggested that workers are motivated by five general needs. These needs are hereby arranged in a hierarchy. Starting from the bottom, they are as follows:-

#### **Deficiency Needs**

- (i) **Physiological needs.** These are basic needs e.g. food, clothing and shelter.

(ii) **Safety needs.** These are needs to provide a safe and secure physical and emotional environment.

(iii) **Belongingness needs.** These needs relate to one's desire to be loved, to have friendships, and to be accepted by one's peers.

#### **Growth Needs**

(iv) **Esteem needs.** These focus on one's desire for a worthy image, to receive attention, recognition, and appreciation from others for one's contributions.

(v) **Self-actualisation needs.** These are needs for self-fulfilment. Employees in this level are concerned with developing their potentials to the fullest and becoming all that is possible to become in the organisation.

By Maslow's theory of needs, employees move up the hierarchy through a process of deprivation and gratification. For instance, a person concerned about physiological needs will ignore other higher order needs and devote his/her efforts to satisfying the basic need for food, clothing, and shelter. Once this need is gratified or satisfied, the need submerges in importance, and the next need up the hierarchy is activated, in this case the safety needs. This dynamic cycle of alternating deprivation, domination, gratification, and activation continues throughout the different needs levels until the person reaches the self-actualisation level. His theory has provoked great discussions among social scientists. Wehba and Bridwell (1976) have reviewed the work of Maslow, and concluded that although the theory is widely accepted, there is little research evidence to support it. Also, Steers (1984), among others, shared similar views. He said that while it is possible to differentiate between jobs that facilitate growth need satisfaction and

those that inhibit it, it is much more difficult to establish the validity of the need hierarchy theory. Despite these criticisms, Maslow's need theory is still popular among managers. The theory suggests that managers have a responsibility to create a work climate in which workers could satisfy their needs. If the majority of workers have met their deficiency needs, managers could focus on creating a work climate aimed at satisfying growth needs, such as, opportunities for great job varieties, autonomy, and responsibility. These would help workers to realise their potentials fully. Failure to provide such a work-environment would lead to increased employee frustration, low job satisfaction, poor performance, and even absenteeism.

**Need for Achievement Theory.** This theory was propounded by McClelland (1953). The theory is defined as behaviour towards competition with a standard of excellence. There are high need and low need for achievement. High need for achievement is characterised by a strong desire to assume personal responsibility for finding solutions to problems. Whereas low need for achievement is characterised by a preference for low risk on task and for shared responsibility on task. Managerial and entrepreneurial positions require men and women with great desire to achieve for organisational success. As such, the concept has important implication for job design. Job enrichment should be encouraged and provided for high need achievers. Low need achievers on the other hand may feel frustrated or even withdraw their services as a result of increased personal responsibility for task accomplishment.

### **3.3.0 Performance Appraisal**

This is a function of personnel management in which jobs performed by workers are critically assessed annually for many reasons. Locher and Teel (1977)

identified compensation, performance improvement, feedback, promotion, documentation, training, transfers, manpower planning, discharge, research, and lay-off as reasons for performance appraisal. Organisations use different techniques such as graphic rating scales, ranking methods, critical incident, behaviourally anchored rating scales, management-by-objectives, and assessment centers to evaluate performance of workers. Of all these techniques the most popular method is the graphic rating scale. Locher and Teel (1977) discovered that 57% of the organisations they studied used rating scales. By this technique, the rater such as manager/supervisor, is presented with a printed form containing the employee's name and several evaluation dimensions e.g. quantity of work, quality of work, knowledge of job, personal qualities, co-operation, dependability, and initiative. The rater is then asked to rate the employee by assigning a number or rating on each of the dimensions. This method helps:

- (i) to compare employees in terms of who received the best and poorest rating
- (ii) to examine the relative strength and weaknesses of single employee by comparing scores on various dimensions.

However, this techniques has the weaknesses of its openness to central tendency, strictness and leniency error; almost everyone could be rated in the middle or at one end of the scale. To control this error, organisations assign required percentage distribution to the various scale points (e.g. 10% of the employees outstanding; 10% unsatisfactory; 20% good; 40% satisfactory and 20% fair). This procedure has the disadvantage of penalising a group of outstanding performers or rewarding a group of poor ones. The banks in Benin City use graphic rating scales for performance appraisal.

After performance appraisal, it is the responsibility of the management to consider how to tie rewards to the outcome of the appraisal. Employees receive varieties of rewards in exchange for their contributions of time and effort. These are classified into extrinsic and intrinsic rewards. Extrinsic rewards are those rewards external to the work, and are administered by someone else e.g. wages and salaries, fringe-benefits, promotions, recognition, and praises. Whereas, intrinsic rewards represent those rewards that are related directly to performing the job e.g. feelings of task accomplishment, autonomy, and personal growth. Studies have shown that reward systems have effect on performance (Porter and Lawler 1968); turnover and absenteeism (Steers and Rhodes 1978; Mobley 1981); organisational commitment (Mowday et al 1982); job satisfaction (Lawler 1976); occupational and organisational choice (Steers 1984).

The review so far shows that industrial organisations are social systems where labour relations exist. Three key parties are involved in industrial and labour relations namely:- workers, management and government. Worker - management relationships are often exploitative. Thus, government intervenes with its regulations, laws, decrees, and edicts in order to reduce the degree of exploitation and to maintain industrial harmony. Trade unions and senior staff associations are interest groups representing and protecting the interests of the workers, senior and management staff respectively. In Nigeria, trade unionism is seen and used as instruments of power and collective bargaining for the workers. Let us examine these two instruments to determine how they are used for the interest of the workers.

#### **3.4.0 *Nigerian Trade Unionism As Instrument of Power For The Workers***

The theory of Perlman (1947) dealt with the emergence of trade unionism,



and its objectives. Perlman sought to discover the 'organic labour' and what it should be in its collective psychology. His method of analysis was to examine the working rules. He investigated the working rules of the International Typographical Union in the United States of America, and found that the rules concentrated on worker-control of jobs e.g. hiring and firing of labour, hours of work, and discipline at work. He attempted to deduce from the working rules the basic psychology of workers. The rules reflected a consciousness of job security; a type of feeling that job opportunities are scarce and must be protected. The desire for job security, increased wages and improved working conditions brought about the emergence of trade unionism. According to Perlman, trade unionism emerged to protect the interests of workers, and not to displace management/employers of labour.

The theory of Tannenbaum (1951) perceived the worker as alienated and exploited both in the industry and society. He, therefore, compared the social position of the workers under the guild system and industrialism. He discovered that industrialism brought about tyranny of industrial capitalists; long hours of work with meagre wages, insecurity, individualism, survival of the fittest as substitutes for power and authority in the guild system. Like Perlman, Tannenbaum rejected the idea that workers would overthrow capitalism and introduce socialism. But, he felt that workers join trade unions to achieve economic, social, and psychological protection.

In capitalist economy, the main objective of the capitalist is to maximise profit, while that of the workers is to maximise wages/salaries and fringe benefits. In worker - management relationships, trade union could either withhold or enforce its power and still function effectively and efficiently. But the type of power to utilise depends on whether the management is disposed to compromise or hostile

to trade union demands. One of the major instruments of power/force which trade unions employ, is the organising drive in which the trade unions impose the formation of the unions in the plant where management refused a trade union to exist. Boycott, sabotage, slow-down, are minor tactics which workers use to reduce sales, damage equipment, and reduce productivity. Trade unions also use industrial actions/strikes to suspend production activities, cause deterioration of raw materials, create loss of profits, and threaten the existence of the industry because fixed bills and payments such as wages and salaries, interest on loans, must be paid even during industrial strike. On the other hand, management/employers adopt special tactics to frustrate strike actions including Michiavillian tactics, and Mohawk Valley formula.

#### **Michiavillian tactics**

Management can terminate the appointment of trade union leaders to instill fear into other workers, and blacklist them to prevent them from getting jobs in other industries. Management can also 'lock-out' the non-strikers in order to exert maximum economic pressure on all the workers. Management/employers co-operate in economic activities and give each other financial and moral support.

#### **The Mohawk Valley Formula**

This is an ideal method of breaking strikes, developed in 1930's in the United States of America. Since then, it has been used in some cases in modified forms. But the necessary steps include:-

- (i) Trade union leaders are labelled agitators.
- (ii) Claims are made that law and order are violated.
- (iii) Demands are made for special police force to maintain peace.
- (iv) Management/employers organise back-to-work movement.

- (v) The publicity barrage is closed with the statement, that a small minority of workers are still out.

Management utilise/employ the above formulae to neutralise the efforts of the strikers, and make strike action ineffective. If the management fails to achieve this objective, it loses financially by paying higher wages to workers plus other demands they might have made, as well as control and power to discipline them.

### ***3.5.0 Nigerian Trade Unionism As Instrument of Collective Bargaining For The Workers.***

The classical theory of Sidney and Beatrice Webb (1920) propounded that the greater the scale of the bargaining unit, the greater the advantage; that workers would secure better terms and conditions of employment if they join trade unions and bargain with the management collectively than individually. The theory also assumed that collective bargaining is imposed upon the management against their wish when workers strike. However, Chamberlain (1952) proposed that all theories about collective bargaining could be grouped into three categories of theories: **marketing, governmental and managerial**. Marketing theory focuses on the contractual aspect of buying and selling of labour. In this theory, collective bargaining is used to redress the imbalance of power between the management and the workers. Governmental theory sees collective bargaining as introducing autonomy - contractual rules and laws of contract into worker-management relations, whereas, the managerial theory emphasises the contribution of collective bargaining towards industrial democracy. The above theories of Sidney and Beatrice Webb, and Chamberlain suggest that collective bargaining could be a useful tool for ameliorating the exploitation of workers, and for achieving industrial peace if the parties concerned adhere to the terms of collective agreement. The contents of

collective agreement vary from industry to industry.

The history of trade unionism shows that employers are suspicious of trade unions, and as such develop bitter opposition to trade unionism. But in industries where trade unions exist, trade unionists solicit the co-operation of management in collection of dues, etc. from members through the automatic "check-off" system; the deduction of dues from the wages and salaries before payment. Where the "check-off" system is not used, management, in some cases, permit the trade union to collect dues from the workers within the industry on pay-day.

Workers hope to achieve better wages, reasonable hours of work, job tenure, and improved working conditions through collective bargaining. Below are brief descriptions of these issues:-

**Wages.** An industrial worker depends on his wages/salaries for existence, maintenance of his family and relations. Some workers need wages to survive, strong trade unionists often strive to secure wage increase and look with fright on wage-cut. Two popular wage systems exist in industries: hourly rate system and incentive system. Hourly rate system is preferred to incentive system because incentive system attracts great speed at work and unfavourable competition among workers. Trade unions also seek to obtain fringe benefits such as leave bonus, sickness benefits, travelling allowance, housing allowance, and pensions. These benefits enhance wages and salaries.

**Hours of Work.** Collective bargaining agreements specify a 40-hour week composed of 5 eight-hour days. Double pay is usually paid for working on Saturdays, Sundays and public holidays. For unsociable hours, such as night-shift work, the contract of employment may specify increases of 5 - 10% in the hourly rate system.

**Job Tenure.** Most trade union contracts specify that the principle of seniority (i.e. last in, first out) applies to lay-offs, retirement, demotion, transfers, and promotion; and that seniority and ability be considered in promotions. Young workers are often opposed to the seniority issue because they are likely to be 'bumped' out of their jobs in slack seasons.

**Conditions of Work.** What constitutes good working conditions vary from industry to industry too. In hazardous industries, trade unions may insist on certain safety provisions such as boots, gloves, etc. Safety committees should be constituted too. Clean toilets, proper lighting and ventilation, lockers, dressing rooms, and what constitute proper workload should be specified in the contract.

**Grievance Procedure.** This has different significance to the worker, trade union, and management. For the worker, it represents industrial democracy, and provide a channel of communication to higher authority. For both the trade union and management, it is a means of locating the sources of dissatisfaction for the workers. The contract should define carefully what is to be considered a grievance. But grievances may arise as a result of a conflict either stated or not stated in the agreement. The rules that regulate jobs and relations are either procedural or substantive. The procedural clauses deal with the methods to use, and stages to follow in the settlement of disputes. Substantive clauses refer to specific issues that form the subject matter for negotiation e.g. wages and salaries, overtime and overtime rates, hours of work, sick-leave benefits, out-of-station allowance, acting allowance, extra-duty allowance, redundancy allowance, housing allowance, transport allowance, maternity allowance, training and scholarship, promotion and death benefits.

The 'general principles' clause of collective agreement acknowledges that the industry recognises the right of the worker to join a trade union, that the union recognises the right of the industry to manage the establishment, and that the industry recognises the right of the union to exercise the functions within the collective agreement. It should also be noted that in the industries where the procedural clauses, substantive clauses, and general principles clause are in existence, observed, and respected, the chance of dispute occurring is minimal. But in industries where workers are not organised in trade unions or where the trade unions are weak, the situations could provide avenue for industrial unrest and disharmony (Flanders 1965; Ubeku 1983; and Fashoyin 1992).

**Negotiation tactics.** At the collective bargaining table, each side of the party attempts to size up the other so as to determine the strength and sincerity of its demands. Good tactics should be flexible. That is why each side should try to have a team composed of different personalities, for instance, aggressive fighters for hard fighting, soft spoken personalities to smoothen rough paths, and quick-witted personalities to pick flaws in opponents' arguments and improvise a defence.

The above discussions on trade unions show that Nigerian trade unionism play invaluable roles for the workers in their relationships with the management. Trade unions are competent to use force on management to negotiate the demands of the workers whose interests they represent. Without getting themselves unionised, workers would not have been able to negotiate and renegotiate their terms of contract especially when there are surplus labour in the labour market. This means that they would perpetually allow themselves to be maximally exploited by their employers. It is through the continuous struggle of trade union since colonial era in Nigeria, that workers are able to enjoy their present lifestyles.

Wages and salaries, hours of work, job tenure, conditions of work, fringe benefits are periodically reviewed to match the level of education, awareness, and development of workers, and the level of inflation in Nigeria. It is also through the struggle of Nigerian trade unionism in line with the Declaration of the United Nations and Sex Discrimination Act 1975 that men and women are allowed equal job opportunities in recruitment, placement, training, promotions, and occupying management positions. Before 1960 in Nigeria there was no female bank manager. But today, few women compared with men are occupying management positions and playing managerial roles such as interpersonal roles, informational roles, and decisional roles in the banks.

### 3.6.0 *Role Theory*

Role theory emerged from the works of George Herbert Mead (1934; 1964). Mead thought that the distinctive task of social psychology was to explain how society got into the individual, determined behaviour, and thus became part of the psychological makeup or selfhood. He advanced specific hypotheses concerning stages in the development of the self, from the narrow capacity to take on the attitudes of other individuals to the more generalized capacity to relate to the community. His basic assumptions of role theory are:-

- (i) that social interaction preceded language, mind, and self-consciousness;
- (ii) that language created mind and selves; and
- (iii) that mind and self are social.

Mead introduced the concept of "*role*" and "*role taking*" within the framework of the anthropological theory of human communications which he said, "Is superior to animal communication because it operates through significant symbols". This meant that people reacted to their own gestures and utterances in a way that

was anticipatory, and thus inwardly represented their fellow actors' possible responses. By this, how an actor behaves depends on the reactions of other actors. From this sort of behaviour, common collective action emerges and forms a pattern of mutual behaviour. Mead believed that his theory of communication had disclosed the basic feature of "*human sociality*". He introduced the concept of the role in a model of practical communication and collective self-determination, and described expectation towards an actor's behaviour during interaction. He used the term "*taking the role of other*" to mean the anticipation of alter's behaviour *in situ*.

Some scholars have tried to define role theory. Talcott Parsons (1951) integrated Mead's role theory into a comprehensive social theory. The critical element in his theory was the question of the autonomy and uniformity of values in a system. This question arose in the Parsonian dominant era in American sociology as a result of his research into role conflict/inter-role conflict, a conflict which occurs when an actor performs two contradictory roles simultaneously. The Parsonian school of thought in the first instance assumed that inter-role conflicts could be resolved if the actor performed one of the roles at a time.

Merton (1957) provided a list of mechanisms with which to resolve inter-role conflicts. He separated the modes of behaviour for different roles, and suggested a number of mechanisms for resolving inter-role conflicts which consisted of contradiction in the expectations of one role due to alter's different role. For instance, actors of ascribed roles have different powers. The different powers of actors of ascribed roles and the limiting of the powers, produce mechanisms for resolving inter-role conflicts.

In the United States, considerable criticisms of role theory are directed at Mead's work. Turner (1955; 1962) criticized conventional role theory's



assumptions of interactions and personality theory. He argued that a clear distinction should be made between cognitive role taking, and identification with identities and intentions of the other actors. According to him, anticipating alter's behaviour did not imply a readiness to behave "*conformistically*". He therefore, defined role-making as "*the active definition of social relations through mutual consideration of the claims, and expectations actors have towards each other*". Whereas, Goffman (1961) elaborated the phenomenon of *role-distance* in two ways:-

- (i) By role distance, he meant public signalization by the actor of a differentiation between himself and his role with the aim of articulating the difference between the image of himself and his implied role identity; and
- (ii) he meant, a "*sovereign*" distance demanded by the role itself from its obligations.

These two definitions did not assume as Parsons did an "*unconscious*" conformity with role expectations as a result of actors' prior internalization of the associated value orientation, but rather the possibility of distance as a structural component of the role, or as the actor's own creation. By this, Goffman does not unequivocally belong either to the structural-analytical or to the interactionist camp.

Shibutani (1961:47) held a different view. He remarked that:-

Some social psychologists have spoken of behaviour as being determined by roles, as if the latter existed independently of human conduct and forced men into some mould. Roles, however, exist only in the behaviour of men, and the patterns become discernible only in their regularized interaction. Roles are models

of conduct which constitute the desired contribution of those participating in group activity. But even in stable societies, men are not autonomous, blindly acting out conventional roles. The very fact that deviation is possible indicates that such models do not 'cause' behaviour.

By the above definition, Shibutani (1961) has attempted to state the relationship between role and social structure, and how actors of roles really behave in a social system.

Presumably, in line with the views of Shibutani (1961), Joas (1973: 91 ff) "*sees role theory as a reconstruction of the basic features of the interaction and action competence of actors, and of the basic features of interactive systems of action*".

Two definitions emerged from the above definition as stated by Joas, namely:-

- (i) Social roles are clusters of normative behavioural expectations directed at the behaviour of "*position holders*"; and
- (ii) Mead's symbolic interaction and all "*critical*" role theory took a more fundamental approach namely, the need in any interaction, for role taking in the sense of situationally specific anticipation of alter's behaviour.

A combination of these two definitions brought about the definition of a role as:

"situationally specific normative expectations towards position holders" (Joas, 1985: 43).

According to Joas (1985: 44), the concept of "*expectation*" as contained in the above definition could become reflexive in two ways, namely:-

- (i) The individual acquires the ability to see a situation not only in his/her own immediate perspective and not only through role taking in alter's perspective, but to adopt a third perspective in which the context of both actors is reconstructed as an objective one. This is what Mead had in mind with his idea of taking the position of the "*generalized other*"; and
- (ii) The extent to which interaction is structured through pre-defined expectations towards actors could be such that they act as if they were under a quasi-crucial constraint that is independent of their intentions.

Joas further pointed out that the crucial problem there, was how norms and values which were autonomous in a social system reacted to problematisation, and also reacted to attempts at change by actors subsumed under it.

According to Hamilton and Worth (1977: 58-64), the early study on social behaviourism concentrated on the individual and the social group with little or no interest in social structure, and large scale units. And as such, the type of perspective adopted was symbolic interactionism; an aspect of role theory. They remarked that it was not enough to describe role in terms of the normative orientation of social action. And that efforts should be made to find out why specific roles were associated with specific values and statuses. They proposed that the way out was to discover the social structure which patterns roles in specific ways. They defined social structure as:

The existing organisations, groups, class, institutions which constitute the system, and the mechanism which the system employs to maintain relationships. Social structure has a persistent pattern of social relationships, and its emphasis rests on social control; actors' choices of behaviour as limited by

externally imposed constraints (Hamilton and Worth 1977: 63-64).

The characteristics of the social structure in relation to role performance suggest that to stay happily in the system, the actor must uphold the social ethics and work interdependently and objectively with different sub-systems, to achieve the system's goal.

Sieber (1974) however, proposed an extension of role theory which he called **the role accumulation theory**. According to this theory, the conflict and overload arising from performing a multiplicity of roles can be overshadowed by the rewards of role accumulation such as privileges, financial resources, enhancement of self-concept, and providing buffers against failures; if one fails in one sphere/relationship, one has others to fall back on. Hence, the net result will be a positive experience for the person.

On the other hand, Feldberg and Glenn (1979) propounded the expectation level theory as an alternative to **role accumulation theory**. The expectation level theory holds that married women expect little and are satisfied with the little they get from their jobs because their families are more important to them. The crucial question here is, "Do women in the banks in Benin City expect little from their jobs, and so, do not want promotion?" The answer to this question will help us uphold or reject the expectation level theory in relation to the women in the banks in Benin City.

### 3.7.0. *Social Mobility Theory*

In my own opinion, social mobility theory, as a theoretical framework starts where role theory stops. In this research, social mobility theory is subsequent to

role theory. This is why both theories, and not one, are used to explain issues on determinants of career mobility of women in selected banks in Benin City. Giddens (1989) defined social mobility as the movement of workers or group of workers between different socio-economic scales. The movement could be lateral, vertical, or horizontal.

Vertical mobility is defined as an upward or downward change in the absolute or relative rank of an individual or group. Promotions, demotions, change in income, marrying a person of higher or lower status, and moving into a better or worse neighbourhood are examples of vertical social mobility. With respect to occupation and career, vertical mobility is movement from stratum to stratum e.g. a movement from bank messenger to bank teller. On the other hand, a change in position with no significant movement up or down the occupational ladder, except sideways is horizontal mobility. Horizontal mobility is from *situs* to *situs* e.g. a movement from bus driver to file clerk. Both are low cadre jobs. Lateral mobility occurs when a worker is transferred to another branch of the firm or establishment to occupy a higher position (Morris and Murphy 1959: 231 -239; Giddens 1989).

Furthermore, Broom and Selznick (1977: 182 - 185) discussed three models of social mobility namely:- closed model, open model, and mixed type model. They argued that societies might be classified according to the degree to which they used the models. In a closed model society, status is ascribed on the factors beyond the control of the individual e.g. age, sex and ethnicity. In the open model society, status is achieved on the basis of skill, knowledge, education, diligence, and tenacity. The model is achievement-oriented. Industrial societies should be typical examples of this model since bureaucracy emphasizes efficiency in economic

production. But in practice, a combination of ascription and achievement appear to be the norm. In the mixed type model, the colour of an individual imposes a caste-like restriction on mobility, and limits the operations of achievement criteria. Western countries, particularly the United States of America, are cited as examples in the relationship between white and black.

Workers' chances of moving up the occupational ladder are functions of several factors e.g. level of education (Duncan, 1967: 152-161); community size of the person (Lipset and Bendix, 1959: 238-243); mother-dominance (Warner and Abegglen 1955: 64-107 ); and late marriage (Strauss, 1992: 326-335).

In their study on "**Trends in the occupational mobility of U.S. men, 1962-1970**", Hauser and Featherman (1973: 302-309) discovered that age-specific shifts in the male occupation distribution of the U.S. from 1962 - 1970 were like those of the past several decades. There were shifts towards the ranks of salaried professionals and managers, and skilled workers, and away from the ranks of proprietors, labourers, and farmers. The changes might be described as a shift from manual to non-manual combined with shifts from lower to higher status occupations within both manual and non-manual groups. For men aged 35-44, 45-54, and 55-64, they divided the sources of inter-cohort shifts into three groups;

- (i) Changes in the distribution of occupational origins between cohorts (In this group, they identified upward mobility);
- (ii) Changes in mobility between occupational origins and first full-time occupation (In this group, they identified inter-generational mobility); and
- (iii) Changes in mobility between first jobs and current occupations (In this group, they identified intra-generational mobility).

Hauser and Featherman (1973) further discovered that while the first two groups, each accounted for net shifts of 0.075 + 1.60 percent of the occupation distribution, changed patterns of intra-generational mobility accounted for net shifts of 8 - 9 percent. Thus, the largest component of inter-cohort shifts in the occupation distribution was change in mobility patterns from first job to current occupation.

### ***3.7.1 Theories Used To Explain The Career Mobility of Women in The Banks in Benin City***

The theoretical review presented in sections 3.1.0 - 3.7.0 above is relevant to this research in the following ways:-

- (i) It exposes the researcher to various theories which previous researchers used to investigate and explain issues on role and social mobility;
- (ii) It enables the researcher to choose appropriate role and mobility theories to explain the issues on role and career mobility of the women in the banks; and
- (iii) To make contribution to the existing knowledge on role and career mobility studies.

This research rests on the bureaucratic model which is used to explain the structure of the banks (see Appendix No. 1 of this thesis). Only two out of the theories discussed in this chapter are found useful, namely; the role accumulation theory proposed by Sieber (1974); and intra-generational mobility theory by Hauser and Featherman (1973).

The role accumulation theory is used to explain the roles (i.e. domestic roles, official/industrial roles, and roles in trade union and association) which the

women in the banks perform. The theory holds the view that the conflict and overload existing from performing multiple roles could be overcome by the rewards of role accumulation - privileges, financial resources, and enhancement of self-concept (see chapter five of this thesis). Whereas, the intra-generational mobility theory is useful for determining the career mobility of the women; the change that has occurred between their first jobs and the current jobs, the proportion of women that is promoted from the junior staff position to management position since they joined the banks, and the determinants of their career success (see chapter six of this thesis).

### **3.8.0 Research Hypotheses**

Based on the literature review and theoretical framework, this research has the following hypotheses to test:-

- (i) Women's ability to cope with industrial duties in the banks in Benin City is influenced by the availability of domestic help, income, level of education, number of children, and age of the first child; and
- (ii) The career mobility of women in the banks in Benin City is dependent on their level of education, marital status, and social connection.



## *Chapter Four*

### **RESEARCH METHODOLOGY**

#### **4.1.0 *The Target Population***

This study is designed to determine the career mobility of women in selected banks in Benin City. The research is particularly targeted to the women aged 16 years and more working in banks in Benin City. Samples are drawn from the banks where our target population is working.

#### **4.2.0 *Procedure***

The research was essentially a field survey. The fourteen banks used for the research were listed by staff strength, gender, and status of the workers in them. All the fourteen banks had 201 women, and 605 men giving a population of 806. The population of the women staff in the fourteen banks was stratified into management and junior staff, and also arranged in order of seniority. Management staff include senior staff/officers, whereas junior staff include supervisors. A combination of stratified and systematic random sampling procedures were used to select the sample so that every cadre in each bank had an equal chance of being included. A similar procedure was used for the male staff in the banks as well. Having stratified the men and women staff into management and junior cadres, the process of systematic sampling was employed. Women in the management cadre were serialized. The numbers were 001 - 038. Thereafter, those in the junior cadre were serialized too. The numbers were 001 - 163. The same procedure was followed with respect to men in the management cadre. The numbers were 001 - 102. Men in the junior cadre were also serialized. The numbers were 001 - 503.

A random start of 008 was then taken, and on a systematic sampling basis of one in every two women in management and junior cadres, respectively, the samples of women from the women required for the study were drawn. The same procedure was effected for the male staff. Except in cases where there was only one man or woman, the man or woman was selected. Altogether, a sample of 400 was selected; 100 women and 300 men. This was the sample size (n) intended. These are believed to be representative samples of the populations of the men and women in the banks in Benin City.

#### 4.3.0 *Statistical Derivation of Sample Size*

In this study, the total population (N) of women in the banks in Benin City was 201. This is 25.0% of the entire staff strength of the workers comprising men and women in the fourteen banks used in this study. Using the formula developed by Hoel (1971),

$$n = \frac{Z^2 \times \Theta^2}{e^2}$$

the sample size of the women was determined. This translated to 96 women (minimum sample size). It suggests that for the study to be 95% accurate or, at least, have a 95.0% confidence level, a minimum sample size of 96 women must be studied. Four more women were studied to make it a sample size of 100 women (see Appendix No.2).

Furthermore, in this study, the total population (N) of men in the banks was 605. This is 75.0% of the entire staff strength of the workers. Using the same formula developed by Hoel (1971),

$$n = \frac{Z^2 \times \Theta^2}{e^2}$$

the sample size of the men was also determined.

This translated to  $96 \times 3 = 288$ .

We weighted 96 men by 3 to get 288 men because in the banks used for the study, the population of men was three times the population of women (see Appendix No. 3).

An alternative formula was also used to get the same sample size for the men. That was the formula developed by Salgado (1993) thus:-

$$n = \frac{Z^2 (P ( 1 - P))}{d^2}$$

This translated to 288 respondents (see Appendix No. 3). This suggests that for the study to be 95% accurate or have at least a 95% confidence level, a minimum sample size of between 100 and 400 must be studied. This research is women-oriented. Men are included to reduce bias, and for comparative purposes. Comparism is at group level, thus:-

Women in the banks are compared with men in the banks.

#### **4.4.0 Research Instrumentation**

The following techniques/instruments were used for data collection.

##### **4.4.1 Structured Questionnaires**

These were constructed by the researcher, and were used to collect data. Each questionnaire has three sections. Section One deals with the personal details of the respondents. It contains questions on issues such as gender, marital status, religious denominations, and occupations of the respondents. Section Two contains questions of which answers are used to achieve the research objectives such as:

- (i) "Why do you work in the bank?"

- (ii) "Does your present position in your job authorize you to do certain things on behalf of the bank?"
- (iii) "How do you cope with domestic duties at home to enable you concentrate fully in your official duties in the bank?"

Section Three contains questions about research hypotheses, and they are as follows:-

- (i) "State the factors which influence the ability of women in the bank to cope with industrial duties."
- (ii) "What determines the promotion of women from junior staff to management staff in the bank?"

Each questionnaire contains sixty-three (63) main items. The questions are open-ended, and multiple choice questions. These types of questions help the respondents to "open-up" and speak-out. Before administering the questionnaires to the respondents, the questionnaires were pre-tested in other banks to test the validity and reliability of the instrument. Thereafter, the researcher distributed the questionnaires to 400 respondents; 100 women, and 300 men for completion.

#### **4.4.2 Official Documents and Records**

This technique was used by the researcher to collect official documents and records relating to the organisational structures of the banks used in the study. These included diagrams of organisational structure; historical development of the banks and staff lists. These official documents were used by the researcher:

- (i) to give background information about the banks used;
- (ii) to determine the staff strength of the banks; and
- (iii) to determine the proportion of women in different occupational statuses vis-

a-vis men in the banks.

Data collected with this technique were used where necessary to write Appendix No. 1 of this thesis.

#### **4.4.3 Participant - As - Observer**

The male and female workers in the selected banks were observed by the researcher at their various workplaces (i.e in their different sections, departments, even in the clock room where workers clocked in and out of duties). The observation was crucial for these reasons:-

- (i) It helped the researcher to see how punctually workers reported to duty;
- (ii) To observe the social connections (godfathers, *ima mmadu*) they kept in the banks; and
- (iii) To know whether the workers, particularly the women were hardworking or not by the length of hours they put into their work. Information collected with this techniques were used to buttress points, and to give flesh to the statistical analysis in Chapters Five and Six, and Appendix No. 1 of this thesis.

#### **4.5.0 Methods of Data Analysis**

The research dealt with three groups of data namely:-

- (i) data collected from structured questionnaires;
- (ii) data collected from documentation and official records; and
- (iii) data collected from participant observation (participant-as-observer).

Descriptive analysis requires data which are collected from official records and documentation, and participant observation. For all data collected from questionnaires, the researcher used frequency distribution to show the background

characteristics of the respondents.

For the research hypotheses, the researcher was concerned with the dependent and independent variables. In a statement such as , "*Marital status influences career mobility of women*", marital status is the independent variable, while career mobility is the dependent variable. The above mentioned variables were among other variables which were analysed in Chapter Six of this thesis.

Two analytical tools were used for the hypotheses testing. The first was the tabulation of responses into frequencies and percentages, and a correlation matrix showing the relationship between independent variables and the dependent variables. The second type of analytical tool was the step-wise multiple regression analysis. With that, the level of significance of the association between the dependent and the independent variables was shown. That led to the statistical test of the hypotheses, and then, to the empirical generalisations.

Following the formula used by Walpole (1972: 282-283), multiple regression is used to estimate or predict the value of a dependent variable  $Y$ , on the basis of a set of measures taken on two or more independent variables  $X_1, X_2, \dots, X_r$ , we assumed theoretical equation of the form,

$$Y/X_1, X_2, \dots, X_r = \beta_0 + \beta_1 X_1 + \beta_2 X_2 \dots + \beta_r X_r$$

where  $\beta_0, \beta_1, \dots, \beta_r$ , were parameters to be estimated from the data. Denoting these estimates by  $b_0, b_1, \dots, b_r$ , respectively, we can also write the regression equation in the form,

$$\hat{Y}_{X_1, X_2, \dots, X_r} = b_0 + b_1 X_1 + b_2 X_2 + \dots + b_r X_r.$$

Both formulae are similar.

(See Appendix 4 for the assumptions of multiple regression)

#### **4.6.0 *The Validity and Reliability of the Research Instrument, and the Test of Significance***

The critical question here is; how valid and reliable were the research instruments used in this research? Official documents and records, and observable methods are supplementary instruments which the researcher used. These were used to obtain relevant supplementary information such as about punctuality and hard-work of the workers which could not be easily and effectively achieved through structured questionnaires. Validity refers to the ability to get accurate information required with the research instruments. Had the right questions been constructed and asked? How simple, clear, and comprehensible were the questions? First, the non-clearing banks in Benin City were identified as well as their locations and addresses. The staff strength of the banks used in the study were collected from their Personnel Departments. The staff strengths were further re-grouped according to gender, and status of the workers before sampling. Given that the same method of sampling was used for women and men for a test or cross-check, the element could still be identified. The research instruments were approved by the researcher's supervisor, and the Departmental Post-graduate Committee. Also, the research instruments were pre-tested in the field with structured questionnaires, and found acceptable.

Reliability, on the other hand, refers to the repeatability of the results. We asked the question, "Could we have the same responses to the same questions if a cross-check was conducted?" The structured questionnaire was designed in such a way that checks were introduced. The consistencies in the responses were sufficient

guides to assess the reliability of the outcome. Two pre-tests were conducted in the banks in Benin City. In the first and second pre-tests, 60 respondents were selected. At the end of the second pre-test, the data collected from the structured questionnaires were analysed. Multiple regression statistics was used to test the relationship between a dependent variable (career mobility) and independent variables like marital status, level of education, and social connection. The result showed a significant relationship (See Appendix No. 5 for details).

#### **4.7.0. *Problems Encountered in the Field***

The following Problems were encountered by the researcher in the field:-

##### **4.7.1 *Research Resistance***

Written applications were sent out to the management of these banks asking for permission to conduct the research. The management staff in three banks resisted, and turned down the application of the researcher to conduct the research. The researcher was told that the resistance was based on the company's policies. So, only fourteen banks were used for the study instead of the seventeen that we had initially planned to use. However, the reduction in the number of the banks did not adversely affect the outcome of the study.

##### **4.7.2 *Interview Resistance***

In the banks, workers were continuously engaged at work except during lunch/break periods, and, therefore, completing questionnaires concurrently with their official duties was difficult. For instance, the cashiers in the Cash Department could not be completing questionnaires, and at the same time attending to customers and counting money. Serious mistakes could occur in-between which could adversely affect their careers. To avoid such adverse consequences, about 392



respondents took their questionnaires home to complete, and to return them to the researcher after completion within a specific period of time (i.e. after one week). Eight respondents agreed to be interviewed at lunch/break periods. The nature of work in the banks in Benin City made it impossible to administer the questionnaires personally to all the respondents. Again, not all the questionnaires distributed to respondents were returned. Altogether, of the 400 questionnaires distributed, 300 were returned. The empirical analysis is, therefore, based on the data collected from 300 respondents comprising 200 men and 100 women.

#### ***4.7.3 Transfer of Staff***

Staff transfer was a common experience in the banks during the field work. It was rampant, and occurred across cadres. Management and junior staff were involved in the transfer. Men and women were transferred. Women were transferred to other branches in Benin City while men were mostly transferred to other branches outside Benin City. The staff transfer problem largely made it impossible for the researcher to retrieve about 100 questionnaires which were distributed to respondents to complete but were not returned to the researcher.

#### ***4.7.4 Refusal To Release Official Documents And Records***

The managements of the banks involved in the study refused to release to the researcher some official documents required, especially those relating to the salary structure, promotion, and recruitment of staff, for examination. The managements refused because the documents were regarded as 'top secret', and must be treated as such to ensure the security and economic growth of their banks. So, the researcher used data collected from structured questionnaires, on the relevant issues, instead. The only documents which the management released to the researcher were

diagrams of organizational structures of the banks, written materials on the historical development of the banks, and staff lists (see section 4.4.2 above for details).

#### *4.7.5 Summary*

The researcher encountered several problems in the field. At the research proposal stage, she visited all the banks in Benin City seeking permission from the management of the banks to conduct research. She experienced few cases of research resistance. This adverse experience caused a decrease in the number of banks used in this study (see section 4.7.1 above). The fieldwork covered a period of nine months, June 1991 - March 1992. Throughout the period, there were cases of questionnaire resistance among respondents in all the banks used in the study. Not all the respondents completed and returned their questionnaires to the researcher. This deficiency led to a decrease in the number of expected respondents despite the extension of the time required for data collection (see section 4.7.2 above). Some official documents were released for the researcher to examine while some were not released. The documents which were not released presented another problem. To overcome the problem, the researcher utilized data collected from structured questionnaires on the issues (see sections 4.4.2 and 4.7.4 above). The researcher had financial and time constraints.

## *Chapter Five*

# **DATA ANALYSIS: THE ROLE OF WOMEN IN THE BANKS IN BENIN CITY**

### **5.0. Introduction**

This chapter is divided into two sections. The first section presents the socio-economic background information of the respondents using these characteristics:- age, level of education, occupational status, income, marital status, and number of children. Whereas, the second section focusses on the roles which the women perform using the following criteria:- role performance, inter-role conflicts, and resolution of inter-role conflicts. These helped to determine the following, and related research objectives:-

- Reason(s) why the women work in the banks in Benin City, the department(s) they are mostly found, and why?
- Reason(s) for low participation of women in NUBIFIE and ASSBIFI in the banks in Benin City; and
- How women in the banks in Benin City cope with domestic and industrial duties.

#### **5.1.0. Socio-Economic Background Characteristics of the Respondents**

##### **5.1.1 Age of the Respondents**

Three hundred (300) respondents are used for the research; 200 males and 100 females. The data in Table 5.1 show that out of 300 respondents, 182 (60.67%) belonged to 30-44 age cohort. Only 4 respondents (1.33%) were 60 years old and above. This result means that a majority of the workers studied in the banks in Benin City were young. The researcher further considered only female respondents in the same Table, and found that a similar pattern exists. The Table also shows that

out of the 100 female respondents, 55 aged between 30 and 44 years and only one was 60 years old and above. A majority of the female workers were young and very few were old, too (see Table 5.1).

**Table 5.1 Percentage Distribution of Respondents by Age and Sex**

Background Characteristics	SEX			
	Male	Female	Total	Percentage
Age of Respondents				
15-29 years	54 (18.00)	32 (10.67)	86	28.67
30-44 years	127 (42.33)	55 (18.34)	182	60.67
45-59 years	16 (5.33)	12 (4.00)	28	9.33
60 yrs & above	3 (1.00)	1 (0.33)	4	1.33
<b>Total</b>	200 (66.66)	100 (33.33)	300	100.00
<b>% Distribution of women in Different age groups</b>				
15-29 years		32 (32.00)	32	32.00
30-44 years		55 (55.00)	55	55.00
45-59 years		12 (12.00)	12	12.00
60 yrs & above		1 (1.00)	1	1.00
<b>Total</b>		100(100.00)	100	100.00

Source: Fieldwork June 1991 - March 1992.

### 5.1.2. Level of Education

Table 5.2 shows that out of 300 respondents, 227 (75.67%) received secondary education; 46 (15.33%) received tertiary education; and 27 (9.0%) received primary education. This means that a majority of the workers in the banks attained secondary education. Further analysis revealed that among the 100 women respondents, 71 (71%) received secondary education; 14 (14%) received tertiary, and 15 (15%) received primary education. This means that a majority of the women also received secondary education. The secondary school certificate or equivalent qualification such as, General Certificate of Education Ordinary Level is the minimum educational requirement for men and women to be employed for clerical positions.

**Table 5.2 Percentage Distribution of Respondents by Sex and Level of Education**

Background Characteristics	SEX			
	Male	Female	Total	Percentage
Level of Education				
Primary	12 (4.00)	15 (5.00)	27	9.00
Secondary	156 (52.00)	71 (23.67)	227	75.67
Tertiary	32 (10.67)	14 (4.66)	46	15.33
<b>Total</b>	<b>200 (66.67)</b>	<b>100 (33.33)</b>	<b>300</b>	<b>100.00</b>
% Distribution of Women in Different Level of Education				
Primary		15 (15.00)	15	15.00
Secondary		71 (71.00)	71	71.00
Tertiary		14 (14.00)	14	14.00
<b>Total</b>		<b>100(100.00)</b>	<b>100</b>	<b>100.00</b>

Source: Fieldwork June 1991 - March 1992.

### 5.1.3. Occupational Status

The data in Table 5.3 show that out of 300 respondents, 241 (80.33%) were junior staff; 35 (11.67%) were senior staff; and 24 (8.0%) were management staff. A majority of the workers were junior staff. The Table further reveals that among the female workers only, a similar trend occurred. Out of 100 female respondents, 81 (81%) were junior staff, and only 6 were management staff. That meant that a majority of the woman were junior staff too. This result appears to have a positive correlation with level of education which could be interpreted as the lower the level of education the lower the occupational status of the respondents, and vice versa.

**Table 5.3 Percentage Distribution of Respondents by Sex and Occupational Status**

Background Characteristics	SEX			
	Male	Female	Total	Percentage
Occupational status				
Junior Staff	160 (53.33)	81 (27.00)	241	80.33
Senior Staff	22 (7.34)	13 (4.33)	35	11.67
Management Staff	18 (6.00)	6 (2.00)	24	8.00
<b>Total</b>	<b>200 (66.67)</b>	<b>100 (33.33)</b>	<b>300</b>	<b>100.00</b>
<b>% Distribution of Women in Different Occupational status</b>				
Junior Staff		81 (81.00)	81	81.00
Senior Staff		13 (13.00)	13	13.00
Management Staff		6 (6.00)	6	6.00
<b>Total</b>		<b>100(100.00)</b>	<b>100</b>	<b>100.00</b>

Source: Fieldwork June 1991 - March 1992.

#### 5.1.4. Income

The data in Table 5.4 show that out of 300 respondents 157 (52.33%) earned an income of upto N10,999 per annum; 44(14.67%) earned N41,000 and above per annum, and only 21 respondents (7.0%) earned N21,000 - N30,999 per annum. A majority of the respondents earned an income of upto N10,999 per annum. The researcher also considered the income earned by female respondents only. The same Table shows that out of the 100 female respondents, 55 (55%) earned upto N10,999 per annum; 15 (15%) earned N41,000 and above; and only 3 (3%) earned N21,000 - N30,999 per annum. That meant that a majority of the female workers, just like their male counterparts, earned an income of upto N10,999 per annum.

**Table 5.4 Percentage Distribution of Respondents by Sex and Income**

Background Characteristics	SEX			
	Male	Female	Total	(%)
Income of the Respondents				
Upto ₦10,999 per annum	102(34.00)	55(18.33)	157	52.33
₦11,000-N20,999 per annum	35(11.67)	20(6.67)	55	18.34
₦21,000-N30,999 per annum	18 (6.00)	3 (1.00)	21	7.00
₦31,000-N40,999 per annum	16 (5.33)	7 (2.33)	23	7.66
₦41,000 & Above	29 (9.67)	15 (5.00)	44	14.67
<b>Total</b>	<b>200(66.67)</b>	<b>100(33.33)</b>	<b>300</b>	<b>100.00</b>
<b>% Distribution of Women in Different Income groups</b>				
Upto ₦10,999 per annum		55 (55.00)	55	55.00
₦11,000-N20,999 per annum		20 (20.00)	20	20.00
₦21,000-N30,999 per annum		3 (3.00)	3	3.00
₦31,000-N40,999 per annum		7 (7.00)	7	7.00
₦41,000 & Above		15 (15.00)	15	15.00
<b>Total</b>		<b>100(100.00)</b>	<b>100</b>	<b>100.00</b>

Source: Fieldwork June 1991 - March 1992.

### 5.1.5 Marital Status

Table 5.5 depicts that out of 300 respondents, 173 (57.67%) were married; 124(41.34%) were single; and 3(0.99%) were divorced, separated, and widowed. That meant that a majority of the respondents were married. This Table further shows that among women respondents, 53 out of 100 were married; and 44 were single. A majority of the woman were also married just like their male counterparts.

**Table 5.5 Percentage Distribution of Respondents by Sex and Marital Status**

Background Characteristics	SEX			
	Male	Female	Total	Percentage
Marital status of the Respondents				
Single	80 (26.67)	44 (14.67)	124	41.34
Married	120 (40.00)	53 (17.67)	173	57.67
Divorced	-	1 (0.33)	1	0.33
Separated	-	1 (0.33)	1	0.33
Widowed	-	1 (0.33)	1	0.33
<b>Total</b>	<b>200 (66.67)</b>	<b>100 (33.33)</b>	<b>300</b>	<b>100.00</b>
<b>% Distribution of Women in Different Marital status</b>				
Single	-	44 (44.00)	44	44.00
Married	-	53 (33.00)	53	53.00
Divorced	-	1 (1.00)	1	1.00
Separated	-	1 (1.00)	1	1.00
Widowed	-	1 (1.00)	1	1.00
<b>Total</b>		<b>100(100.00)</b>	<b>100</b>	<b>100.00</b>

Source: Fieldwork June 1991 - March 1992.



### 5.1.6 Number of Children (Alive)

The data in Table 5.6 show that out of 300 respondents, 153 (51.0%) had no children; 82 (27.33%) had 4-6 children; and 11 (3.67%) had 7-9 children. This means that a majority of the workers comprising men and women had no children. Also in the same Table under female respondents only, it was discovered that out of 100 women, 45 had no children; and 3 had 7-9 children. A majority of the woman had no children just like their male counterparts even though a majority of them were married.

**Table 5.6 Percentage Distribution of Respondents by Sex and Number of Children (Alive)**

Background Characteristics	SEX			
	Male	Female	Total	Percentage
<b>Number of Children (Alive)</b>				
No child	108 (36.00)	45 (15.00)	153	51.00
1-3 children	34 (11.33)	20 (6.67)	54	18.00
4-6 children	50 (16.67)	32 (10.66)	82	27.33
7-9 children	8 (2.67)	3 (1.00)	11	3.67
<b>Total</b>	200 (66.67)	100 (33.33)	300	100.00
<b>% Distribution of women with Different Number of Children (Alive)</b>				
No child	-	45 (45.00)	45	45.00
1-3 children	-	20 (20.00)	20	20.00
4-6 children	-	32 (32.00)	32	32.00
7-9 children	-	3 (3.00)	3	3.00
<b>Total</b>		100(100.00)	100	100.00

Source: Fieldwork June 1991 - March 1992.

### **5.2.0 *Role Performance of Women in the Banks in Benin City***

Women in the banks in Benin City perform multiple roles comprising official roles, domestic roles, and roles in trade union and senior staff association. These roles are described as follows:-

#### **5.2.1 *Official Roles of Women in the Banks in Benin City***

The men and women working in the banks in Benin City belonged to three different occupational statuses or positions, namely: management staff, officer/senior staff, and junior staff. These workers performed roles related to the positions they occupied. The management staff were graded into area managers, branch managers, and departmental managers. These managers performed similar roles but at different levels. The managerial roles they performed, included decision-making on issues affecting the banks at their level of operations, control of human and material resources, accountability of expenditure and receipt of funds, and symbolic roles as figureheads in their respective offices. Senior staff/officers performed the roles similar to those of the managers but at section levels. Officers ensured that their subordinates in the sections performed their official jobs properly; attended to customers politely; made proper entries of official transactions in their respective ledgers; and maintained good work relationship among co-workers. Junior staff comprise supervisors, clerks, and ancillaries. The supervisors controlled the clerks and ancillary workers. The supervisors were chief clerks. They supervised the jobs done by correspondence clerks, cashiers, typists, as well as drivers, cleaners, and gate-men. The crucial questions here are:-

Why did women leave their homes to work in the banks in Benin City? In which

department(s) of the banks were women mostly found? and Why?

Table 5.7 contains data on "Distribution of Respondents by sex and reasons for working in the Banks in Benin City". The data in the Table show that out of 300 respondents, 164 (54.67%) joined the banks in Benin City to work because of greater job opportunities, on-the-job training, and self-development. Forty-nine respondents (16.33%) claimed that they wanted to earn regular incomes to enable them train their children, and maintain comfortable lifestyles for their families, and assist extended relations. Whereas, 87 respondents (29.0%) stated that they were in need of challenging jobs with job security and welfare schemes, and to assist the banking industry grow. A majority of the workers joined the banks because of greater job opportunities. Further down in the same Table, under "Percentage distribution of women by their reason for working in the banks", we found that out of 100 women respondents, 55(55%) joined the banks to work because of greater job opportunities, and only 17(17%) joined for job security. A majority of the women joined the bank to work because of greater job opportunities just like their male counterparts. However, it is interesting to note that while a greater number of men than women work in the banks for greater job opportunities, and job security, more women than men decided to work in the banks to earn sufficient income for their children's education, and comfortable lifestyles for their families and extended relations. This means that the male workers were more concerned about their job security than their women counterparts.

The banks involved in this study have different departments for different banking transactions, such as Data Room, Accounts Department, Cash/Banking

Department, Clearing Department, Commitment Department, Oversees Department, and Personnel/Staff Matters Department.

**Table 5.7 Percentage Distribution of Respondents by Sex and Reasons for working in the Banks in Benin City**

Background Characteristics	SEX			
	Male	Female	Total	Percentage
<b>Reasons for working in the banks</b>				
<b>Greater job opportunities, on-the-job training and self development.</b>	109 (36.34)	55 (18.33)	164	54.67
<b>Regular income, comfortable lifestyle.</b>	21 (7.00)	28 (9.33)	49	16.33
<b>Job security and welfare scheme</b>	70 (23.33)	17 (5.67)	87	29.00
<b>Total</b>	200 (66.67)	100 (33.33)	300	100.00
<b>% Distribution of women by Reasons for working in the banks.</b>				
<b>Greater job opportunities, on-the-job training, and self development</b>	-	55 (55.00)	55	55.00
<b>Regular income, comfortable lifestyle</b>	-	28 (28.00)	28	28.00
<b>Job security and welfare scheme</b>	-	17 (17.00)	17	17.00
<b>Total</b>		100(100.00)	100	100.00

Source: Fieldwork June 1991 - March 1992.

The **Data Room** is where their computers (P.Cs) are installed. The daily activities of the banks are fed into the computers. The computers, in turn, analyse the data and produce print-outs for daily use in the banks. The print-outs contain, among others, up-to-date statements of accounts of the customers.

**Clearing Departments** handle all issues relating to issuance, receipt, and payment of cheques and drafts to customers.

**Cash Department** handles issues relating to receipts and payment of funds to customers on demand.

**Overseas Department** handles international transactions such as, importation and exportation of goods, letters of credit, and foreign exchange matters.

**Commitment Department** is in charge of term loans, and all sorts of investments such as investment in properties and agriculture.

**Personnel Department** is in charge of the welfare of workers, manpower planning, selection and placement of workers, performance appraisal, remuneration, promotion and socialization of workers.

In an attempt to probe further into this issue, the researcher wanted to find out the department which had the greatest number of women in the banks in Benin City. The data in Table 5.8 show that 171 respondents (57%) out of 300, stated that it was the Cash/Banking Department. That issue was also supported by official records; 73 respondents (24.33%) mentioned the Personnel Department, while 38 respondents (12.67%) said that there was no particular department with the greatest number of women. By that result we could say that women are mostly found in the Cash/Banking Department, and that the department with the greatest number of women in the banks is the Cash/Banking. The views of women only, on the issue,

were also determined. The data in Table 5.8 further show that out of 100 women respondents 58 (58.0%) claimed that the department with the greatest number of women is the Cash/Banking Department. The views of men and women respondents are consistent on the issue. These respondents reckoned that women in the banks especially those in the Cash/Banking Department are polite, courteous, attractive to customers, honest and afraid to get involved in frauds quite unlike their male counterparts. Since this research has established in Appendix No. 1 that male and female workers in the banks have equal job opportunities, these peculiar/outstanding traits in women have made it possible for the majority of them to be found in the Cash/Banking Department, and not to be evenly spread out/distributed in other departments.

#### ***5.2.2 Domestic Roles of Women in the Banks in Benin City***

There was no woman respondent who did not perform any domestic role such as aunty's role, mother's role for those who were married or unmarried with children, and wives' role. Aunty's role involves taking care of relations such as feeding, clothing, and accommodating them. Mother's role includes rearing and caring for the children. Wives' roles include taking care of husbands and preparing nice dishes for them and the families. All the women respondents enumerated domestic duties which they performed at home as cooking, shopping for foodstuffs and other household needs, washing clothes and plates, scrubbing furniture and floors, cleaning the house and compounds, repairing clothes, and other household equipment, and childcare for those with children.

**Table 5.8 Percentage Distribution of Respondents by Sex and  
Assignment to Different Departments**

Background Characteristics	SEX			
	Male	Female	Total	Percentage
<b>Assignment to Different Departments</b>				
<b>Personnel Department.</b>	60 (20.00)	13 (4.33)	73	24.33
<b>Accounts Department.</b>	9 (3.00)	9 (3.00)	18	6.00
<b>Cash/Banking Department.</b>	113 (37.67)	58(19.33)	171	57.00
<b>No particular Department.</b>	18 (6.00)	20 (6.67)	38	12.67
<b>Total</b>	200 (66.67)	100(33.33)	300	100.00
<b>% Distribution of Women by Assignment to Different Departments.</b>				
<b>Personnel Department.</b>	-	13 (13.00)	13	13.00
<b>Accounts Department.</b>	-	9 (9.00)	9	9.00
<b>Cash/Banking Department.</b>	-	58 (58.00)	58	58.00
<b>No particular Department.</b>	-	20 (20.00)	20	20.00
<b>Total</b>		100(100.00)	100	100.00

Source: Fieldwork June 1991 - March 1992.

These domestic duties took the women much time and efforts to plan and execute properly. Those who ate breakfast and had babies, for instance, got up very

early in the morning at about 4.00 a.m. to get a part of the domestic duties done such as, preparing breakfast for the members of the family, getting the babies ready for the nursery, and getting themselves ready for work. At about 7.00 a.m. they left their homes for their workplaces.

After office hours, they got home late at about 7.30 p.m. to continue with domestic duties. Those who had no househelps to assist with cooking had to prepare supper/dinner themselves for the family, wash dirty clothes and napkins if they had babies, and tidy the house before getting ready for bed. A majority of the women went to bed at about mid-night daily. The data analysis show that 92 out of 100 women respondents indicated that they spent upto eight hours on domestic duties daily.

### **5.2.3 Role of the Women in NUBIFIE and ASSBIFI in the Banks in Benin City**

Two interest-groups existed in the banks. They were the National Union of Banks, Insurance, and Financial Institutions Employees (NUBIFIE) and the Association of Senior Staff of Banks, Insurance, and Financial Institutions (ASSBIFI).

The main function of the trade union (NUBIFIE) is to protect the interest of the members; the junior staff in the banks. All the respondents claimed that NUBIFIE negotiated with the management of the banks and the government to improve the lots of the junior staff in various ways. For instance, through their negotiations, the wages and salary structures of the junior workers were reviewed upwards from time to time as the rate of inflation increased. The junior staff also enjoyed fringe benefits such as housing allowance, transport allowance, maternity allowance for pregnant women, health care scheme, Christmas bonus/13th month allowance, and utility allowance. The upward review of wages and salaries, and dispensation of the fringe benefits enabled the junior workers to purchase their needs, enjoy comfortable lifestyles, and, perhaps, save monies for the rainy day.

Membership of NUBIFIE was for all junior staff irrespective of gender. Members could participate in NUBIFIE on two levels:-

- (i) as ordinary members, and



(ii) as executive members.

The data in Table 5.9 show that out of 300 respondents, 18 (6.00%) were executive members of NUBIFIE in the banks in Benin City; 223 (74.33%) were ordinary members, and 59 (19.67%) were non-members. Those non-members were senior staff. Table 5.9 further shows that out of 100 women respondents, 6 (6.00%) were executive members; 75 (75.00%) were ordinary members, and 19 (19.00%) were non-members/senior staff. These results revealed that only 12 men and 6 women were executive members of NUBIFIE. Furthermore, out of the six women who occupied executive positions in NUBIFIE, four were treasurers, and two were executive members without portfolios. Whereas, six out of the 12 men who were executive members were chairmen, four were secretaries, one was a public relations officer, and the other one was an executive member without a portfolio. Chairmen and secretaries occupied key positions in NUBIFIE in the banks in Benin City. The chairmen organized meetings and presided over meetings. Secretaries took down minutes at meetings, wrote and presented reports to the trade union. Treasurers collected and kept monies. Executive members without portfolio assisted to spread and circulate information to members in different sections and departments.

The executive roles in NUBIFIE were demanding and required selfless service by union members. The executive members were constantly travelling in and out of stations as the need arose for union meetings at local, state, and national levels. There were reasons why few women were executive members of NUBIFIE in the banks in Benin City. Both men and women respondents claimed that:-

- (i) The population of women was low compared with men in the banks;
- (ii) Women were not interested in trade union activities at executive level;
- (iii) Women had no time for trade union activities; and
- (iv) Trade union jobs suited men more than women.

On the other hand, the Association of Senior Staff of Banks, Insurance, and Financial Institutions (ASSBIFI) had a major function to protect the interest of the senior and management staff in the banks. ASSBIFI ensured:-

- (i) that the workers' wages and salary structures were occasionally reviewed as the rate of inflation increases;

- (ii) that their work environment was congenial in order to boost the productivity of the workers; and
- (iii) that necessary fringe benefits e.g. housing and car allowances were dispensed to the members to improve their lifestyles. In short, ASSBIFI performed similar functions as NUBIFIE, but to different cadres of workers.

**Table 5.9** *Positions Workers held in NUBIFIE in the Banks in Benin City*

NUBIFIE	SEX			
	Males	Females	Total	Percentage
<b>Position of the Workers</b>				
<b>Executive members</b>	12 (4.00)	6 (2.00)	18	6.00
<b>Ordinary members</b>	148 (49.33)	75 (25.00)	223	74.33
<b>Non-members/ Senior staff</b>	40 (13.34)	19 (6.33)	59	19.67
<b>Total</b>	200 (66.67)	100(33.33)	300	100.00
<b>% Distribution of positions women held in NUBIFIE</b>				
<b>Executive members</b>	-	6 (6.00)	6	6.00
<b>Ordinary members</b>	-	75 (75.00)	75	75.00
<b>Non-members/ Senior staff</b>	-	19 (19.00)	19	19.00
<b>Tótal</b>		100(100.00)	100	100.00

Source: Fieldwork June 1991 - March 1992.

Men and Women were members of ASSBIFI. They could participate as ordinary members or as executive members. Executive members were elected into executive positions by the members of the association. The data in Table 5.10 show that out of 59 respondents who were senior/management staff, 18 were executive members, and 41 were ordinary members. Table 5.10 further shows that out of the 19 women who were members of ASSBIFI, 15 were ordinary members and four were executive members. These results revealed that only 14 men and four women were executive members of ASSBIFI. Furthermore, out of the 14 men who were executive members, six were chairmen, four were secretaries, three were public relations officers, and the other one was an executive member without a portfolio. Out of the four women who occupied executive positions, two were chairpersons, one was a treasurer, and the other one was an executive member without a portfolio. The position of chairmen in ASSBIFI was virtually regarded as an exclusive "male-domain". But, by being elected to the position of chairperson, the barriers to *male-domination* in ASSBIFI was broken by the women. The executive members of ASSBIFI performed similar duties as the executive members of NUBIFIE, already explained above. The reasons why few women occupied executive positions in ASSBIFI were given by male and female respondents as follows:-

- (i) Women in the banks in Benin City were not interested in holding executive positions in ASSBIFI;
- (ii) The women had no time for executive matters; and
- (iii) The women were not elected into executive positions in ASSBIFI.

These were more-or-less similar to the reasons given above for the low participation of women in NUBIFIE in the banks in Benin City.

**Table 5.10 Positions Workers held in ASSBIFI in the Banks in Benin City**

ASSBIFI	SEX			
	Males	Females	Total	Percentage
Executive members	14 (23.70)	4 (6.80)	18	30.50
Ordinary members	26 (44.10)	15 (25.40)	41	69.50
<b>Total</b>	<b>40 (67.80)</b>	<b>19 (32.20)</b>	<b>59</b>	<b>100.00</b>
<b>% Distribution of positions women held in ASSBIFI</b>				
Executive members	-	4 (21.10)	4	21.10
Ordinary members	-	15 (78.90)	15	78.90
<b>Total</b>		<b>19(100.00)</b>	<b>19</b>	<b>100.00</b>

Source: Fieldwork June 1991 - March 1992.

### **5.3.0 Inter-role Conflicts among Women in the Banks in Benin City**

Women in the banks in Benin City played multiple roles. The multiple roles were as follows:-

- (i) Industrial/official roles such as managerial roles.
- (ii) Domestic roles such as mother's role; and
- (iii) Union roles such as chairpersons' roles in NUBIFIE and ASSBIFI.

These multiple roles were discussed in Sections 5.2.1 - 5.2.3 above. They were different and were performed by the women concurrently under great time constraints, and tight work-schedules.

In the mornings, the women without househelps had to prepare breakfast for the members of the family. Those with little babies and children had to get them ready for nursery and school before they prepared for work. This meant that the women had to get up very early to get these domestic duties done, and to report at duty posts in the banks at 7.30 a.m. Their managers often complained bitterly when they were late or absent from work. The women, in turn, remarked that the complaints of their managers about them often had adverse effects on their annual appraisal reports, either for annual increment of salaries or for promotion. The women were also members of the National Union of Banks, Insurance, and Financial Institutions Employees (NUBIFIE) and the Association of Senior Staff of Banks, Insurance and Financial Institutions (ASSBIFI). The executive members of NUBIFIE and ASSBIFI organized and held meetings periodically at plant level in the banks. The executive members also attended the meetings of SEC (State Executive Council) and NEC (National Executive Council) of NUBIFIE and ASSBIFI. These meetings involved much travelling out of station, and usually on weekends. The women executive members particularly, experience inter-role conflicts in their efforts to meet the demands of their roles at home, in the banks, in NUBIFIE and ASSBIFI. It is impossible for these women to be in all these places at the same time, and perform the related roles. So, there are problems of inter-role conflicts among the executive members in general, and among women executive members in particular.

It is obvious from the discussions so far that women in the banks in Benin City encountered inter-role conflicts because of the multiple roles they performed. The women encountered inter-role conflicts because they performed three major

roles which were different and non-complementary to one another. Consequently, their work-schedule for the multiple roles becomes too tight. They had insufficient time to perform their multiple roles effectively and efficiently. The easiest way out of the problems ought to have been to choose one role and forego the other two. But interestingly enough, the women do not want it that way. Rather, they preferred to combine and perform all the roles because of the benefits of role accumulation - privileges, financial resources and enhancement of self-concept. Below are brief descriptions of these concepts:-

**Privileges:** The women in the banks performed domestic roles because in Nigeria's traditional setting women and children perform domestic roles. It is the pride of women to keep nice, orderly and decent homes. Few women participated in NUBIFIE and ASSBIFI at the executive level as chairmen, secretaries, treasurers and executives without portfolio. These women thought it wise to participate actively in decision making especially on issues that affected women members. At workplace, the women had opportunities to perform both 'feminine' and 'masculine' jobs and to occupy related statuses ranging from junior staff through officers' to management positions. They also enjoyed fringe benefits and allowances such as housing, transport, lunch vouchers, 13th month, annual leave, maternity leave, displacement/out-of-station, inconvenience, medical scheme, laundry and utility.

**Financial Resources:** The wage and salary structures of the workers, I was informed, are attractive. Workers earn good salaries, fringe benefits, and have opportunities for financial investments on shares, land, housing and developments, among others. So, their financial resources are varied.

**Enhancement of Self Concept:** Workers including women aspired to be branch/area managers and they underwent series of training before reaching or achieving management positions. They are enviable positions because the managers control all resources - human resources, financial resources, physical resources, and material resources - in their respective branches, areas or zones of operation. All these controls make them feel very powerful, important and arrogant in their positions and related responsibilities.

It is important to note that if the women had stayed at home performing domestic duties alone, and not working and rendering banking and financial services, that the above privileges, financial resources, and enhancement of self concept which they are enjoying could have been mere dreams rather than realities. But by working outside the home, the rewards of role accumulation overshadows their problems of inter-role conflicts. These findings, support the role accumulation theory of Sieber (1974) that the conflict and overload arising from performing a multiplicity of roles can be overshadowed by the rewards of role accumulation such as privileges, financial resources and enhancement of self concept, and providing buffers against failures.

#### ***5.4.0 Resolution of Inter-role Conflicts Among Women in the Banks in Benin City***

To escape from the inter-role conflicts which the women were experiencing, they resorted to using domestic-helpers to ease domestic chores and drudgeries. Out of the 100 women respondents, 66 (66.0%) had no assistants for domestic duties which suggests that they did domestic duties e.g. cooking, washing and ironing clothes alone; 18 women respondents (18.0%) said that their husbands, children, and

extended relations assisted with domestic duties; 16 women respondents (16.0%) used houseboys and housegirls for domestic chores and drudgeries. The women bought foodstuffs and other household needs in bulk such as rice, beans, yams, garri, beverages, toiletries, fish, meat, vegetables, and fruits. They preserved perishable items such as meat, fish and vegetables in deep freezers and refrigerators. Bulk-buying is cheaper than buying in small quantities. Also, by getting husbands, own children, relations, houseboys/girls involved in domestic chores, the domestic problems of the women were, therefore, reduced. This gave them the chance to spend their leisure periods in a relaxing manner with relations and friends after the day's work.

Domestic servants which the women utilized had positive effects on their role performance at the workplace. The women felt more relaxed and concentrated better in their official roles. They stopped worrying too much about performing domestic chores after closing late in the evenings. Since there were domestic servants at home attending to the domestic chores, the executive women occasionally telephoned home from workplace to ensure that the house was in order, and to give necessary directives. This helped to reduce inter-role conflicts among these women. The banks provided major technological tools such as communication systems e.g. telephones, airconditioners, computers, type-writers, adding machines, calculators and other office equipment. Generally, these equipment were provided to make the services of the banks to their customers more effective and efficient, and less time-consuming. The banks also granted three months' maternity leave to the pregnant women with pay. This enabled the women to prepare for the arrival of the babies, and thereafter, give full-time attention to them before resuming work. It



was further noted that the banks made provisions for the meetings of NUBIFIE and ASSBIFI at the local, state, and national levels. These meetings were mostly scheduled to take place after office duties to avoid inter-role conflicts among workers since workers were members of NUBIFIE and ASSBIFI as well. However, in the event of such meetings being held during office hours, executive members of NUBIFIE and ASSBIFI were permitted to attend. Their immediate bosses must ensure that their official roles were rescheduled to other members of the staff who were not attending such meetings. In this way, the inter-role conflicts among women in NUBIFIE and ASSBIFI were resolved.

#### **5.5.0 Summary**

This chapter identified the multiple roles which the women in the banks in Benin City played. Reasons why they performed the multiple roles were established. The women encountered inter-role conflicts in the performance of those multiple roles. Attempts were made to resolve the inter-role conflicts. In the home, the women employed domestic helps to reduce resultant tensions and stresses. At the workplace, the management of the banks provided technological tools to enhance workers' productivity. The management of the banks allowed the executive members of ASSBIFI and NUBIFIE to attend their union meetings whenever they were scheduled. These arrangements helped to resolve the inter-role conflicts which women, in particular, encountered in the performance of their multiple roles.

## *Chapter Six*

# **DATA ANALYSIS: DETERMINANTS OF CAREER MOBILITY OF WOMEN IN THE BANKS IN BENIN CITY**

### **6.0 Introduction**

In this chapter, the career mobility of women in the banks is analyzed. The objectives are:-

- (i) to determine the number of women who were promoted from junior positions to management positions since they joined the banks;
- (ii) to determine the factors which influenced the promotion of the women; and
- (iii) to test the research hypotheses.

#### **6.1.0 Number of Women Who Were Promoted Since They Joined the Banks in Benin City**

Table 6.1 shows the positions which the respondents occupied in the banks when they were employed in 1952, and their current positions in 1992. Out of 300 respondents, 262 were employed as junior staff, 38 as officers/senior staff, and none as managers. Between 1952 and 1992, 21 junior staff were promoted, and 220 were not; also, 24 officers were promoted to management positions while 11 were not. Total number of respondents promoted within the period was 45. Women started to work in the banks in 1961. Between 1961 and 1992, out of 100 women respondents, 90 joined the banks as junior staff; and 10 women joined the banks as officers. None of the female respondents joined the bank as managers. On the other hand,

men started to work in the banks in 1952. Out of the 200 male respondents, 172 men joined the banks as junior staff, and 28 men joined as officers. Just as the female respondents, none of the male respondents joined the banks as managers.

In 1992, changes were observed in the occupational statuses of these respondents since they started working in the banks. Out of the 100 female respondents, 81 were occupying junior positions, 13 were occupying officers positions, and 6(six) were occupying managerial positions. This result means that between 1961 and 1992, 6 (six) female respondents were promoted from officers' positions to managerial positions, leaving 4 (four) officers not promoted. Nine (9) female junior workers were promoted to officers' positions, while 81 women remained as junior staff. However, men presented a different picture. In 1992, out of the 200 male respondents, 160 men were junior staff; 22 were officers, and 18 were managers. Compared with the positions which these men occupied when they were newly employed into the banks, this result means that 18 men were promoted from officers' position to managerial position while 10 officers were not promoted; also 12 male junior staff were promoted to officers' position whereas 160 male junior staff were not promoted. Altogether, between 1952 and 1992, only 15 women respondents and 30 men respondents were promoted in the banks in Benin City. Further statistical interpretation of this result was that junior staff in the banks in Benin City were promoted to officers' position in the ratio of every four men to three women

$$\left( i.e. \frac{12 \text{ men}}{9 \text{ women}} = 4 \text{ men} : 3 \text{ women} \right) .$$

But in terms of proportion, the women were doing better than the men. While 11.11% of the women moved into the officer position, only 7.5% of the men did. Officers were promoted to managerial positions in the ratio of every three men to one woman between 1952 and 1992

$$\left( i. e. \frac{18 \text{ men}}{6 \text{ women}} = 3 \text{ men} : 1 \text{ woman} \right)$$

Even in terms of proportion, the men were doing better than women. While 81.8% of the men moved into the management position, only 46.15% of the women did. This is a contribution to knowledge in career mobility studies.

The data analysis further revealed that out of the 15 women respondents who were promoted between 1961 and 1992, 12 had one to three promotions. These covered the upward mobility of women from junior staff position, through officers' position to managerial position. The other three women had four to six promotions since they joined the banks in Benin City. These women with four to six promotions had in addition promotions for different grades of managerial positions. Regarding male respondents, 25 out of the 30 who were promoted, had one to three promotions. Again, these covered their upward movements from junior position through officers' position to managerial position. Only 5 male respondents had four to six promotions. These men had in addition promotions for different grades of managerial positions. In these banks, managerial positions were graded into departmental managers, branch managers, and area managers. Promotion of workers was not automatic. During promotional exercises, male and female workers who

satisfied the necessary conditions for promotion were promoted. Those who did not satisfy the necessary conditions for promotion were not promoted.

**Table 6.1** *Positions of workers on their Appointment and Current Positions*

*1952-1992*

Occupational Status	Current Position 1992		Number Promoted 1952-1992		Number Not Promoted 1952-1992		Position on Appointment 1952	
	Males	Females	Males	Females	Males	Females	Males	Females
Junior Staff	160	81	12	9	148	72	172	90
Senior Staff (Officers)	22	13	18	6	4	7	28	10
Management Staff	18	6	18	6	-	-	-	-
<b>Total</b>	<b>200</b>	<b>100</b>	<b>48</b>	<b>21</b>	<b>152</b>	<b>79</b>	<b>200</b>	<b>100</b>
<b>Numerical Distribution of Workers by Sex</b>								
<b>Total</b>								
<b>300</b>								
<b>69</b>								
<b>231</b>								
<b>300</b>								

Source: Fieldwork June 1991 - March 1992.

## **6.2.0 *Determinants of Career Mobility of Women in the Banks in***

### ***Benin City***

The criteria which the management in the banks used for promotion of workers were as follows:- level of education, marital status, length of service, and social connection. These factors were described as follows:-

#### **6.2.1 *Level of Education of the Respondents***

Table 5.2 shows that out of 300 respondents, 227 (75.67%) received secondary education. By secondary education, it is meant that the respondents attain West African School Certificate, or General Certificate of Education, or equivalent qualification. Forty-six respondents (15.33%) received tertiary education. These respondents had professional qualifications in banking such as AIB (Associate Institute of Bankers; and diploma in Banking), degrees in arts and/or social science subjects such as History, Economics, Statistics, and Management Studies. Twenty-seven (9.00%) received primary education. These respondents with primary education received basic/elementary education upto standard six or primary six. The Table further shows that out of the 100 women respondents, 71 (71.00%) received secondary education; 14 (14.00%) received tertiary, while 15 (15.00%) received primary education. This data analysis means that a majority of the respondents, both men and women, received secondary education.

It is discovered in this research that the minimum educational qualification requirements for clerical position in the banks is General Certificate of Education Ordinary Level and equivalent certificates. The men and women who started their banking career as graduates have an edge over others who joined the banks with secondary school certificates. The graduates joined the banks as officers/senior staff,

and their career mobility to management position is faster than that of their colleagues who joined the banks with secondary school certificates or equivalent qualifications. Management encouraged the workers to develop their banking career through favourable appraisals e.g. promotion, annual increments, confirmation of appointment, on-the-job training, in-house-training, and scholarship awards for further studies in banking. The encouragement from the management helped the workers not only to improve the services they rendered to customers and achieve economic growth for the banks, but also to assist the workers acquire more knowledge about banking, develop themselves, gain job satisfaction, and occupy managerial positions. Constant training and re-training of workers is important for a successful banking career. Four out of the six female managers, and 12 out of the 18 male managers achieved managerial positions with secondary school certificates plus on-the-job training and re-training programmes they participated in, over the years. They were managers in the banks before they recently registered for programmes such as Masters in Business Administration, and Advanced Diploma in Banking and Finance in the University of Benin. They needed the degree and diploma certificates simply to boost their ego. Their present positions as bank managers were achieved through education and self-development. This finding agrees with the open model theory put forward by Broom and Selznick (1977). Education is, therefore, an influencing factor for career mobility of women and men in the banks in Benin City.

### ***6.2.2 Length of Service of the Respondents***

Table 6.2 indicates that out of 300 respondents, 145 (48.33%) worked in the banks for upto 5 years; 36 (12.00%) had worked for 11-15 years; and 34(11.34%)

had worked for 16 years and above. Table 7.2 further shows that out of the 100 women respondents, 43 (43.00%) had worked for 1 - 5 years in the banks; whereas, only 15 (15.00%) had worked for 16 years and above. A further look at the Table shows that as the length of service in years increases, the corresponding respondents decreases and vice versa. A majority of men (102) and a majority of women respondents (43) had worked in the banks for upto five years. Thereafter, there was a drastic drop in the trend. This was followed by a continuous and gradual drop in the trend. Only 19 men, and 15 women respondents were able to work in the banks for 16 years and more. This research findings, no doubt has a relationship with the number of managers which the banks produced between 1952 and 1992. It must be recalled that a majority of the respondents were employed as junior staff because they had basic educational requirements to work as clerks (see Table 6.1 above). For these clerks to achieve managerial positions in the banks, they must have gained at least 16 years experience in banking jobs. Since few female respondents (15 women) had worked in the banks for 16 years and more, it is not surprising at all that the banks promoted only six women and 18 men as managers between 1952 and 1992. In the circumstances, the result is unbiased and valid. But a closer look at the data shows that 15 women and 19 men put in more than 16 years of service, yet only six women and 18 men were promoted as managers between 1952 and 1992. This means that there were more useful criteria than length of service in determining career mobility of workers in the banks.

### **6.2.3 Marital Status of the Respondents**

The data in Table 5.5 above shows that out of 300 respondents, 173 (57.67%) were married; 124 (41.34%) were single; and 3 (0.99%) were divorced, separated, and widowed. The Table further shows that among women respondents



53 out of 100 were married,, and only 3 were divorced, separated and widowed. This analysis means that a majority of the female respondents (53) and a majority of the male respondents (120) were married. Marital status is important in determining career mobility of respondents in the banks, especially the career mobility of the women. Discussions between the researcher and managers in the banks revealed that female managers preferred to work with male secretaries, and male managers preferred to work with unmarried female secretaries instead of married ones with children. The managers found bachelors and spinsters less committed to domestic duties at home. Unmarried men and women were also easily manipulated by their bosses in cases of emergencies such as overtime work, and out-of-station travel at minimum notice. They were also more regular and punctual at work than married men and women. Their behaviour was not unconnected with domestic problems at home. Married men and women stayed away from official duties as their children and other dependants became sick. Their managers never liked such domestic excuses for absence from duties because their official jobs were being neglected. The women respondents complained to the researcher that their bosses used their domestic excuses to penalize them during annual appraisal reports. They received poor and unfavourable annual reports, and so were not promoted. About 65 men who were married and 47 women who were married launched this complaint.

With poor annual reports which male managers wrote about married women particularly, as complained, it became difficult for them to occupy sensitive managerial positions with invested authorities and powers irrespective of their hardwork. This partially explains why out of the 100 women respondents employed

in the banks between 1961 and 1992, only six women were promoted to management positions.

**Table 6.2 Percentage Distribution of Respondents by Sex and Length of Service**

Length of Service In Years	SEX			
	Males	Females	Total	Percent- age
1 - 5 Years	102 (34.00)	43 (14.33)	145	48.33
6 - 10 Years	59 (19.67)	26 (8.67)	85	28.33
11 - 15 Years	20 (6.67)	16 (5.33)	36	12.00
16 and above	19 (6.33)	15 (5.00)	34	11.34
<b>Total</b>	<b>200 (66.67)</b>	<b>100 (33.33)</b>	<b>300</b>	<b>100.00</b>
<b>% Distribution of women by Length of Service</b>				
1 - 5 Years	-	43 (43.00)	43	43.00
6 - 10 Years	-	26 (26.00)	26	26.00
11 - 15 Years	-	16 (16.00)	16	16.00
16 Years and above	-	15 (15.00)	15	15.00
<b>Total</b>		<b>100(100.00)</b>	<b>100</b>	<b>100.00</b>

Source: Fieldwork June 1991 - March 1992.

#### **6.2.4 Social Connections of the Respondents**

In the banks, men and women worked together in small groups or units, interacted with members of the groups, and those outside the groups. They were expected to be polite, courteous and friendly in their relationships with colleagues, customers and others. This sort of cordial relationship was found very useful in the banks. It helped the workers to work together and perform their jobs well. When they encountered any difficulties in their daily transactions, they never hesitated to ask other colleagues for assistance. The social distance between superiors and subordinates was narrow. Junior staff related well with officers and managers with minimum inhibition.

With respect to the promotion of staff, the researcher wanted to determine the internal and external social connections, if any, which the respondents used to influence their mobility. Table 6.3 shows that out of 300 respondents, 176 (58.67%) claimed that they did not know any body inside their banks who could influence management to promote them in their jobs; 87 (29.0%) said that their bosses could influence management to promote them, and 37 (12.33%) stated that their friends and relations inside the banks could influence management to promote them in their jobs. This data analysis means that a majority of men (125) and a majority of women (51) in the banks had nobody inside the banks who could influence management to promote them, especially when they were not competent enough to be promoted.

**Table 6.3 Percentage Distribution of Respondents by their Views on  
Inside Influence on Career Mobility of Staff in the Banks**

Types of Persons who Influenced	SEX			
	Males	Females	Total	Percentage
Inside the Banks				
Boss/Managers	60 (20.00)	27 (9.00)	87	29.00
Friends /Relation	15 (5.00)	22 (7.33)	37	12.33
Nobody/None	125 (41.61)	51 (17.00)	176	58.67
<b>Total</b>	200 (66.67)	100 (33.33)	300	100.00
<b>% Distribution of women by their views on this issue</b>				
Boss/Management	-	27 (27.00)	27	27.00
Friends /Relations	-	22 (22.00)	22	22.00
Nobody/None	-	51 (51.00)	51	51.00
<b>Total</b>		100(100.00)	100	100.00

Source: Fieldwork June 1991 - March 1992.

Many bank workers by treating customers courteously became friends to the customers of the banks. Table 6.4 shows that out of 300 respondents, 183 (60.99%) claimed that they did not know anybody outside the banks who could influence management to promote them in their jobs; 91 (30.34%) admitted that they knew influential customers, and business magnates who could influence their promotions in their jobs; and 26 (8.67%) said that they had friends and relations outside the banks who could influence management to promote them. This data analysis means

that a majority of men (130) and a majority of women (53) had nobody outside the banks to influence their promotions.

**Table 6.4 Percentage Distribution of Respondents by their Views on  
Outside Influence on Career Mobility of Staff in the Banks**

Types of Persons who Influenced	SEX			
	Males	Females	Total	Percentage
Business Magnates and Customers	65 (21.67)	26 (8.67)	91	30.34
Friends /Relations	5 (1.67)	21 (7.00)	26	8.67
Nobody/None	130 (43.33)	53 (17.66)	183	60.99
<b>TOTAL</b>	200 (66.67)	100 (33.33)	300	100.00
<b>% Distribution of women by their views on this issue</b>				
Business Magnates and Customers	-	26 (26.00)	26	26.00
Friends /Relations	-	21 (21.00)	21	21.00
Nobody/None	-	53 (53.00)	53	53.00
<b>Total</b>		100(100.00)	100	100.00

Source: Fieldwork June 1991 - March 1992.

Boss/managers, business magnates, influential customers, friends and relations were regarded as social connections of workers in the banks. These social connections are popularly regarded as *godfathers*, or *ima-mmadu* in Igbo language, and in Nigerian context. What the overall data analysis in this section is saying is that, a majority of the men, and the women in the banks in Benin City had no internal and external

social connections who could influence their career movement or success. But interviews between the researcher and the managers of the banks had different results and exposure. Both male and female managers confided in me that they used social connections/god fathers/*ima mmadu* to achieve their managerial positions, but they never talked about it openly. This authentic statement from managers confirms that social connection is a crucial factor for career mobility of staff in the banks.

### **6.3 Testing of Research Hypotheses**

This research has two hypotheses to test, namely:-

**Hypothesis (i):** Women's ability to cope with industrial duties is influenced by availability of domestic help, number of children, age of the first child, income, and level of education.

**Hypothesis (ii):** Career mobility of women is dependent on level of education, marital status, and social connection.

Since this research is women-oriented, it was decided that only data collected from female respondents would be used for testing the research hypotheses. Multivariate analysis is used.

#### **6.3.1 Multivariate Analysis of the Determinants of Women's Ability to cope with Industrial Duties in the Banks in Benin City**

In this section, the multiple regression procedure is used to answer the crucial question of the simultaneous effect of the independent variables (domestic help, number of children, age of the first child, income, and level of education of the respondents) on the dependent variable (women's ability to cope with industrial duties/occupational status). For this analysis, the following variables are used:-

- Y = The dependent variable = Occupational status.
- X<sub>1</sub> = Present Income
- X<sub>2</sub> = Coping with domestic duties/domestic helps
- X<sub>3</sub> = Education
- X<sub>4</sub> = Age of first child
- X<sub>5</sub> = Number of children.

Before testing the hypothesis with multiple regression, it is important to establish the degree of relationship between the independent variables and the dependent variable. Correlation matrix on Table 6.5 shows that the independent variables and the dependent variable are correlated.

**Table 6.5 Correlation Matrix on Women's Ability to Cope with Industrial Duties/Occupational Status**

Determinant Factors	Correlation in Decimals
Age of the first Child	- 0.428
Number of Children	- 0.420
Level of Education	- 0.376
Present Income	- 0.300
Househelps	- 0.168

Source: Fieldwork June 1991 - March 1992.

#### **Multiple Regression Analysis**

Multiple regression is used to estimate or predict the value of a dependent variable Y, on the basis of a set of measures taken on two or more independent variables.

The data presented in Table 6.6 show the summary result of the multiple regression analysis. They indicate that the beta of -0.388 for age of the first child was the greatest, and most highly significant of the betas. It means that the age of the first child has the most powerful, independent effect on the ability of women to cope with industrial duties/occupational status. The sign of the beta co-efficient is negative, and therefore in inverse direction indicating that all things being equal, the younger the child, the more problems the women had in coping with occupational status and as such, would not be able to concentrate fully in their official duties. But the reverse is the case if the first child is old enough. All the six female managers studied in this research had children. The age of the first child of the women was 11-20 years old. The children were old enough to perform domestic duties. They assisted their mothers with domestic duties. This enabled their mothers to devote more time to official duties and to concentrate fully in performing them.

The next larger beta is -0.334 for the level of education of the women. It suggests that the level of education had an independent and statistically significant impact on occupational status. It indicates that the effect is negative, meaning that the higher the level of education of the women, the less the problems they had in coping with industrial duties/occupational status.

The third largest beta was -0.231 for present income. The sign of the beta co-efficient is negative. This means that the women with greater income had less problems in coping with domestic duties. They could afford to employ domestic helps, and so had more time for relaxation and official duties.

The betas for the remaining independent variables did not show any statistical significance. It should be noted that the total explained variance ( $R^2$ ) of



0.361, resulted from the combined effect of these three independent variables. Age of the first child, level of education, and present income explained 36.1 percent of the variance in occupational status, thus indicating the tendency for independent variables to affect occupational status jointly. The percentage of the variance explained is low, and could be attributable to these two factors:-

- (i) the sample size of the women was small (100); and
- (ii) there may be other independent variables not included.

At this juncture, it is necessary to comment on the poor performance of the number of children, and domestic help in predicting the occupational status of the women. Surprisingly, these two independent variables had not shown any statistically independent significance in explaining occupational status. The coefficient beta for number of children (alive) was 0.268. This positive correlation indicated that the greater the number of children the women have to assist with domestic duties, the more time they have for official duties, and vice versa. All the six female managers studied in this research had 4-6 children, and all were grown-ups. At home, the children assisted with domestic duties and thus created extra leisure time for their mothers. This made it possible for the women to devote their spare time to official duties and concentrate fully in the work. Combining official duties with domestic duties would have been very strenuous especially for the female managers, in view of their brain-cracking responsibilities, if the children were too young to assist with domestic duties.

**Table 6.6 Stepwise Multiple Regression Analysis Summary Table of  
Determinants of Women's Ability to Cope with Industrial  
Duties. Dependent Variable = Occupational Status**

Variable Name Stepwise Entry	Unstandardiz- ed Regression Co-efficient Beta	Standard Error of Beta	Standardi- zed Regression Co- efficient Beta	F- Ratio	Sig- nifi- cance level
Age of first child	- 0.431	0.091	- 0.388	21.971	.0001
Level of Education	- 0.732	0.180	- 0.334	21.626	.0001
Present Income	- 0.143	0.051	- 0.231	18.072	.0050
Number of children (Alive)	- 0.151	- 0.980	0.268		N.S.
Coping with domestic duties/ Availability of Domestic help	0.021	0.025	0.877		N.S.

No. of Women = 100

F-calculated at 0.01 level with 3, 96 df = 18.07

$R^2 = 0.361$

Source: Fieldwork June 1991 - March 1992.

### **6.3.2 Multiple Regression Analysis of Determinants of Women's**

#### ***Ability to Cope with Industrial Duties in the Banks:***

##### ***Validation of the Hypothesis***

The research hypothesis is that the ability of women in the banks in Benin City to cope with industrial duties is influenced by the availability of domestic help, income, level of education, number of children, and age of the first child. The data in Table 6.6 show that the number of children, and availability of domestic help were not statistically significant in the relationship with occupational status. But, the other three independent variables were significant. Based on this, F-test calculated at 0.01 level of significance with 3, 96 degrees of freedom was 18.07. Using statistical tables, F-test tabulated at 0.05 significance level with 3, 96 degrees of freedom is 2.68. F-test calculated (18.07) is greater than F-test tabulated (2.68). The implication of the result is that a significant relationship existed between the dependent variable (occupational status), and the independent variables (age of the first child, level of education, and present income). We, therefore, accept the research hypothesis that the ability of women in the banks in Benin City to cope with industrial duties is influenced by the age of the first child, level of education, and present income.

### **6.3.3 Multivariate Analysis of the Determinants of Career Mobility of**

#### ***Women in the Banks in Benin City***

In this section multiple regression procedure is used to determine the simultaneous effect of the independent variables (level of education, marital status, and social connection) on the dependent variable (career mobility of women/number of promotions). For this analysis, the following variables are used:-

- Y = The dependent variable = Number of promotions had since joining the bank
- X<sub>1</sub> = Level of education
- X<sub>2</sub> = Marital status
- X<sub>3</sub> = People known outside the bank to influence career success/social connection.

Before testing the hypothesis with multiple regression, it is important to determine the extent of the relationship between the dependent variable and the independent variables. Correlation matrix on Table 6.7 show that the independent variables and the dependent variables are correlated.

**Table 6.7 Correlation Matrix on Career Mobility of Women/Number of Promotions had since joining the Bank**

Determinant Factors	Correlation in Decimals
Marital Status	0.298
Social Connection	0.218
Level of Education	0.052

Source: Fieldwork June 1991 - March 1992.

### *Multiple Regression Analysis*

Multiple regression is used to estimate or predict the value of a dependent variable Y, on the basis of a set of measures taken on two or more independent

variables. The data presented in Table 6.8 show that the beta of 0.291 for marital status was the greatest and statistically significant in predicting career mobility of women in the banks in Benin City. The sign of beta co-efficient was positive, and thus indicating that the higher the marital status, the higher the career mobility. The six women who were promoted to management positions 1961 - 1992, were all married.

**Table 6.8 Stepwise Multiple Regression Analysis Summary Table of Determinants of Career Mobility of Women.**

*Dependent Variable = Number of Promotions had since joining the Bank*

Variable Name Stepwise Entry	Unstandardized Regression Co- efficient Beta	Standard Error of Beta	Standardized Regression Co-efficient Beta	F-Ratio	Signifi- cance level
Marital Status	0.250	0.081	0.291	9.539	0.0026
Level of Education	0.040	0.042	0.998		0.6791 (N.S.)
Social connection /people known outside to influence career success.	0.187	0.194	0.987		0.0538 (N.S.)

No. of Women = 100

F-calculated at 0.0026 level with 1, 98 df = 9.54

R<sup>2</sup> = 0.089

Source: Fieldwork June 1991 - March 1992.

The other betas for the rest of the independent variables ((level of education, and social connections) were not statistically significant. It could be that their effects had been picked up by other variables such as marital status. However, the total explained variance by the independent variables is 0.089 meaning that marital status, the only independent variable picked by computer in stepwise regression, explained 8.9 percent of the variance in the career mobility of women.

#### **6.3.4 Multiple Regression Analysis of Determinants of Career**

##### ***Mobility of Women in the Banks: Validation of the Hypothesis (partial)***

The research hypothesis is that the career mobility of women in the banks in Benin City is dependent on the level of education, marital status, and social connection. Table 6.8 shows that the level of education, and social connections were not statistically significant to influence career mobility of women. The only variable that was significant was marital status. Based on this, F-test calculated at 0.0026 significance level with 1, 98 degrees of freedom is 9.54. Statistical tables show that F-test tabulated at 0.05 level of significance with 1, 98 degrees of freedom is 3.92. F-test calculated (9.54) is greater than F-test tabulated (3.92). The implication of the result is that a significant relationship existed between the dependent variable (career mobility/number of promotions) and the independent variable (marital status). Therefore, we could partially accept the research hypothesis that the career mobility of women in the banks in Benin City is dependent on marital status.

#### **6.4.0 *Theoretical Generalization and Research Contribution to Knowledge***

##### **6.4.1 *Theoretical Generalization***

Social scientists such as Egan (1982), Boserup (1989), and Giddens (1989) had stated that women were concentrated in the low cadre jobs in industrial organizations.

Feldberg and Glenn (1979) propounded the expectation level theory. The theory held the prediction that married women expected little, and were satisfied with the little they got from their jobs because their families were more important to them.

Sieber (1974) put forward the theory of role accumulation. The theory predicted that inter-role conflict could be over-shadowed by the rewards of role accumulation such as privileges, financial resources, and enhancement of self concept. Role accumulation provided buffers against failures.

Broom and Selznick (1977) discussed three models of social mobility namely:- closed model, open model, and mixed model. They argued that societies might be classified according to the degree to which they used the models. Thus, they classified societies into open model society, closed model society, and mixed model society. In a closed model society, status was ascribed by factors such as age, sex, and ethnicity. In the open model society, status was achieved on the basis of skill, knowledge, education, diligence, and tenacity. In the mixed model, the colour of a person imposed caste-like restrictions on mobility, and limited the operation of achievement criteria.

#### 6.4.2 *Contribution to Knowledge*

The data analysis has revealed that out of the 300 respondents, 241 were junior staff (160 men and 81 women); 35 were officers (22 men and 13 women); and 24 were managers (18 men and 6 women). Based on this result, this thesis argues that women in the banks in Benin City are not concentrated or aggregated in low cadre jobs i.e. junior staff jobs. A majority of male workers (160 men), and a majority of female workers (81 women) were qualified to join the banks as junior staff. From this junior entry point, they were expected to get promotions gradually, and move upwards to managerial positions. There is no gender discrimination. Male and female workers have equal job opportunities. There is, therefore, no basis to accept the statement that women were concentrated in low cadre jobs in industries as stated by Egan (1982), Giddens (1989), and Boserup (1989).

Feldberg and Glenn (1979) propounded the expectation level theory out of their experiences in Western countries where workers earned fair wages to match the level of inflation, and the purchasing power of their currencies was strong. And also where the breadwinners (i.e. men/husbands) earned fair wages to maintain comfortable lifestyles for their families, and their wives (i.e. married women) expect little from their jobs. In other words, their wives did not want promotions and challenging jobs at the workplace. Back home in Nigeria, the experience is somehow different. Workers are in different cultural and work environments. The income of the husband/breadwinner is no longer sufficient to purchase the basic family needs such as food, clothing, and shelter due to hyper-inflation. So, women are forced to work outside their homes to be able to contribute financially towards family maintenance. The data analysis reveals that women in the banks in Benin



City performed multiple roles, and encountered inter-role conflicts. Despite their inter-role conflicts, the women still continued to work simply because of the rewards of role accumulation i.e. the benefits they derived from working in the banks. It is true that their families were more important to them. But, the women were determined to succeed in their banking careers as well. This is why between 1961 and 1992 in the banks in Benin City, 15 out of 100 women were promoted; nine (9) as officers, and six (6) as managers.

The data analysis further shows that while out of 300 respondents, 146 (101 men and 45 women) disagreed with the stereotyped statement that "*women do not like challenging jobs*"; 94 (36 women and 58 men) strongly disagreed with it. It is also discovered that while 107 out of 300 respondents (82 men and 25 women) disagreed with another stereotyped statement that "*women do not want promotions*", 185 respondents (114 men and 71 women) strongly disagreed with it. The result of this analysis means that a majority of men and women in the banks in Benin City want to be promoted to challenging jobs and positions. This result, therefore, fails to accept the views of expectation level theory of Feldberg and Glenn (1979). Instead, it accepts and re-inforces the views of role accumulation theory of Sieber (1974).

This research validated the hypothesis that women's ability to cope with industrial duties in the banks in Benin City is influenced by the age of the first child, the level of education and the present income. Also that the career mobility of women is highly correlated with their marital status.

## *Chapter Seven*

# **SUMMARY OF RESEARCH FINDINGS, RECOMMENDATIONS AND CONCLUSION**

### **7.0 Introduction**

This study focuses on women in non-clearing banks in Benin City. The major objective is to determine how women in these banks are able to combine, and cope with their multiple roles; to establish the proportion of women that are promoted since joining the banks; and to determine the causes of career mobility of the women.

### **7.1 Summary of Research Findings**

The research has discovered the following:-

- (i) That men and women in the banks in Benin City have equal chances to perform any roles, and to occupy any positions on the organisational structures of their banks. Gender-discrimination, in terms of roles and status does not exist in the banks;
- (ii) That majority of the women respondents (18.34%) and majority of the men respondents (36.33%) work in the banks because of economic reasons, educational opportunities, and self-development;
- (iii) That women are mostly found in the Cash Department. This is because the management of the banks informed the researcher that women are more polite, courteous, and less likely to engage in fraud than men;
- (iv) That women play multiple roles namely:- domestic roles, industrial/official roles, roles in trade union (NUBIFIE), and roles in senior staff association

(ASSBIFI). The women play domestic roles as sisters, aunties, mothers, wives, among others. They play industrial/official roles as clerks, stenographers, secretaries, accountants, managers, among others. In NUBIFIE, they also serve as treasurers, and executives without portfolios. In ASSBIFI, they are chairpersons, and executives without portfolios;

- (v) That the degree of women's participation at the executive level in NUBIFIE and ASSBIFI is low compared with men. In NUBIFIE, six women and 12 men are executive members, proportionately at the ratio of one woman to 2 men, (one woman : 2 men). In ASSBIFI, four women and 14 men are executive members, also proportionately at the ratio of two women to 7 men (2 women : 7 men);
- (vi) That the women encounter inter-role conflicts in the performance of their multiple roles. But they are able to resolve them through these mechanisms:- They use domestic help and mechanical gadgets to assist with domestic chores and drudgeries. They also buy food items, and toiletries, in bulk. Bulk-buying is cheaper and time-saving. These help the women to cope with official duties and to attend to union meetings outside official hours. Managements of the banks, on the other hand, allow time-off-duty to executive members to attend meetings scheduled to hold during official hours. Managements of the banks also provide technological tools such as telephones, adding machines and computers to ease the tensions of official duties. Pregnant women are also granted three months maternity leave with pay to assist them prepare for the arrival of the babies, and to have some rest before resuming work after confinement;

- (vii) That 45 respondents were promoted between 1952 and 1992 in the banks in Benin City; 30 men and 15 women in the ratio of one woman to two men (1 woman : 2 men). Junior workers were promoted to officers positions in the ratio of 3 women to 4 men (3 women : 4 men). In terms of proportion, 11.11% of the women, and 7.5% of the men were promoted to officer positions. Officers were promoted to managerial positions in the ratio of one woman to three men (1 woman : 3 men). In terms of proportion, 81.8% of the men and 46.15% of the women were promoted to management positions;
- (viii) That a significant relationship exists between the dependent variable (the ability of women to cope with industrial duties/occupational status in the banks in Benin City) and the independent variables (age of the first child, level of education, and present income). This hypothesis is validated; and
- (ix) That there is a significant relationship between holding managerial positions and marital status. The research reveals that women holding high positions in the banks are also married.

## **7.2 Recommendations**

In view of the research findings, the following suggestions are considered relevant:-

- (i) That marriage should not be an impediment to the career mobility of women in the banks in Benin City;
- (ii) That spinsters and married women should aspire for greater heights in their banking careers through further education and self-development. This would help to increase the number of female managers;

(iii) This is a micro study. There is need to conduct a study of determinants of career mobility of women in the banks in Nigeria on a macro level. For a macro study, banks will be selected from capital cities throughout Nigeria. Such a study has these advantages:-

- (a) The sample size will be very large; and
- (b) A more categorical statement can be made about determinants of career mobility of women in the banks in Nigeria.

### **7.3 Conclusion**

This research has attempted to establish the proportion of women vis-a-vis men who are promoted in the banks in Benin City from junior staff positions to management staff positions between 1952 and 1992. It is discovered that more men than women are promoted as officers, and as managers. The promotions of men and women workers are determined by marital status. Marital status is found to be highly correlated with the career mobility of women in the banks in Benin City. Based on the research findings, certain recommendations are made. It is expected that the women in these banks and their counterparts in banks in other States in Nigeria would utilize the research findings and recommendations to improve their status in their career. This research also calls the attention of the Nigerian governments and parastatals, the managements of the banks used in this study, the executives of the National Union of Banks, Insurance, and Financial Institutions Employees (NUBIFIE) to the impediments to career mobility of these women hoping that they would assist through formation of favourable labour policies and implementation.

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## *Appendix No. 1*

### **BACKGROUND INFORMATION ON THE FOURTEEN**

#### **SELECTED BANKS**

##### **1.1.0 Brief History of the Fourteen Banks Used in the Research**

##### **1.1.1 ICON (Merchant Bankers) Limited, Benin Area office**

ICON (Merchant Bankers) Limited was incorporated on 14th October 1974. The bank came into existence as a result of the reconstruction and reorganization of ICON Securities Limited. ICON Securities Limited is a subsidiary of the Nigerian Industrial Development Bank. ICON (Merchant Bankers) Limited is established to provide merchant banking services to meet the demands of the flowing money and capital markets then. Following the withdrawal of J.P. Morgan Overseas Corporation (USA), and the Barings Brothers and Company Limited (London, United Kingdom) on June 30, 1986, the bank's ownership structure is as follows:-

Nigerian Industrial Development Bank	= 45%
National Insurance Corporation of Nigeria	= 15%
Prospective New Foreign Partners	= 35%
Employee Participation	= 5%
<b>Total</b>	<b>= <u>100%</u></b>

In 1974, the initial authorised share capital of the bank was N2 million. At the end of 1983, ICON (Merchant Bankers) Limited created a capital base of N21.5 million. By the end of 1986, the share holders' fund further increased to N38.9 million.

ICON (Merchant Bankers) Limited has its Headquarters in Lagos, and Area Offices in Kaduna, Calabar, Kano, and Benin (Chairman's Statement in ICON Annual Report and Accounts, 1989: 6-9).

The Benin Area Office is used for this study. The Benin Area Office offers a wide range of specialised services to meet the diverse needs of its customers. The services of the bank are grouped into four, namely: Corporate Banking Services, Foreign Exchange Application Services, Export Services, and Corporate Finance Services. ICON (Merchant Bankers) Limited, Benin Area Office has a staff strength of nine (9) workers; 7 men and 2 women.

#### **1.1.2 United Bank for Africa Plc, Benin City**

United Bank For Africa Plc started business in Nigeria in 1949 as British and French Bank Limited at No. 117 Broad Street, Lagos with 17 employees. In 1960, the bank went public, and sold some shares to Nigerians. On February 23, 1961, a consortium of five international banks took over the assets and liabilities of the British and French Bank Limited, and incorporated the United Bank For Africa Limited. The five International Banks were:- The British and French Bank Limited; Banca Nazionale del Lavoro of Italy; Monte del Paschi di Sienna of Italy; Bankers Trust of New York, USA; and Amsterdam Rotterdam Bank of Holland. United Bank For Africa Limited was officially opened for business on October 3, 1961 at 127-129 Broad Street, Lagos. By 1961; the paid up capital of the bank was over N4 million, and total deposits of N4.8 million. With a staff strength of 650 in 1961, UBA had an increase of 5316. 7% over the 1949 figure of 12. In 1988, the bank had a staff strength of 7655, and 162 branches in Nigeria:- 89 urban, and 73 rural. (United Bank For Africa 1987: 27-29; UBA Chairman's Statement in Annual Report

1988:7).

United Bank For Africa, Plc, has three offices in Benin City, namely; United Bank For Africa Plc, Benin Area office, located at Akpakpava; United Bank for Africa Plc, Benin Branch, located at Akpakpava; and United Bank for Africa Plc, Ugbowo Branch, located at Ugbowo. These three offices are used for the research. They have a total staff strength of 166; 137 men and 29 women. United Bank for Africa Plc in Benin City, performs two main groups of functions namely:

- (i) non-special services, and
- (ii) special services.

Non-special services include commercial services, financial services, international banking services, and agricultural credits. Special services include Abuja Residential Housing Scheme, Housing Savings and Loan's Scheme, UBA Customers Guest Night, UBA Staff Forum, UBA Card, Floating Rates of Interest, and Innovative Computer Service Scheme.

### **1.1.3 *Union Bank of Nigeria Plc, Benin City***

Union Bank of Nigeria Plc was established in 1917. The former name was Barelays Bank DCO (Dominion, Colonies & Overseas). The Head office is at 40 Marina, Lagos. It is the largest employer of labour in the banking industry with a staff of over 12,000 spread over 215 branches nation-wide. It has also seven Regional Offices, ten Area Offices, and a Branch Office in London, United Kingdom. The bank has been 100% owned by Nigerians, since 1991 when it became a Public Liability Company. In 1994, in spite of the harsh economic and political situation in Nigeria, the bank made gross-earnings of N5, 794.5 million with a net-profit of N420.2 million. Union Bank of Nigeria Plc had an asset-base of N43.5



billion (Union Bank of Nigeria Plc, Annual Reports and Accounts, 1994, pp. 3-4).

The bank has two branches in Benin City, namely: Union Bank of Nigeria Plc, Akpakpava; and Union Bank of Nigeria Plc, Forestry Road. These Branch Offices are used for the study also. They have a total staff strength of 232; 164 men, and 68 women. The services of the bank to its customers include savings accounts, current account, inter-transfer of funds, foreign exchange, and sales of travellers' cheques.

#### 1.1.4 *African Continental Bank Plc, Benin City*

This bank started business as Tinubi Properties Limited in 1945 when Dr. Nnamdi Azikiwe bought over Tinubi Properties Limited on behalf of the Easterners in Nigeria (i.e. the present Anambra State, Imo State, Enugu State, Abia State, Cross River and Rivers State). These Easterners continued to own the bank until in 1991 when it went public and the name was changed to African Continental Bank Plc. The Headquarters of the bank is located at No. 106/108 Broad Street, Lagos. For the year 1987/88, the bank made gross-earnings of about N201 million giving N47 million increase over the 1986/87 gross-earnings of N154.2 million. The increase in gross-earnings was due to increased demand for facilities by customers and a higher interest rate on de-regulation. As a result, the gross-earnings achieved were frittered away by high interest and commissions paid to the customers. The bank had not been doing very well. In order to make the bank profit-oriented, it was recently taken over by the Central Bank of Nigeria, and Nigerian Deposit and Insurance Corporation on 9th December 1994. These two bodies are currently managing the affairs of African Continental Bank Plc. The Bank has 101 branches, and 8 (eight) Area Offices in Nigeria, and a branch in London. The new

management is yet to come up with the new policies of the bank (Populi bank News, January - March, 1989, pp.4-5; & data collected from interview with management, 1995).

African Continental Bank Plc has three branches in Benin City, namely, African Continental Bank Plc, Akpakpava; African Continental Bank Plc, King's Square, and African Continental Bank Plc, Evbareke. These are used for the research. The three branches have a total staff strength of 81:- 58 men, and 23 women. African Continental Bank Plc in Benin City performs all the functions of commercial banks including deposit and withdrawal of funds, loans, interest charges, and foreign exchange services.

#### *1.1.5 Afribank (Nigeria) Plc, Benin City*

Afribank was a French Government's venture. The first branch of the bank was opened in Kano with the name Banque Nationale Occidentale L'Afrique in 1959. Two other branches were opened in 1960: one in Apapa Lagos; and the other one in Broad Street. Since then, the Headquarters of the bank has been in Broad Street, Lagos. The bank has 138 branches nation-wide including Regional Offices, and Area Offices managed by a Deputy General Manager, and Assistant General Manager respectively. In the 1970s the bank changed its name to International Bank for West Africa Limited. In 1992, the federal government of Nigeria took over the shares, the bank went public, and the name changed to Afribank Nigeria Plc. Afribank Nigeria Plc has over 5000 members of staff nationwide. The bank, today, is 100% computerized. (Official document collected from Management of the bank, June, 1995).

Afribank Nigeria Plc, has a branch in Benin City, and it is located at King's Square. This Branch Office is used for the research. It has a total staff strength of 40; 32 men and 8 women. The services of the bank to its customers include savings, and current accounts, letters of credit, issuance of drafts, transfer of funds, property leasing, and security of essential items such as gold, wills, certificates and land documents.

#### 1.1.6 *Allied Bank of Nigeria Plc, Benin City*

Allied Bank of Nigeria Plc commenced operations in Lagos on 10th September 1962 as a branch of the then Bank of India Limited, having its Headquarters in Bombay, India. Following the provisions of the Banking Decree of 1968, the bank was incorporated in Nigeria on 30th May 1969 with authorised, issued, and fully paid up capital. Since 30th September 1976, the ownership structure has been as follows:-

Ministry of Finance, Nigeria	= 56.7%
Bank of India	= 40.0%
Nigerian Citizen and Companies	= 3.3%
<b>Total</b>	= <u><u>100.0%</u></u>

On May 12th 1980, during the 11th Annual General Meeting, the authorised capital of the bank was raised from N3 million to N10 million, and total paid up capital to N3 million. In 1991, the bank went public, and the name was changed to Allied Bank of Nigeria Plc. As at January 1994, the bank had 69 branches, and two cash centres in Nigeria (Official document collected from the Management in June 1995).

Allied Bank of Nigeria Plc has a branch in Benin City located at Sakponba Road. This Branch Office is used for the research. It has a staff strength of 28: 23 men and 5 women. Allied Bank of Nigeria Plc Benin City renders several banking services to its customers including the acceptance of current and savings deposits, granting of loans and overdrafts, issuance of letters of credits, guaranteed travellers cheques, bankers' pay orders, and remittances.

#### **1.1.7 Progress Bank of Nigeria Plc**

Progress Bank of Nigeria Plc was incorporated on 3rd December 1981, and the Headquarters is located at 91 Ikenegbu Layout, Owerri, Imo State. The bank commenced banking operations on 20th October 1982 with an authorised capital of N2 million. At inception, the bank was fully owned by the Imo State Government. But in 1988, the ownership structure began to change when 20% of the shares was sold to the Nigerian citizens. It was the first indigenous bank to declare dividends to its shareholders. In 1987, N0.5 million was paid to Imo State Government, the then sole owner, as a dividend, while in 1990, N2.5 million was paid to the shareholders.

It was on record that in 1992, the bank made gross earnings of N323,766,000, and N479,186,000 in 1993. This gave an increase of 48% on the 1992 figure. The bank's aggressive marketing programme improved the deposit base of the bank from N1,210,160,000 in 1992 to N1,922,170,000 in 1993. The increase of N712,010,000 in the deposit base represented a growth rate of 58.8%.

The bank offers a wide range of banking services to meet the needs of its customers. These include foreign exchange transactions, money market and treasury operations, loan syndication, export financing, wholesale banking, loans and

advances, equipment leasing, corporate finance activities, and receipt of deposits.

In 1993, the bank had over 295,000 customers, assets over N2 million, staff strength of more than 1600, a network of 40 branches, and five agencies throughout Nigeria (Progress Bank of Nigeria Plc, 1993 Annual Report and Accounts pp. 2-8).

Progress Bank of Nigeria Plc, has a branch in Benin City. It is located at Upper Mission Road. The Branch Office is used for the research. It has a staff strength of 25; 17 men and 8 women. The branch renders the following services to its customers:- foreign exchange transactions, whole sale banking, loan syndication, loans and advances, corporate finance activities, and receipts and payment of funds.

#### **1.1.8 *National Bank of Nigeria Limited, Benin City***

National Bank of Nigeria Limited was established in 1933. The original seven founders were: Akinola Maja, Akintunde Adesingbin, Theophilus Adebayo Doherty, Alfred Latunde Johnson, Hamzel Adisa Subair, Isaac Ayoola Ogunlana, and Colley Akinremi Holloway. The seven Nigerians contributed chairs, tables, and £500 (five hundred pounds) to incorporate the bank, and subscribed to the original share capital of £20,000. The seed they planted became Nigeria's first successful indigenous bank. The Head Office is located at 82/86 Broad Street, Lagos. The bank had its first Branch Office outside Lagos in Kano in 1943. In 1988, the bank had 100 branches nation-wide, three overseas offices, and representative offices in America and Europe. The bank's paid-up share capital rose from N3.2 million in 1970 to N10 million in 1985, while total assets rose from N54.8 million to N976.4 million in the same period. But recently, the bank has internal problems, and it is out of clearing. It only renders skeletal services to recover loans from the debtors of the bank (Official document collected from Management in June 1995).

National Bank of Nigeria Limited has two offices in Benin City. The Branch Office is located at Akpakpava. The District Office is located at Sapele Road. These two offices are used for the research. They have a total staff strength of 75; 56 men, and 19 women. National Bank of Nigeria Limited Benin City renders all the services of commercial banks. In addition, it introduces the Christmas, *Ileya*, and Easter funds to enable its christian and muslim customers to save up for their festivals. It provides professional banking services and advice on corporate banking including syndication and corporate lending to finance agricultural, manufacturing, and construction projects in Benin areas.

#### **1.1.9 Co-operative Bank Limited; Benin City**

Co-operative Bank Limited was established on April 23, 1953 with an outright grant of £1,000,000 (one million pounds) given by the then government of Western Region of Nigeria. The bank was registered as a Co-operative Society under the Western Regional Co-operative Societies Ordinance No. 6 of 1953 as Society No. 500, and was named Co-operative Bank of Western Nigeria Limited. It commenced business in October 1953,

- (i) To operate as a registered Central Agency for securing finance for registered Co-operative Societies within its area of operations;
- (ii) To develop, assist, and co-ordinate the financial aspect of registered co-operative societies within its area of operations; and
- (iii) To undertake such other work that would promote the course of co-operation.

A new chapter was opened in the history of the bank when it obtained commercial banking license in 1962 under the Banking Ordinance of 1958. It changed its name to Co-operative Bank Limited on 18th December 1970. Co-operative Bank Limited started with one branch in 1953. By 1970, it had 60 branches including that of Abuja, the Federal Capital Territory. The total earnings of the bank was N160 million in 1989/90 (Co-Op Bank News, December 1990, pp.1-4).

Co-operative Bank Limited has one branch in Benin City. It is located at Akpakpava Road. The Branch Office is used for the research. It has a total staff strength of 36; 31 men and 5 women. Co-operative Bank Limited Benin City Branch renders financial services to Co-operative Societies. It also renders commercial bank services e.g. accepting deposits, and withdrawals of funds to its customers in Benin.

#### **1.1.10 Nigerian Agricultural and Co-operative Bank Plc. Benin City**

Nigerian Agricultural and Co-operative Bank Plc was established in 1973 to finance agricultural development projects and allied industries. The Headquarters is located at Kaduna. The Federal Government of Nigeria owns 60% of its equity shares, while the Central Bank of Nigeria hold 40%. The supervisory Ministry is Federal Ministry of Agriculture, Water Resources, and Rural Development. Nigerian Agricultural and Co-operative Bank Limited has five Zonal Offices, thirty-nine Branch Offices, and 163 Representative Offices nation-wide. Its total assets/liabilities as at the end of 1989 was N1.6 billion with disbursement of N1.3 billion (NACB Digest, Vol. 2, No.3, August 1990, p.54).

Nigerian Agricultural and Co-operative Bank Plc has a branch in Benin City. It is situated at Eguadase Street. This Branch Office is used for the study. It has a staff strength of 37; 33 men and 4 women. Nigerian Agricultural and Co-operative Bank Plc, Benin Branch renders the following services to its customers:-

- (i) It provides loans to individual farmers, co-operative organisations, limited liability companies, state and federal government agencies;
- (ii) It provides financing by direct investment in the equity capital of major agricultural and agro-allied industrial ventures, and in exceptional cases, guaranteed viable agricultural and agro-allied ventures to enable them raise financing locally or overseas;
- (iii) The agricultural projects it finances, include arable crops, tree crops, horticulture, poultry, piggery, cattle, rabbitry, fishery, forestry, and timber production;
- (iv) It grants loans against at least 40% collateral security. It gives short term (under two years), medium term (2-5 years), and long term (more than 5 years) loans;
- (v) It operates several schemes such as; On Lending Scheme, Direct Lending Scheme, Small Holders (farmers) Loan Scheme, Special Holder Loan Scheme, and Workers' Scheme. Each of these schemes is designed to cater for the requirements of particular customers. For instance, NACB's Small Holder (Farmers) Loan Scheme is initiated in 1981 to support Nigerian small-scale farmers who are the pivot of agricultural production. The most important aspect of this scheme is that the requirement for collateral security



for the loan is waived. But the applicant must establish that he is a full-time resident farmer in his locality in Benin.

#### **1.1.11 *Federal Mortgage Bank of Nigeria Limited, Benin City***

The Federal Mortgage Bank of Nigeria Limited was established in 1977 to take over the assets and liabilities of the Nigerian Building Society. It attained its legal status by Decree No. 7, of 1977. The main functions of the bank include the provision of banking and advisory services, mortgage financing, and research activities pertaining to housing to the customers. The National Housing Policy of 1990, and Decree No. 3, January 1992 further empowered the Federal Mortgage Bank of Nigeria Limited to license and regulate mortgage institutions in Nigeria as the *Apex Regulatory Body* for the industry. As at the end of September 1990, Federal Mortgage Bank of Nigeria had assets worth N837.1 million, and cumulative disbursements of N34.3 million. The bank had 43 branches nation-wide (Abiodun 1991, pp.1-11).

Federal Mortgage Bank of Nigeria Limited has a Branch Office in Benin City. It is situated at Forestry Road. The branch is used for the research. It has a total staff strength of 34; 22 men and 12 women. The bank provides long-term credit to mortgage institutions for on-lending to private individuals. It also provides credit facilities for housing estates, commercial properties, office development, among others, to its customers in Benin.

#### **1.1.12 *The Nigerian Bank for Commerce and Industry Limited, Benin City.***

This bank was established in 1973 to provide credit for the development of indigenous small and medium-scale enterprises. The bank also undertook share

underwriting, project identification, and feasibility studies. The assets of the Nigerian Bank for Commerce and Industry Limited were valued at N718.9 million at the end of 1990 with cumulative disbursements of N87.7 million. As at December 1991, The Nigerian Bank for Commerce and Industry Limited had 19 branches throughout Nigeria. One of these branches is located at Sapele Road, Benin City. The Benin City branch is also used for this study. It has a staff strength of 8; 7 men and one woman. The services which the Benin City branch offers to its customers include feasibility studies, and financing of small-scale projects such as furniture and cabinet making, poultry, fishery, soap-making, cosmetics making, dress making and designing. The bank is closed down in Benin City soon after the fieldwork.

#### **1.1.13 *People's Bank of Nigeria Limited, Benin City***

People's Bank of Nigeria Limited attained legal status by Decree No. 22, of 1990. The first branch of the bank was commissioned on 3rd October 1989 at Ajegunle, Lagos. With the initial allocation of N30,000,000 from the Federal Government of Nigeria, the People's Bank of Nigeria commenced operations on a pilot basis. The Decree that set up the bank specifies its functions as provision of basic credit requirements to small borrowers who can not meet the stringent collateral requirements normally demanded by banks. Initially, the bank granted loans in the range of N50 - N5000. Recently, the upper limit of N5000 is raised to N10,000. As at January 1994, the bank had 271 branches and 508 satellite centres, and 67 mobile banks throughout Nigeria (Official information collected from the Management, June 1995).

People's Bank of Nigeria Limited has a branch in Benin City. It is located at Ekenwan Road. During the fieldwork for the research, the bank had a total staff strength of 28; 14 men and 14 women. The services of the bank to its customers include People's Emergency Deposit Scheme; Area Boys Rehabilitation Scheme, and Feedback Forum. People's Emergency Deposit Scheme is a modernisation of the traditional system of contribution, otherwise known as *Esusu*, *Ajo*, etc. The bank uses the scheme to imbibe a saving culture in the poor people in Benin City. The Area Boys' Rehabilitation Scheme is used to give loans to the the area boys in Benin to start business and improve their lifestyles. The bank also uses the Feedback Forum to exchange information and share experience with its customers, and enlighten the Benin public on the philosophy and activities of the People's Bank of Nigeria Limited, in general.

#### **1.1.14 Federal Savings Bank Limited, Benin City**

Federal Savings Bank Limited attained legal status by Decree No. 33, 1973. The Federal Savings Bank evolved from the Post Office Savings Bank in 1974. The main objective was to encourage the saving's habit among the low income earners/group in the society. Due to the rapid expansion of the banking industry in Nigeria, the Federal Savings Bank Limited lost a substantial part of its businesses. The bank was, therefore, re-organised in 1991 as FSB International Limited in a bid to improve its commercial viability. Its total assets/liabilities amounted to N1.0 billion at the end of December 1991. (CBN Briefs, Research Department, Series No. 92/01, July 1992:3).

Before the re-organisation of the Federal Savings Bank Limited, the bank had a Branch Office along Akpakpava, in Benin City. The Branch Office was also used for the study. It had a total staff strength of five (5); 4 men and one woman. The Branch Office was closed down soon after the fieldwork.

### ***1.2.0 Functions of the Fourteen Banks used for the study in Benin***

The fourteen banks are categorised into four groups: commercial banks, development banks, specialised banks, and merchant banks. The functions of the banks are handled separately, in their respective groups. The reason being that these different banks are established to perform different functions to different groups of people in Nigeria generally, and in Benin City, in particular.

#### ***1.2.1 The Functions of the Merchant Bank in Benin City***

ICON (Merchant Bankers) Limited King's Square is the only merchant bank in Benin City. It concentrates on wholesale banking, and as such, accepts only large deposits with a minimum of N50,000 (fifty thousand Naira) from each customer. The services which the bank renders to its customers are grouped into four, namely:

- (i) Corporate Banking Services;
- (ii) Foreign Exchange Application Services;
- (iii) Export Services; and
- (iv) Corporate Finance Services.

Corporate Banking Services include checking Accounts, term loans, advances and leasing, and loan syndications. Foreign Exchange Applications Services include Documentary and clean credits; Documentary and clean collections; and Remittances. Export Services include Consultancy Services to Importers and Exporters, and Foreign Currency Domiciliary Accounts. Corporate Finance Services

include Public Equity and Debt Issues, Private Placement of Debt and Equity, Project Finance, Mergers and Acquisition, General Finance Advice, Investment Management and Advice, Trustee Services, Capital Market Report, Treasury and Financial Services, and Stock-broking Services.

### ***1.2.2 The Functions of the Commercial Banks in Benin City.***

Eight commercial banks are used in the study. They are: United Bank for Africa Plc Benin City; Union Bank of Nigeria Plc, Benin City; African Continental Bank Plc Benin City; Afribank (Nigeria) Plc, Benin City; Allied Bank of Nigeria Plc, Benin City; Progress Bank of Nigeria Plc, Benin City; National Bank of Nigeria Plc, Benin City; and Co-operative Bank Limited, Benin City.

These eight commercial Banks perform three broad groups of functions namely:

- (i) Money Creation Function;
- (ii) Service Rendering Function, and
- (iii) Social Function.

Under the Money Creation Function, these commercial banks, for instance, give loans to their customers with interest charges. By so doing, the banks act as intermediaries between those who have surplus funds, and those who have none, and so need funds. By giving loans to the customers, the commercial banks influence the volume of goods and services which are produced and consumed in Benin City. Under the Service Rendering Function, these commercial banks pay and receive monies, provide facilities for local and international remittances, collect cheques, drafts, and cash for customers; and provide facilities for safe-keeping of valuables such as gold, documents, and wills. Under the Social Function, these commercial

banks in Benin City, through innovation create social activities such as Women Forum, Customers' Guest Night, and Staff Forum. Customers Guest Night is used to create a forum for the customers and friends of the banks to interact with one another in an informal setting with the aim of understanding the needs of the customers better, and for improved services. Staff Forum provide an opportunity for the management of the banks to interact with the staff at the Area Management level. Management use this forum to encourage their staff with innovative ideas to articulate them. Management used the women forum to encourage women in urban and rural areas to comment on the scope and adequacy of the services of the banks, and to contribute directly towards mass mobilisation and social objectives of the Federal Military Government of Nigeria.

### ***1.2.3 The Functions of the Development Banks in Benin City***

Three development banks are used in this study and they are:-

- \* Nigerian Agricultural and Co-operative Bank Plc, Benin City;
- \* Federal Mortgage Bank of Nigeria Limited Benin City; and
- \* Nigerian Bank for Commerce and Industry Limited, Benin City.

These development banks have the function to provide medium and long-term finance to industrial and agricultural sectors of the Nigerian Economy. Thus, Nigerian Agricultural and Co-operative Bank Plc, Benin City provides short-term and long-term loans to individual farmers, co-operative organisations, limited liability companies, State and Federal Government agencies. The agricultural projects it finances include arable crops, tree crops, horticulture, and timber production. The main function of the Federal Mortgage Bank of Nigeria Limited, Benin City is to provide banking and advisory services, mortgage financing and

research activities relating to housing, to its customers in Benin. The functions of the Nigerian Bank for Commerce and Industry Limited, Benin City ranged from the provision of equity and loans to indigenous persons, institutions, and organisations for medium and long-term investments in industry and commerce, to the performance of all aspects of commercial and merchant banking business. The Branch Office in Benin City also provides credits for the development of small and medium-scale industries e.g. fishery, cabinet works, and dress-making and designing, and printing press to its customers.

#### **1.2.4 Functions of the Specialised Banks in Benin City**

Two specialised banks are also used. They are Federal Savings Bank Limited Akpakpava, Benin City; and People's Bank of Nigeria, Ekenwan Benin City. Generally, specialised banks are established by the Federal Military Government of Nigeria to cater for the poor, and the low-income earners in Nigerian societies. Specifically, the function of the Federal Savings Bank Limited, Akpakpava, is to encourage the poor, and the low-income earners in Benin City to open savings accounts and save their monies in the bank. Whereas, the function of the People's Bank of Nigeria Limited, Benin City, is to give loans without collaterals to the poorest of the poor, the small-scale business entrepreneurs, the area boys, the street hawkers, and poor civil servants in dire needs in Benin City. This group of people have no collaterals to pledge for their loans. The loans help the poor in Benin City to engage in profitable trades, increase their incomes, and enjoy better lifestyles than ever before.

### 1.3.1 *The Structure of the Banks at the National Level (External System)*

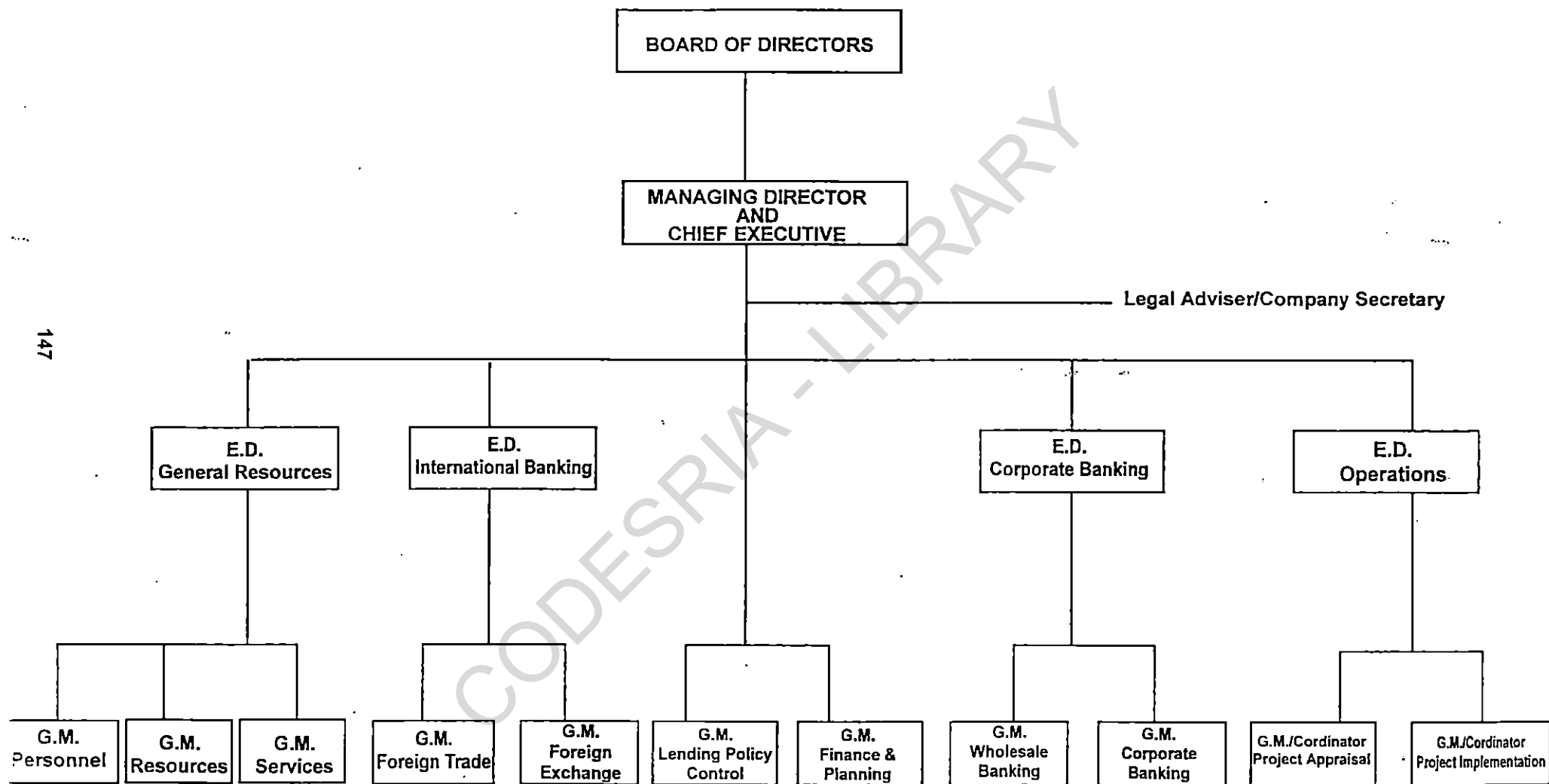
The fourteen banks used for the study have their head offices/headquarters in Lagos, Ibadan, and Umuahia in Nigeria. Headquarters are the nerve centers where the activities of all the branches of the banks are finally collated, critically assessed, and decisions taken on strategies for steady improvement, growth and development. Each bank has four categories of management staff namely:- board of directors, managing director and chief executive, executive directors, and general managers. Consequently, the organisational structures of the banks can be illustrated with a diagram.

Figure 1.1 shows the structure of the banks at the national level, categories of management staff in different occupational groups and their relationships, and related statuses. These occupational groups and related statuses are arranged in a hierarchy, starting from the top downwards, we have the Board of Directors entrusted with the responsibility of acting in the interest of the banks. Decisions on policies, objectives, strategies, corporate plan, operations, controls and evaluation are taken by the Board. This is followed by the Managing Director and Chief Executive. He is responsible for all the activities of the bank; monitors the activities through bank managers, via area managers and executive directors. He directly controls loans and expenditure; finance, planning and corporate development. He is accountable to the Board of Directors. Next in the hierarchy are the Executive Directors who control the activities of the General Managers in their domain, and give account to the Managing Director and Chief Executive. Below the Executive Directors are the General Managers who control the activities of the Area Managers, collate them and account to the Executive Directors.



Figure 1.1.

ORGANISATIONAL STRUCTURE OF THE BANKS AT THE NATIONAL LEVEL (EXTERNAL SYSTEM)



Source: Fieldwork June 1991 - March 1992

The structure of the banks at the national level clearly shows the hierarchy of occupational groups and related statuses and domain; there is no over-stepping of boundaries. This external system has many sub-systems which work interdependently towards achieving the goals of the banks. All decisions on policies, objectives, strategies, corporate plan, operation controls and evaluation taken by the Board of Directors are communicated to all the branches downwards from the office of the Managing Director and Chief Executive via the Executive Directors, General Managers and Area Managers to the various Branch Managers for execution. Thereafter, the feedback is transmitted upwards from the Branch Managers to the Managing Director and Chief Executive in the order received for necessary action. These descriptive analyses show that there are linkages, and perhaps similarities in the socio-economic and cultural activities of the external and internal systems of the banks since directives and approvals come from the Managing Directors and Chief Executives at Headquarters.

#### 1.4.1 *The Structure of the Banks used for the Study (Internal System)*

Each of the fourteen banks has five categories of workers namely: managers, officers, supervisors, clerks, and ancillaries. All the banks have the same categories of workers in terms of occupational groups and statuses. In which case, the organisational structures of the fourteen banks can be illustrated with a diagram.

Figure 1.2 illustrates the organisational structure of the banks used for the research. It shows the positions of workers in different occupational groups, their relationships and related statuses. These occupational groups and related statuses are arranged in a hierarchy. Starting from the top downwards, we have the Area Manager of the Bank who controls the activities in all the branches in his zone, or

area of operations. Next to the Area Manager is the Branch Manager of the bank who controls the activities in his Branch Office only. Next in the hierarchy are managers of different departments in the bank e.g. Manager Commercial. Below the managers are the officers. These officers are in charge of different sections within departments e.g. Officer Commitment. The Branch Accountant is also an officer in the bank. Next to the officers are the supervisors who have the responsibilities to oversee the jobs which the clerks perform in the bank. Below the supervisors are the clerks who comprise the typists, stenographers, telephonists, and telex operators of each of the banks. These clerks control the ancillaries who occupy the bottom of the organisational structure. The ancillary staff of each of the banks include the cleaners, messengers, drivers, and gatemmen.

As already stated above, in the fourteen banks there are 300 respondents. The figure comprises 200 men, and 100 women (see section 4.3.0 above). Out of the 200 men, 160 are junior staff, 22 are officers, and 18 are management staff. Out of the 100 women, 81 are junior staff, 13 are officers, and six are management staff. Area Managers, Branch Managers, and Departmental Managers are management staff. Officers are senior staff. The banks have three categories of workers by status, namely:- management staff, senior staff, and junior staff. The cadre with the greatest number of workers is the junior staff.

Now looking at the diagram of the organisational structure of the fourteen banks, we can see that it is high, stratified, and hierarchical. It reflects the direction of power, responsibilities, communications, and accountability. These are downwards, upwards, and horizontal. There is only one person at the top of the organisational structure. He is the Area Manager and the boss. He has the greatest

power, authority, and control in all the affairs that affect the branches of the bank in his zone or area of operation. In contrast, at the bottom of the organisational structure, there are many workers or persons, and in this case, the ancillaries. These have little or no power, authority, and control in the affairs of the banks in which they work.

#### **1.4.2.0 *Effects of the Organisational Structure of the Banks on the Roles of Women in the Banks in Benin City***

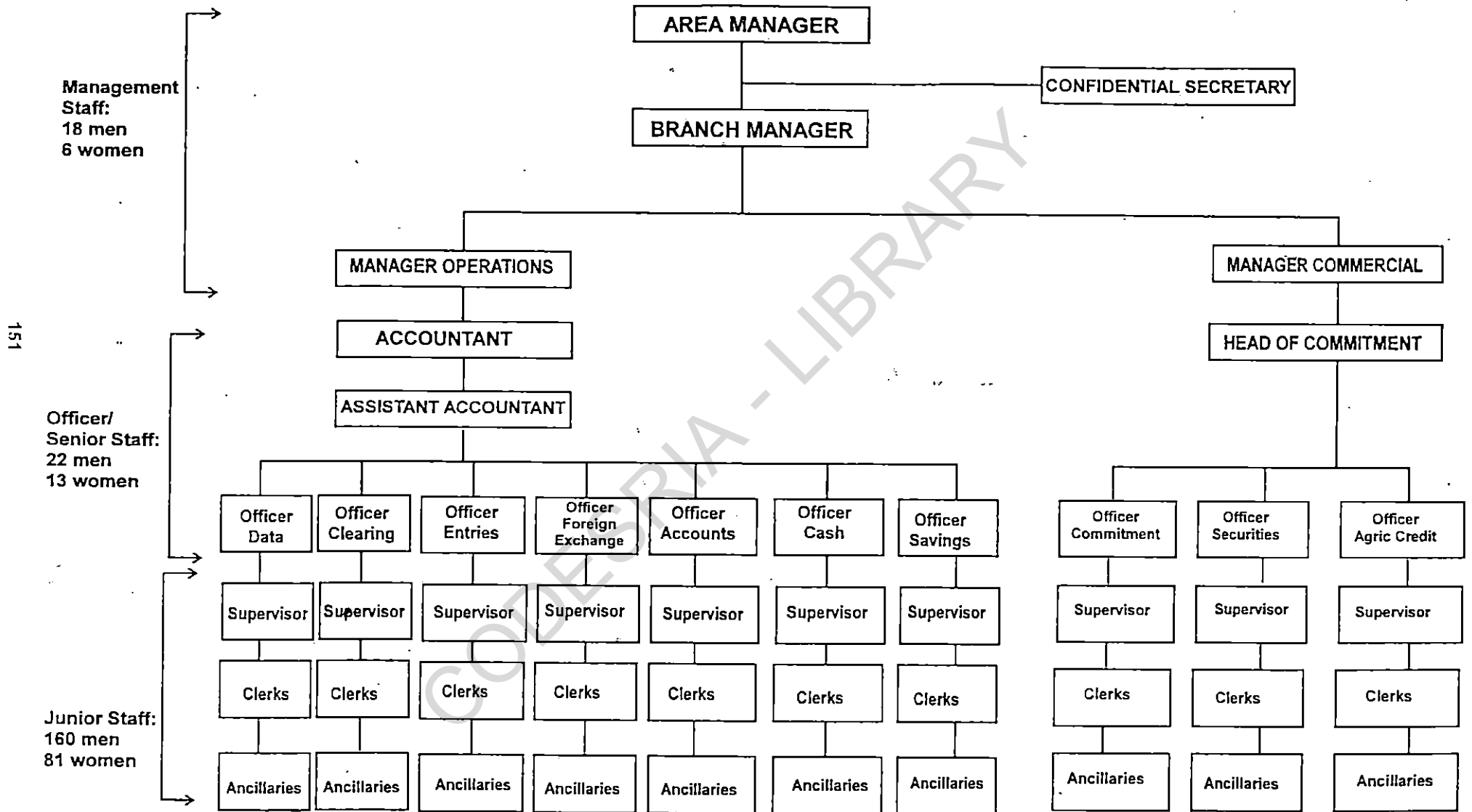
The organisational structure of the fourteen banks is examined. The data analysis reveals that the greatest number of men are junior staff (160). A majority of the women are junior staff, too (81). A greater number of men (22) than women (13) are officers. The number of male managers (18) is also greater than the number of female managers (6). This result shows that a difference exists between the number of men and women occupying different statuses in the banks. The difference becomes clearer as men and women move upwards along the hierarchy of roles on the organisational structure. The crucial questions to ask are therefore, why is it that more men than women occupy junior, senior and management positions in the banks in Benin City? Has the organisational structure of the banks any influence on the roles which women perform? To answer these questions, let us examine these two factors:

- (i) Policy of the banks in Benin City; and
- (ii) Nature of the work in the banks in Benin City.

The examination of these two factors can enable us to reach conclusions.

Figure 1.2.

ORGANISATIONAL STRUCTURE OF THE BANKS USED FOR THE STUDY IN BENIN CITY (INTERNAL SYSTEM)



Source: Fieldwork June 1991 - March 1992

#### **1.4.2.1 *The Policy of the Selected Banks in Benin City***

The fourteen banks are profit-oriented. They have common policies in relation to employment of staff. The common policies are:

- (i) To employ workers with necessary educational qualifications to occupy vacant positions in the banks. The minimum educational qualifications for ancillary workers such as cleaners, messengers, and gate-men are primary school certificates i.e. from primary one to primary six, in primary schools in Nigeria. For clerical jobs and above, the minimum educational qualifications are West African School Certificate; General Certificate of Education Ordinary Level, or their equivalents; and
- (ii) To employ workers with drive and stamina to suit the nature of the work in the banks; workers that will help the banks to achieve efficiency, effectiveness, high productivity, and growth. The banks have open competitive examinations and interviews for recruitment of staff. In such examinations and interviews, candidates who perform better are recruited, irrespective of gender.

It is important to note that this policy is not peculiar to the banks in Benin City alone. It cuts across all the banks in Nigeria. The policy decision is taken at the bank's headquarters by the boards of directors. Thereafter, the policy decision is communicated from the office of the Managing Director and Chief Executive downwards via the area office/ zonal office/ district office to branch offices for implementation. After implementation the feedback is transmitted to the Managing Director and Chief Executive via the area office/ district office/ zonal office. This is important for evaluation purposes.

#### **1.4.2.2 *The Nature of Jobs in the Selected Banks in Benin City***

Banking jobs are clean and decent. Men and women are employed to render banking and financial services to the customers of the banks. Hours of work in the banks are both regular and irregular. Banks open to the public at 8.00 am, and close to the public at 1.30 pm daily, Mondays to Fridays, except on Mondays when they close at 3.00 pm. Although the banks finally close at stipulated times, the workers have to stay behind to balance accounts before they go home. This means that the earlier they balance accounts, the earlier they go home. These irregular hours of closure pose problems especially to married women with young children to attend to after official duties, at home.

Secondly, the jobs in the banks in Benin City are mainly administrative. The banks have two modes of operations, namely

- (i) Administrative duties inside the banks; and
- (ii) Operations and commitment duties outside the banks.

These duties are described as follows:-

##### **Administrative Duties inside the Banks**

Certain categories of workers stay inside the banks to attend to customers as they enter the banks for business. These are cashiers in their respective cages, receptionists, ledger clerks, etc. Other clerks work behind the scene. They include typists, stenographers, secretaries; telephonists, and note counters. Clerical jobs are light, not very tedious, but not very challenging. They are regarded as "feminine" jobs. This does not mean that only women are clerks in the banks. There, men and women are clerks. Both perform clerical jobs as junior staff. The hours of work are regular, though, most often men and women work irregular hours because they

must balance accounts before going home at the end of the day's work.

### **Operations and Commitment Duties**

These involve indoor and outdoor work. Workers in Operations and commitment duties scout for rich, prosperous, and prospective customers with huge monies for deposits. They also sell the products and services of the banks to old and new customers, and purchase properties on behalf of the banks. They also finance projects such as agricultural projects, and recover loans from debtors. These jobs require extra time, late closure, irregular working hours and week-ends, vigour and stamina, a high degree of accuracy, concentration and devotion, extensive travelling and fieldwork, appraisal, implementation, monitoring and supervision of projects, and report writing. These jobs are tedious, risky, hazardous, hectic and tough, and consequently regarded as "*masculine*" jobs. It is not only men that are involved in operations and commitment duties. Both men and women are involved in the operations and commitment duties usually reserved for senior staff/officers, and management staff.

The researcher was informed by the management of these banks that it was not because of gender discrimination that more men than women were officers and managers, and performed related roles and duties. Rather, it was simply because more men than women achieved these positions either by higher level of education or by years of experience in banking jobs.

In view of these findings, it was obvious that the organisational structures of the banks had stratified the positions and roles of the workers (i.e. men and women workers) alike. Therefore, there was no gender discrimination in roles and statuses occupied by men and women in the banks in Benin City. Women were not



segregated to perform specific roles, and to occupy specific positions. Instead, men and women were employed to occupy similar positions and to perform similar roles. The roles included junior roles, officers' roles, and managerial roles. A majority of the workers were junior staff because the banks employed more junior workers than officers and management staff. That is the way most formal organisations including the banks, are usually structured.

#### 1.5.0 *Summary*

An examination of the internal and external systems of the fourteen banks shows that the internal system is an extension of the external system; both systems are linked together, execute similar policy decisions taken and approved by the Board of Directors at the banks' headquarters. The banks are profit-oriented, and have line and staff type of organisational structure. The organisational structures of the banks have similar effects on the men and women workers in terms of their statuses and roles. The women are not segregated to occupy specific statuses, and to perform specific roles in the banks. Instead, both men and women have equal job opportunities. The practice of these banks, in this respect, support the aim of the Sex Discrimination Act of 1975 enacted by International Labour Organisation of the United Nations of which Nigeria is a member. The main objective of the Act is to encourage equality of opportunity for men and women. The Act prohibits discrimination on grounds of sex in recruitment, training, and promotion.

## Appendix No. 2

### STATISTICAL DERIVATION OF SAMPLE SIZE FOR WOMEN IN THE SELECTED BANKS IN BENIN CITY

The total population (N) of women in the fourteen banks used in this study is 201. We use the formula developed by Hoel (1971) to estimate the research sample size. According to this formula,

$$n = \frac{z^2 \theta^2}{e^2}$$

here,

n = Sample size estimate

z = Desired confidence level (95%) or 1.96 Table Value)

⊖ = Standard deviation (25 in this case)

e = error margin or desired precision or significance level  
(5 in this case).

This formula translates to

$$\begin{aligned} n &= \frac{1.96^2 \times 25^2}{5^2} \\ &= \frac{3.84 \times 625}{25} \end{aligned}$$

= 96 women (minimum sample size)

This suggests that for the study to be 95% accurate or have at least a 95% confidence level, a minimum sample size of 96 women must be studied in the selected banks in Benin City.

This formula enables one to determine how large a sample is needed in order to estimate  $\mu$  to any desired degree of accuracy before a single sample is taken, provided the value of  $\Theta$  is known. It is not necessary to have a preliminary sample available. If however, one does not know  $\Theta$  from other sources, nor has a good estimate of it, then it is necessary to take a preliminary in order to obtain an estimate of  $\Theta$  that can be used in the formula for determining how large  $n$  must be (Hoel 1971: 141).

Before we can determine the sample size, we must have these information:-

- (i) the confidence level to be used;
- (ii) the degree of accuracy within which we wish to estimate the parameter; and
- (iii) some reasonable estimate of the values of any parameters that may appear in the formula (Blalock 1972: 213-214).

### *Appendix No. 3*

## STATISTICAL DERIVATION OF SAMPLE SIZE FOR MEN IN THE SELECTED BANKS IN BENIN CITY

The total population (N) of men in the selected banks in Benin City is 605.

To estimate the sample size, we use the formula developed by Hoel (1971) as follows:

$$n = \frac{z^2 \theta^2}{e^2}$$

here,

n = Sample size estimate

z = Desired confidence level (95%) or 1.96 Table Value)

θ = Standard deviation (25 in this case)

e = error margin or desired precision or significance level

(5 in this case).

This formula translates to

$$n = \frac{1.96^2 \times 25^2}{5^2}$$

$$= \frac{3.84 \times 625 \times 3}{25}$$

$$= 288 \text{ men}$$

Since the population of men in the selected banks in Benin City is three times the population of women, we weighted the research sample of 96 x 3 to get 288 men.

An alternative formula is used to get the same sample size. This is the formula developed by Salgado (1993), thus:-

$$n = \frac{z^2 (p(1-p))}{d^2}$$

here,

n = Sample size estimate

z = Desired confidence level (95% or 1.96 Table Value)

p = Estimate of population proportion with the study characteristics  
(75% in this case).

d = Desired precision or significance level (5% or 0.05 in the case).

This formula translates to

$$\begin{aligned} n &= 1.96^2 \frac{(0.75 (1 - 0.75))}{0.05^2} \\ &= \frac{3.84 (0.1875)}{0.0025} \\ &= 288 \end{aligned}$$

This suggests that for the study to be 95% accurate or have at least a 95% confidence level, a minimum sample size of between 100 and 400 must be studied in the selected banks in Benin City.

Before we can determine the sample size with the formula developed by Salgado (1993), we must know the following:-

- (i) the estimate of population proportion;
- (ii) the confidence level to be used; and
- (iii) the degree of accuracy within which to estimate the parameter.

## *Appendix No. 4*

### **ASSUMPTIONS OF MULTIPLE REGRESSION**

Loether and McTavish (1976:311) state that multiple regression can only be used under these conditions:-

- (i) Independent variables are related in a linear fashion with the dependent variable and among themselves;
- (ii) Effects of independent variables can be added together to yield a prediction of the dependent variable;
- (iii) Independent variables are not correlated;
- (iv) All variables are interval-level variables;
- (v) The dependent variable is normally distributed within categories of independent variables singly and in combination;
- (vi) The variance in the dependent variable is equal across categories of the independent variables; and
- (vii) A sample must be random.

## *Appendix No. 5*

### **VALIDITY, RELIABILITY OF RESEARCH INSTRUMENT, AND TEST OF SIGNIFICANCE WITH MULTIPLE REGRESSION**

The result showed a significant relationship at 0.05 level of significance with 3, 56 degrees of freedom, thus:-

$$F - \text{test tabulated} = 2.76$$

$$F - \text{test calculated} = 5.94$$

Since multiple regression (f - test) calculated was greater than multiple regression (f - test) tabulated, (i.e.  $5.94 > 2.76$ ), the implication of the result was that a significant relationship existed between the dependent variable (career mobility of women), and independent variables (marital status, social connection, and level of education).

## Appendix No. 6

### QUESTIONNAIRE SCHEDULE ON CAREER

#### MOBILITY OF WOMEN

I am a researcher in the Department of Sociology and Anthropology, University of Benin, Benin City and currently conducting a research on career mobility of women in the banks in Benin City. You are selected as one of the respondents. I am, therefore, requesting for your co-operation in answering the questions. Any information given is strictly confidential.

#### **SECTION ONE: Personal Details**

All respondents should answer the questions in this section.

- Q1. Indicate your sex: (i) Male [ ] (ii) Female [ ].
- Q2. (a) State your date of birth .....
- (b) Underline your ethnic group:
- |                                    |     |             |     |
|------------------------------------|-----|-------------|-----|
| (i) Edo                            | [ ] | (ii) Isan   | [ ] |
| (iii) Igbo                         | [ ] | (iv) Yoruba | [ ] |
| (v) Hausa                          | [ ] | (vi) Ijo    | [ ] |
| (vii) Etsako                       | [ ] | (viii) Owan | [ ] |
| (ix) Itsekiri                      | [ ] | (x) Urhobo  | [ ] |
| (xi) Akoko-Edo                     | [ ] | (xii) Isoko | [ ] |
| (xiii) Others, please specify..... |     |             |     |



Q3. (a) Indicate your marital status:

- (i) Single  (ii) Married   
(iii) Separated  (iv) Divorced   
(v) Widowed

(b) For how long have you been married? .....

.....

Q4(a) State the number of children you have .....

(b) State the age(s) of the children.....

(c) Would you like to have more children?

- (i) Yes  (ii) No

(d) How many children would you like to have?.....

Q5. Indicate your religious sect:-

(i) Christianity  (ii) Moslem.

(iii) Traditional  (iv) None

(v) Others, please specify.....

Q6. State your highest educational qualification. Delete appropriately.

(i) Primary/Standard Six

(ii) Modern School/Class IV

(iii) School certificate/GCE (O/L)

Teachers Grade II Certificate

(iv) GCE (A/L), OND/NCE/Equivalent

(v) HND/First degree/AIB/ACCA/ACIS [ ]

(vi) Higher degree: MA/M.Sc/Ph.D [ ]

(vii) Others, please specify.....

Q7. To which of these occupational group do you belong? Tick appropriately.

(i) Professional and Technical [ ]

(ii) Administrative and Managerial [ ]

(iii) Clerical and Related work [ ]

(iv) Sales [ ]

(v) Drivers [ ]

(vi) Services e.g. security guards [ ]

(vii) Industrial Assistants (e.g. messengers, cleaners) [ ]

(viii) Others, please specify.....

Q8(a) State the name of the bank where you work

.....

(b) State the address of the bank.....

.....

.....

Q9. In which department do you work?

.....

.....

Q10 How did you know about the job vacancy before you applied for the job? Tick appropriately.

- (i) through relations inside the bank [ ]
- (ii) through relations outside the bank [ ]
- (iii) through friends inside the bank [ ]
- (iv) through friends outside the bank [ ]
- (v) through advertisement on the television [ ]
- (vi) through advertisement on the radio [ ]
- (vii) through advertisement in any newspaper [ ]

Q11(a) Do you work full-time or part-time? Tick appropriately.

- (i) Full-time [ ] (ii) Part-time [ ]

(b) Which days of the week do you normally work?

Tick appropriately.

- (i) Monday [ ] (ii) Tuesday [ ]
- (iii) Wednesday [ ] (iv) Thursday [ ]
- (v) Friday [ ] (vi) Saturday [ ]

(c) What hours of work do you usually do in the bank?

Tick appropriately.

- (i) Regular day hours: 8.00a.m. - 5.00p.m. [ ]
- (ii) Early shift: 6.00a.m - 2.00p.m. [ ]
- (iii) Late/afternoon shift: 2.00p.m - 10.00p.m [ ]

(iv) Night shift: 10.00p.m. - 6.00p.m. [ ]

(v) Others, please specify.....

Q12(a) Do you have any spare time (i.e. when you are free from official and domestic duties)?

(i) Yes [ ] (ii) No [ ]

(b) What do you do during your spare time?.....  
.....

Q13(a) Which expected obligations should you fulfil in your family?

.....

(b) Which expected obligations should you fulfil at workplace?

.....

(c) Which expected obligations should you fulfil in the society at large? .....

Q14(a) List all the jobs you do in the bank:

(i) .....

(ii) .....

(iii) .....

(vi) .....

(v) .....

(b) List all the jobs you do at home:

(i) .....

(ii) .....

(iii) .....

(iv) .....

(v) .....

(c) List all the jobs you do in the Church/Mosque:

(i) .....

(ii) .....

(iii) .....

(iv) .....

(v) .....

(d) List all the jobs you do in association(s):

(i) .....

(ii) .....

(iii) .....

(iv) .....

(v) .....

(e) List other jobs you do in your community:

(i) .....

(ii) .....

(iii) .....

(iv) .....

(v) .....

**SECTION TWO: Research Objectives**

All respondents should answer the questions in this section as fully as possible.

**Research Objective No. 1**

Q15 When did you start to work in this bank? (State the date)

.....  
.....

Q16 What reason(s) had you then for choosing to work in this bank?

.....  
.....

Q17(a) Since you started to work in the bank, have your reason(s) changed?

(i) Yes [ ] (ii) No [ ]

(b) If yes, what has changed?.....

.....

(c) If no, why has it not changed? .....

.....

Q18(a) Which department(s) have you worked since you joined the bank. Tick appropriately:

(i) Man-power Development [ ]

(ii) Housing and Property [ ]

(iii) Finance [ ]

- (iv) Accounts Department [ ]
- (v) Computer [ ]
- (vi) Personnel Department [ ]
- (vii) Administrative Department [ ]
- (viii) Foreign Trade & Foreign Exchange [ ]
- (ix) Agriculture [ ]
- (x) Lending Policy and Control [ ]
- (xi) Cash [ ]
- (xii) Current Account [ ]
- (xiii) Savings [ ]
- (xiv) Others, please specify .....

(b) Which section(s) of the Departments (s) have you worked since you joined the bank? .....

(c) In which section have you worked longest? .....

(d) Give reason(s) for working longest in the section.....

Q19, In which other department(s) do you think you can work in the bank?.....

**Research Objective No. 2**

Q20 Tick the department(s) in which you cannot work in the bank and state why?

**TICK**

Department(s) You Cannot Work In	Why You Cannot Work in the Department(s)
(i) Manpower Development	
(ii) Property	.....
(iii) Computer	.....
(iv) Accounts	.....
(v) Finance	.....
(vi) Personnel	.....
(vii) Administration	.....
(viii) Foreign Trade & Foreign Exchange	.....
(ix) Agriculture & Housing	.....
(x) Lending Policy & Control	.....
(xi) Any others, please specify	.....

Q21(a) You would probably like to do your job very well to get to the top position in the bank. But are you getting to the top?

(i) Yes [ ] (ii) No [ ]

(b) If no, why are you not getting to the top?

.....

.....



Q22 What has your present Department done to encourage you do your job very well?.....

Q23 Mention different ways you could learn a new job where you work?.....

Q24(a) Have you ever been sponsored for further training in your job?

(i) Yes [ ] (ii) No [ ]

(b) Give reason(s) for your answer:.....  
.....

Q25(a) Does your present position in the job authorize you to do certain things on behalf of the bank?

(i) Yes [ ] (ii) No [ ]

(b) If yes, list all the things you are authorized to do on behalf of the bank:.....  
.....

Q26(a) Does your present position in the bank allow you to take any serious decisions without consultation to higher authority?

(i) Yes [ ] (ii) No [ ]

(b) If yes, list out what you have power to do on behalf of the bank:.....  
.....

*Research Objective No. 3*

Q27(a) Give details of any association(s) to which you belong.

- | <i>Associations</i>           | <i>Names</i> |
|-------------------------------|--------------|
| (i) Trade Union               | -----        |
| (ii) Senior Staff Association | -----        |
| (iii) Others, please specify  | -----        |
- (b) Indicate your level of participation in Trade Union/Senior Staff Association (Delete appropriately).
- (i) Membership level            (ii) Executive level
- (c) Why do you stop at the membership level? (For those who are ordinary members only) .....
- (d) Would you like to become an executive member? (For those who are ordinary members only).
- (i) Yes            (ii) No

Q28(a) Which post do you hold in the executive of trade union/senior staff association? (Delete appropriately. For executive members only).....

(b) Describe your duties as an executive member (For executive members only).....  
.....

Q29(a) Are you harassed at workplace for being a member of the executive in trade union/senior staff association? (Delete appropriately).

(i) Yes [ ] (ii) No [ ]

(b) If yes, what is the nature of harassment?

.....  
.....

Q30(a) Are you harassed at home for being a member of the executive in trade union/senior staff association? (Delete appropriately).

(i) Yes [ ] (ii) No [ ]

(b) If yes, what is the nature of harassment?

.....  
.....

Q31(a) Are you harassed outside the home for being a member of the executive in trade union/senior staff association? (Delete appropriately).

(i) Yes [ ] (ii) No [ ]

(b) If yes, what is the nature of harassment?

.....  
.....

Q32(a) What has the trade union/senior staff association done to improve the position of its members?

.....  
.....

(b) As an executive member, what contributions have you made to improve the position of the entire membership? (For women trade union/senior staff association executive members only).

.....  
.....

(c) What have you done to improve the position of women in particular? (For women trade union/senior staff association executive members only).

.....  
.....

Q33(a) Is women participation at executive level in trade union in the bank high or low? (Tick appropriately).

(i) Yes [ ] (ii) No [ ]

(b) Give reason(s) for your answer:.....

.....

Q34(a) Is women participation at executive level in senior staff association in the bank high or low? (Tick appropriately).

(i) High [ ] (ii) Low [ ]

(b) Give reason(s) for your answer:.....

**Research Objective No. 4**

Q35(a) List your daily domestic duties at home, and time spent on them

(For women only).

Domestic Duties	Time Spent in hours
(i) .....	(i) .....
(ii) .....	(ii) .....
(iii) .....	(iii) .....
(iv) .....	(iv) .....
(v) .....	(v) .....
(vi) .....	(vi) .....
(vii) .....	(vii) .....
(viii) .....	(viii) .....

(b) How do you cope with them to enable you concentrate fully in your official duties? (For women only).....

(c) What help do you receive from husband in domestic work? (For women only).....

Q36(a) How do you spend your monthly wages/salary? (For women only). State clearly:

- (i) Amount spent on your self.....N
- (ii) Amount spent on your husband.....N
- (iii) Amount spent on your children.....N
- (iv) Amount spent on food.....N
- (v) Amount spent on housemaids/boys.....N
- (vi) Amount spent on relations .....N
- (vii) Amount spent on health care.....N
- (viii) Amount spent on rent.....N
- (ix) Amount spent on transport.....N
- (x) Others, please specify.....N

Q37 What does your official duty involve?.....  
.....  
.....

Q38(a) What major technological tools does the employer make available to you at workplace to ease your job?  
.....  
.....  
.....

(b) Does any of these technological tools need improvement?

(i) Yes [ ] (ii) No [ ]

(c) If it does, have you ever complained?

(i) Yes [ ] (ii) No [ ]

(d) If yes, to whom did you complain?

.....  
.....

(e) What action was taken after your complaint?

.....  
.....

**Research Objective No. 5**

Q39(a) Indicate your sex:

(i) Male [ ] (ii) Female [ ]

(b) Below are some stereotyped statements on women. Read them carefully and indicate your degree of agreement (For men and women).

	Statements	Degree of Agreement				
		Strongly agree	Agree	Not sure	Disagree	Strongly disagree
(i)	A woman's place is in the home					
(ii)	Women are not seriously attached to their jobs					
(iii)	Women only work for extra income					
(iv)	Women do not work as regularly as their male co-workers					
(v)	Women do not work as long as their male co-workers					
(vi)	Women should stick to women's jobs					
(vii)	Women do not want challenging jobs					
(viii)	Women should not compete for men's jobs					
(ix)	Women do not want promotion					
(x)	Married women do not like transfer to outside their station					
(xi)	Employment of women leads to neglect of their children					
(xii)	Men do not like women to take official decisions					
(xiii)	Men do not like to work for women supervisors.					

Q40 Does the bank have record of what each employee produces?

(i) Yes [ ] (ii) No [ ]

Q41 How does the bank measure the work the staff have done yearly?

.....



Q42 How could you rate what women produce in the bank generally?

(Tick appropriately)

- (i) Below average [ ] (ii) Average [ ]  
(iii) Good [ ] (iv) Very Good [ ]  
(v) Excellent [ ]

Q43(a) In which department do you have the greatest number of women in the bank? .....

(b) Give reason(s) for the greatest number of women in the department .....

(c) How could you rate the productivity of women in the department with the greatest number of women? (Tick appropriately)

- (i) Below average [ ] (ii) Average [ ]  
(iii) Good [ ] (iv) Very Good [ ]  
(v) Excellent [ ]

Q44(a) In which department do you have the least number of women in the bank?.....

(b) Give reason(s) for the least number of women in the department .....

(c) How could you rate the productivity of women in the department with the least number of women? (Tick appropriately)

- (i) Below average [ ] (ii) Average [ ]  
(iii) Good [ ] (iv) Very Good [ ]  
(v) Excellent [ ]

Q45 Why is it that this bank employs greater number of men than women generally? .....

Q46 Suggest ways to improve the productivity of women generally in the bank (Tick any one applicable. It may be more than one or two).

- (i) Use threats of losing job [ ]  
(ii) Discuss their output with them [ ]  
(iii) Recommend further training [ ]  
(iv) Promote them [ ]  
(v) Give them bonuses [ ]  
(vi) Provide health care centre [ ]  
(vii) Provide day care centre [ ]  
(viii) Give equal job opportunity to motivate them [ ]  
(ix) Provide free/subsidised meals  
(delete appropriately) [ ]

(x) Provide meal voucher [ ]

(xi) Others, please specify.....

Q47 How does the management in the bank reward high productivity of a worker? (Tick those applicable)

(i) Salary [ ] (ii) Promotion [ ]

(iii) Recognition [ ]

(iv) Others, please specify.....

Q48 How does the management in the bank punish low productivity of a worker? (Tick those applicable)

(i) Termination [ ] (ii) Advice to resign [ ]

(iii) Others, please specify.....

Q49 Why is it that few women occupy management position in this bank?.....

Q50 Would you prefer a male boss to a female boss.

(i) Yes [ ] (ii) No [ ]

**Research Objective No. 6**

Q51(a) State the number of years you have worked with this bank.

.....

(b) State position held when appointed.....

- (c) State income received per annum at that time .....
- Q52(a) What is your present position in the job?.....
- (b) Describe your present job.....  
 .....
- (c) State your present salary scale level.....
- (d) State your present income per annum.....
- Q53 How attractive is the salary scale of the bank (Tick appropriately)
- (i) Very attractive [ ] (ii) Attractive [ ]
- (iii) Not sure [ ] (iv) Unattractive [ ]
- (v) Very unattractive [ ]
- Q54 How many years should a worker normally stay on a salary scale before promotion?.....
- Q55 Have you been promoted since you started work in this bank?
- (i) Yes [ ] (ii) No [ ]
- Q56(a) How many promotions have you had since you joined this bank?  
 .....
- (b) When were you promoted last?.....
- Q57(a) Would you like to be promoted to a more responsible job?
- (i) Yes [ ] (ii) No [ ]
- (b) Give reason(s) for your answer.....  
 .....

(b) Give reason(s) for your answer .....

.....

Q58 Which necessary conditions must workers satisfy before they are promoted in this bank?.....

Q59 Mention any six factors which have helped women to hold key position in their jobs. Arrange the factors numerically in order of importance.

(i) .....

(ii) .....

(iii) .....

(iv) .....

(v) .....

(vi) .....

Q60 (For women who are successful in their jobs only)

(a) Mention any six factors which have helped you to succeed in your job.

(i) .....

(ii) .....

(iii) .....

(iv) .....

(v) .....

(b) Which people inside the bank do you know and associate with, who are capable of influencing your success at work?

.....  
.....

(c) Which people outside the bank do you know and associate with, who are capable of influencing your success at work?

.....  
.....

Q61 (For women who are unsuccessful in their jobs only) Mention any six factors which have prevented you from being successful in your job

- (i) .....
- (ii) .....
- (iii) .....
- (iv) .....
- (v) .....
- (vi) .....

**SECTION THREE: Research Hypotheses**

All respondents should answer the questions in this section.

**Research Hypothesis 1**

Q62 Which factors could influence the ability of women to cope with official duties in this bank? (Arrange these factors numerically according to importance. Give No.1 to the most important factor).

- (i) Availability of domestic help [ ]
- (ii) Attractive income [ ]
- (iii) Marital status [ ]
- (iv) Number of children [ ]
- (v) Age of children [ ]
- (vi) Technology used at work [ ]
- (vii) Education [ ]
- (viii) Other factors, please specify.....

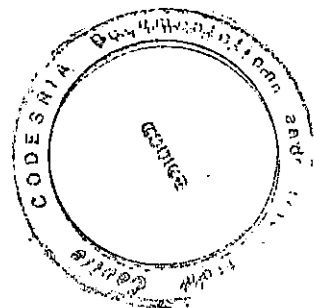
*Research Hypothesis 2*

Q63 What could help women to move from performing low cadre jobs to performing high cadre jobs in this bank? (Arrange numerically according to importance. Give No. 1 to the most important factor).

- (i) Education [ ]
- (ii) Marital status [ ]
- (iii) Social Connection (the people you know) [ ]
- (iv) Self-development [ ]
- (v) A changed male attitude towards women's ability to perform [ ]
- (vi) Others, please specify.....



## *Appendix No.7*



### **ABBREVIATIONS**

- ACB** African Continental Bank.
- ASSBIFI** Association of Senior Staff of Banks, Insurance, and Financial Institutions.
- ILO** International Labour Organisation.
- NBCI** Nigerian Bank of Commerce and Industry.
- NUBIFIE** National Union of Banks, Insurance, and Financial Institutions Employees.
- UBA** United Bank For Africa.