GENDER AND JOB (IN)SECURITY
IN COMMERCIAL BANKS:

CHALLENGES AND

OPPORTUNITIES IN NIGERIA

by

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ABSTRACT

This thesis set out to explore the experiences of men and women working in Nigerian commercial banks and to understand the link between gender and job insecurity. To achieve this aim, the following research questions were asked: Are men and women treated equally in Nigerian banks? Are jobs in Nigerian banking secure/insecure? Who has job security/insecurity? Men or women?

Using a constructivist approach to grounded theory, a total of twenty-four (24) in-depth interviews with bank employees were conducted by the researcher. The insights from the field work conducted during the course of this research are summarized under the three research questions below.

What emerged from the data is two conflicting views. On the one hand, the general sentiment from research participants is that on balance within Nigerian banks, men and women are treated equally. However, on the other hand, research participants also reported instances of unequal treatment of both men and women with instances of recruitment bias in favour of single, unmarried and ‘beautiful’ women. Another insight from the experiences of research participants overwhelmingly is that jobs in the Nigerian banking sector are insecure. Research respondents reported a general sense of uncertainty about their jobs. Thirdly, men and women equally suffered from the job insecurity occasioned by the cut-throat corporate culture ubiquitous in Nigerian banking. Although banks were more interested in performance and profits for their shareholders, the emphasis was on individuals, be they men or women who could/would bring in business for the banks, the job roles at the lower levels of the organisational chart were the most insecure and tended to be occupied more by women.
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DEDICATION

I dedicate this thesis to the victims of the insurgency in North-eastern Nigeria. I pray you all smile again.
ABBREVIATIONS

CBN   CENTRAL BANK OF NIGERIA

CEO   CHIEF EXECUTIVE OFFICER

ECOSOC UNITED NATIONS ECONOMIC AND SOCIAL COUNCIL

EU    EUROPEAN UNION

FBN   FIRST BANK OF NIGERIA

GDI   GENDER DEVELOPMENT INDEX

GDP   GROSS DOMESTIC PRODUCT

GLOBE GLOBAL LEADERSHIP AND ORGANISATIONAL BEHAVIOUR EFFECTIVENESS

HDI   HUMAN DEVELOPMENT INDEX

NBS   NATIONAL BUREAU OF STATISTICS

NLC   NIGERIAN LABOUR CONGRESS

UBA   UNITED BANK FOR AFRICA

UK    UNITED KINGDOM

UNDP  UNITED NATIONS DEVELOPMENT PROGRAMME

UNESCO UNITED NATIONS EDUCATIONAL, SCIENTIFIC AND CULTURAL ORGANISATION

UN    UNITED NATIONS
CHAPTER ONE

1.0. INTRODUCTION

For large parts of human history, societies functioned in such a way that women were restricted to domestic activities. Consequently, gender roles were assigned along strictly defined lines. Men were the ‘breadwinners’ whilst women were the ‘housekeepers’ and/or ‘child-minders’ - a view of gender from the sex and role perspective\(^1\). However, during the Second World War, especially in Europe women found themselves in a rather unfamiliar position as they were responsible for providing for their families because the men were at war. In Africa, large sections of the continent did not experience the ravages and social changes occasioned by the war. A different force contributed significantly to the change in the relationship between men and women-the colonial experience. The economic changes made by the colonialist led to the displacement of men from rural areas into urban centres, while women were left to continue subsistence farming in villages. The colonial government needed male labour for its civil service and mines and therefore admitted more men into formal education. In so doing, the colonial enterprise aligned the state of gender relations of African men and women with that of their European counterparts.

In the two decades that followed the Second World War, a period of rapid rebuilding and economic growth and development was witnessed in Europe. Having experienced the “cameo” they (women) played during war time, the 1960s and 1970s experienced radical movements by women demanding more participation in economic and political activity\(^2\).

\(^1\) Hochschild, A. R. “A Review of Sex Role Research.” *American Journal of Sociology* 78.4 (1973)


Scholars like Connell observed that aside from the economic motives behind the gender equality movement, women also aspired to remove the shackles of subordination and alter existing imbalance in power relationships. The strict definitions of roles have since witnessed significant changes with more women getting into employment and challenging the status quo. This change first began in societies where capitalism grew. For instance the basic chores which kept women occupied such as garment making were taken over by businesses, leaving them with more time on their hands to find alternative time consuming activities. This time, however, they earned income for their efforts. Despite the paradigm shift over the last decade, there is still evidence to suggest that there is still a huge chasm in remuneration and promotion between men and women.

Most research in gender studies and social research has focused on themes such as leadership, inequality and discrimination—all of which aim to resolve questions regarding the above-mentioned themes. There have been links established between gender and differences in leadership styles. There has been research into gender inequality and gender discrimination in

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5 Momsen 2010, Ibid.


the work place\textsuperscript{8}. Other researchers such as Alvesson and Billing have also highlighted the differences in levels of organisational commitment between men and women\textsuperscript{9}. Scholars in gender and organisational studies have not extensively discussed the job security perspective to the ever-raging debate on gender and employment.

Notwithstanding the attention given to gender in organisation studies, there is still a huge disparity in the number of women in active employment when compared with that of their male counterparts. For instance, Seguino points out that the financial crisis of 2008 has forced most developing countries to embark on budget cuts. Consequently, apart from male dominated sectors like construction and manufacturing which were hit directly by the crisis, budget cuts to education, health and social services which have significant female concentration have witnessed a lot of job cuts\textsuperscript{10}. The International Labour Organisation’s report on \textit{Global Economic Trends for Women} suggests that gender gaps in the global labour force participation have worsened post-2008 economic crisis\textsuperscript{11}. Despite the abundant evidence suggesting that low participation of women in economic activity is insidious to any society\textsuperscript{12}, there seems to be reluctance and scepticism in certain climes as to how much involvement women should be afforded in employment and work. Taken further into the realm of organisational behaviour, this constant power play and politicking between men and women is made more evident in a variety of ways. Some of which include rewards and promotions, among others. Once again, women

\textsuperscript{8} Burgess, D and E Borgida. "Who women are, who women should be: Descriptive and prescriptive gender stereotyping in sex discrimination." \textit{Psychology, Public Policy and Law} 5 (1999).

\textsuperscript{9} Alvesson & Billing, 2009.


appear to be edged out by men in this regard\textsuperscript{13}. For instance, Okpara carried out a research into
gender differences in pay and promotion among bank managers in Nigeria\textsuperscript{14}. The suggestion
from the research is that male bank managers enjoyed better pay and promotion when compared
with their female colleagues.

Chovwen also reported what she termed “subtle discrimination” against women in
occupations perceived to be predominantly male\textsuperscript{15}. Similarly, Temesgen while researching the
effects of labour market institutions on gender wage inequality in Africa discovered that huge
gaps existed in wages earned by men and women. These labour market institutions (e.g. Unions)
were dominated by men while women had little encouragement to join these labour unions\textsuperscript{16}.

From the research to date, as recorded above, there is a temptation to think that gender
inequality only exists in developing countries\textsuperscript{17}. As Durbin and Fleetwood point out, there are
many deep seated issues surrounding gender inequality in developed societies that need to be
addressed\textsuperscript{18}. These research findings raise the fundamental question of why organisations have
constantly struggled to dispel the myth behind gender inequality in the labour market and in
employment. This research will focus on the themes of gender equality/inequality, attempting
to understand the influence of culture on attitudes towards gender. There will be primary focus

\textsuperscript{13} Alvesson & Billing, 2009.

\textsuperscript{14} See Okpara, J O. "Gender and the relationship between perceived fairness in pay, promotion, and job

\textsuperscript{15} Chovwen, C. "Barriers to acceptance, satisfaction and career growth implications for career development and
retention of women in selected male occupations in Nigeria." Nigerian Women in Management Review 22.1

\textsuperscript{16} Temesgen, T. "Effects of labour market institutions and establishment characteristics on gender wage
inequality in Africa: Evidence from industry survey data in Nigeria." International Journal of Sociology and

\textsuperscript{17} ILO, 2012.

\textsuperscript{18} Durbin , S and S Fleetwood. "Gender inequality in Employment: Editor's Introduction." Equality, Diversity
and Inclusion 29.3 (2010).

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on the manifestation of attitudes towards gender in the Nigerian workplace, drawing upon a wide range of academic resources as well as in-depth field research.

1.2. MOTIVATION FOR STUDY

The motivation for this study emerged from a confluence of experiences. A couple of years ago, my mother, who is a senior civil servant with a local government council in central Nigeria returned from work visibly angry. Upon further discussion, she expressed her utmost dismay at how some male colleagues attempted to undermine her authority at work. The insinuation was that as a woman, she was in no position to tell “men” what to do and how to behave. Listening to this conversation had a profound effect on me. Reflecting on it led to question what it means to be a man or woman, how gender roles are allocated and its implications on individuals, the institutions, and the society at large.

Additionally, informal conversations with bank employees about working conditions in commercial banks in Nigeria motivated me to investigate further the issues raised by these bank employees, particularly gender inequality, job security and insecurity. According to the Central Bank of Nigeria (CBN, 2016), there are twenty two (22) commercial banks that are licensed to operate nationally19. The decision to focus on banks was primarily because it is the most organised aspect of the private sector. The financial and material implications of covering such a large sector of the Nigerian economy make it necessary to narrow the scope of this research. The next section defines the parameters of this study.

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1.3. SCOPE OF STUDY

The sheer enormity and multifariousness of the challenges posed for achieving gender equality in a complex and volatile society like Nigeria make defining the parameters of this study a difficult, yet germane. It is impossible to cover all the issues in depth. This dissertation concentrates on the individual and collective experiences of men and women in the work place, especially the individual and collective experiences of men and women who work in commercial banks in Nigeria, and particularly converging around the theme of job security/insecurity how it affects and impacts bank employees in Nigeria. The research participants are drawn from six (6) commercial banks with branches located around the central Nigerian town of Keffi.

1.4. JUSTIFICATION FOR STUDY

This research centralises the experiences and perspectives of male and females employees of Nigerian commercial banks and attempts to explore the issues around gender relations and (in)equality in the society in general, and in the work place in particular. This is primarily because extant literature on gender in the Nigerian workplace in general and Nigerian retail banking in particular is replete with research into the experiences of women, in many cases conflating “women” and “female” with “gender”. The unintended consequence of this conflation is that we are unable to have a robust discussion about gender as defined in this research-men and women. This research undertakes a detailed exploration of the complex causes and consequences of inequality in Nigeria particularly as well as globally.

Furthermore, a lot of scholarship in gender and social research has focused on themes such as leadership, inequality and discrimination- all of which aim to resolve questions regarding

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20 A full list of these banks is available in the appendix.
the afore-mentioned themes\textsuperscript{21}. There have also been links established between gender and differences in leadership styles\textsuperscript{22}. There has been research into gender inequality and gender discrimination in the workplace\textsuperscript{23}. Other researchers such as Alvesson and Billing have also highlighted the differences in levels of organisational commitment between men and women\textsuperscript{24}. Scholars in gender and organisational studies have not extensively discussed the job security perspective to the ever-raging debate on gender and employment. This research seeks to contribute to extant literature and knowledge about the state of job (in)security in commercial banks in Nigeria.

Having provided justification for pursuing this research, it is necessary to have an understanding of the context within which this research occurs. The next section provides the historical, political, social and economic context within which this research occurs.

1.5. THE NIGERIAN CONTEXT

Historically, the territories that make up modern Nigeria consisted of numerous traditional and political institutions, before the coming of the Royal Niger Company and the British Colonial Government\textsuperscript{25}. The people lived independently in clans, villages, kingdoms, chiefdoms and empires\textsuperscript{26}. In the northwest of what is Nigeria existed the Sokoto Caliphate\textsuperscript{27}, to the northeast existed the Kanem-Bornu Empire. The Oyo Empire occupied the southwestern part of Nigeria.


\textsuperscript{24} Alvesson & Billing, 2009.


\textsuperscript{26} Falola 2009. P.7.

\textsuperscript{27} Falola 2009: p. 14-16.
while the Benin Empire occupied the Midwest. The southeast of Nigeria was home to numerous kingdoms and confederacies and central Nigeria comprised of numerous non-centralised states. In 1851, the British annexed and established a consulate in the Kingdom of Lagos, presaging the conquest of the diverse people. Nigeria as it is currently constituted came into existence on the 1st of January, 1914 by action of the British Colonial Government led by Lord Fredrick Lugard. It is bordered by the Benin Republic to the west, Chad and Cameroon to the East, Niger Republic to the North, and the Gulf of Guinea to the South.

1.5.1. POPULATION AND ECONOMY

According to the National Bureau of Statistics (NBS), as at 2013, Nigeria’s population was estimated at 174 million people, making it the most populous country in Africa. It is estimated that there are more males than females within the country with the male percentage at 50.5% while the female population stands at 49.5%.

The Gross Domestic Product (GDP) stands at $262.6 billion, most of which comes from the sale of crude oil products from the Niger-Delta region of the country. The country continues to remain hugely reliant on its natural resources, especially crude oil which is estimated to generate about 40% of its revenues (World Bank, 2012). Yet, in terms of its economic wealth, Nigeria continues to underperform, with indices such as the Human Development Index (HDI) and the Gender Development Index (GDI) scoring the country low. According to the United Nations Development Programme’s (UNDP) Human Development Report (2013), Nigeria is

29 Falola, 2009.
ranked 153rd in the world with particularly low scores for infant mortality, health and education\textsuperscript{34}.

1.5.2 POLITICS AND GOVERNMENT

The country practices a Presidential system of government and has a bi-cameral legislature consisting 109 senators and 360 representatives. Nigeria is divided into 36 States and a federal capital. It is further subdivided into 774 local government areas.

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure1.png}
\caption{A MAP OF NIGERIA}
\end{figure}


1.5.3. JUSTIFICATION FOR SECTOR CHOICE

The decision to focus this research on the banking sector was informed by a number of factors. First, anecdotal evidence gathered from conversations with bank employees stirred the curiosity of the research to explore some of the issues that came up including the almost ubiquitous use of female employees as marketing executives. The desire to explore some of the issues that emerged from these conversations led the researcher to focus on the banking sector for this research.

The banking sector is the nerve centre of any modern economy and play crucial roles in fostering economic growth and development. It is therefore of paramount important to explore the relationships between the individuals who work within this vital sector of the economy. In the last decade alone, the Nigerian banking sector experienced two major reforms. The Central bank of Nigeria (CBN) instituted reforms that required banks to recapitalize from two billion Naira to twenty-five billion Naira. Nigerian banks were given an 18 month window to achieve the increased capital base of twenty-five billion Naira. In order to survive, banks sought to raise the capital on their own or engage in mergers and acquisitions. This process led to massive job losses. The financial crises of 2007 exposed weaknesses in the banking system post the 2005 reforms leading to further reforms in 2009\textsuperscript{35}. These reforms created anxieties among employees are they were followed by lay-offs and redundancies. The economic recession that befell the Nigerian economy in 2016 created further insecurity for bank employees. It is within this context that this research intends to explore the experiences of men and women especially in relation to job insecurity.

1.6. RESEARCH OBJECTIVES AND QUESTIONS

This research has two broad objectives;

1. Investigate the experiences of men and women working in commercial banks in Nigeria
2. Explore the link between job (in)security and gender within the Nigerian banking sector.

Firstly the research aims to make an inquiry into the experiences of men and women who work with commercial banks in Nigeria. This objective is primarily driven first by the researcher’s desire to understand how gender affects relationships in the workplace. The public sector in Nigeria has strong labour union that serve to protect the rights of their employees. This protection is not available for those who work in the private sector, where commercial banks operate and as such, this research seeks to explore the influence this lack of relative collective protection on male and female bank employees who have to negotiate their way around organisations individually.

Secondly, the research will explore the link between gender and job (in)security within the Nigerian banking sector. The Nigerian economy entered into recession towards the end of 2016\textsuperscript{36} and as a result of this, many workers lost their jobs. Some of the biggest job losses occurred in the banking sector\textsuperscript{37}. The ongoing economic turmoil provides a small window to explore the experiences of men and women who escaped the job losses caused by this recession but who are still haunted by the spectre of job insecurity and lack of certainty about their jobs in the future.

In order to achieve the aims and objectives above, the research will pose the following questions;

\textsuperscript{36} Vanguard Newspaper \url{https://www.vanguardngr.com/2016/08/nigerias-economy-has-slid-into-recession/} (accessed 04/09/2016)

1. *Are men and women treated equally in Nigerian banks?*

This research question will focus on the issues of gender equality and inequality within the Nigerian banks, in particular and within the wider Nigerian society in general.

2. *Are jobs in Nigerian banking secure or insecure?*

This research question centres on the issues of job security and insecurity within the Nigerian banking sector especially within the context of the current economic recession.

3. *Who has job security/insecurity? Men or women?*

This question will aim to answer the question of whether there is a gendered disparity in job security and/or insecurity among employees of commercial banks in Nigeria.

### 1.7. RESEARCH METHODOLOGY

The primary purpose of this research is to explore the experiences of men and women who work in Nigerian commercial banks and to investigate the relationship between gender and job security/insecurity. In order to achieve this purpose, the qualitative research method is adopted.

Semi-structured interviews with open-ended questions were employed because they provide some level of flexibility to the researcher and allow for further probing of issues that arise during the course of the interview. The physical element which interviews possess also provides an opportunity for the researcher to observe non-verbal cues of respondents, therefore helping to supplement information gathered through the interview. The research site is located in north central Nigeria and research participants were employees of commercial banks.

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(both male and female) in order to get a relatively balanced perspective of the research subject matter. The research involved 24 participants, using purposive and snowball sampling.

For the purpose of this research, thematic analysis is employed in an attempt to make sense of data collected, transcribed, and coded. A detailed discussion of the research methodology, research design and philosophical underpinnings of this research are undertaken in chapter four.

1.8. THESIS STRUCTURE

This dissertation contains seven chapters including the introductory chapter which sets out the motivations for this research, the scope of study, the justification for study, research context and finally outlines the research questions which the thesis aims to answer. In the next chapter, this thesis will address the central theme of gender. To that end, Chapter two will examine the concept of gender and its consequences on individual, institutional and societal aspects of human interaction. The chapter will also explore the complex relationship between gender, culture, identity and inequality.

Chapter three critically examines the role of gender in human interaction with particular emphasis on institutions, leadership and organisational behaviour. The key themes discussed within this chapter include leadership theories, leadership styles, and the debate about gender and leadership styles. This chapter also explores job security and its causes and consequences for individuals and organisations.

Chapter four discusses the philosophical underpinnings of this research, focusing on the theoretical framework that guided this research, a detailed background of the research setting and an in-depth look at the research design, sampling and data collection techniques and strategies. It also presents the justification for the choice of epistemology and theoretical
perspective. The qualitative research strategy is then presented, including its significance to this investigation.

**Chapters five and six** capture the experiences of research participants. In **Chapter five**, an exploration of the experiences of male and female bank employees is undertaken, particularly focusing on their experiences of equality and/or inequality in the workplace. The chapter probes among other things issues of unrealistic financial targets set for employees by their superiors and the phenomenon of corporate prostitution. **Chapter six** examines the experiences of research participants regarding gender and job security and insecurity. Responses from research participants are analysed in detail in this chapter.

**Chapter seven** provides a summary of research insights and highlights the study’s contribution to knowledge. It suggests areas for further research and investigation and evaluates the credibility, originality, resonance and usefulness of the research.

The next chapter will critically examine the concept of gender, with particular emphasis on its meanings, definitions, relationships with culture and its consequences on individuals, institutions and communities.
CHAPTER TWO

GENDER: THE CONCEPT

2.0. CHAPTER OVERVIEW

What accounts for the differences in female and male behaviour and attitudes? Are biological factors responsible for these differences between males and females? Or do these differences stem from cultural expectations and socialisation? These are some of the key questions this chapter will attempt to answer.

In this chapter, the concept of gender, central to this thesis, is considered and discussed extensively. The history of academic scholarship in the field of gender will be examined with an attempt to provide a deeper understanding of the theories of gender and their socio-cultural implications on human relationships across various contexts.

It is important to stress here that as much as it is near impossible to discuss gender in relation to any discipline without making reference to feminism at the very least, this research is not a feminist research as it does not set out to emancipate, which is a major objective of feminism. Consequently, competing theories of gender are considered in detail.

2.1. BETWEEN GENDER AND SEX: CONCEPTUAL CLARIFICATION

The debate surrounding the concept of gender is deeply polarised. It is often inundated with crystalized and conflicting perspectives on gender and its other subthemes of inequality and discrimination. At the heart of this raging debate is the definitional challenge of distinguishing between the terms sex and gender. Sex is often referred to as the biological and anatomical differences between males and females from conception and development in the womb to birth,
to birth, childhood, adolescence and adulthood. These anatomical and biological differences include primary sex characteristics such as genitalia, and secondary sex characteristics which occur in puberty such as hormones. These basic differences between the sexes, for good or ill, affect people’s perceptions of what is means to be female or male.

At one extreme of the debate about gender there are essentialist arguments for the dichotomizing of gender. Consequently, a binary definition of gender which categorizes people into being either “men” or “women” or masculine and feminine arises, each category allocates responsibilities and is based on strict demarcation. Essentialists contend that men and women are different and emphasise the perceived difference in the ordering of economic, cultural and political life. Often referred to as conservatives and traditionalists, essentialists are villified by feminists for endorsing patriarchy.

At the other extreme of the gender debate are the social constructionists who argue that gender is a product of socialisation and is socially constructed. They starkly oppose the allocation of resources (education, economic, financial) based on a person’s perceived gender. This extremist end of the gender debate is largely dominated by “radical feminists” who criticize patriarchy and how it has conspired to confine women into perpetual subordination. For instance, Lorber argues that people are transformed by society to fit in the categories of male and female. Defining gender is very controversial owing to the multiplicity of perspectives through which it can be discussed and understood. A relatively balanced definition

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suffices when both essentialist and social constructivist perspectives are not considered in isolation, but rather as intricately linked. One of such scholars who argues for a balanced definition of gender is Acker. He aptly captures the complex relationship between gender and sex as follows:

“Sex derives its meaning from gender: sex collapses into gender. This is not to argue that sex, sexuality, and the body are unimportant, but that they are experienced, become comprehensible, through social practices and processes; they are constituted through gender and, at the same time, help constitute gender” (Acker, 1992: p. 566)\(^{43}\).

The term ‘gender’ is deliberately used in this research (instead of sex or sex category) because as Barnett et al\(^{44}\) and Wharton argue\(^{45}\), the place of biology and social construction in defining gender is not mutually exclusive, but rather are interdependent and co-influential in understanding gender\(^{46}\).

Wharton proposes three frameworks for understanding gender: the individualist framework (personalities, traits, and emotions), the social interaction framework (gender is formed as a result of socialisation and interaction) and the institutional framework (gender is embedded within the structures and practices of organisations and social institutions)\(^{47}\). These frameworks are not mutually exclusive but rather provide guidelines for investigating and analysing gender, and so will be applied throughout this thesis.


\(^{47}\) Wharton, 2012.
2.2. UNDERSTANDING GENDER

In order to understand gender, an explanation of Wharton’s framework will be undertaken. This framework consists of the individualist, interactional and institutional approaches to understanding and conceptualizing gender\(^{48}\). These approaches are elucidated upon below and applied throughout this thesis.

Proponents of individualist approach, with the philosophical underpinnings of essentialism, submit that gender is fundamentally a product of the ‘self’. The focus of the individualist approach is on the average differences between men and women (masculinity and femininity) such as attributes and behaviours/roles. The differences between men and women are magnified using this approach and consequently, this framework tends to portray men and women as either villains or victims who oppress, exploit, or defend against the aggression of the other party. The common drawbacks from approaching gender from this perspective is that other variables which are inextricably linked with gender and influence its conceptualization such as race, ethnicity, religion and social class are ignored.

The social/interactional approach focuses on the social contexts within which individuals interact. This approach highlights the reactions and behaviours of individuals which vary depending on the setting and environment. The varying personality traits of each individual and their predispositions influence the reactions/responses. Social inter-actionists argue that gender is not a fixed state but a function of the negotiations between individuals and the context within which they find themselves. People tend to find some semblance of commonality when in social situations, therefore nudging them towards various kinds of categorization- social and/or sex categorization\(^{49}\).

\(^{48}\) Wharton, 2012.
\(^{49}\) Acker, 1992.
Connell (2002: p10) also approaches the study of gender from the social interaction perspective, defining it as “the structure of social relations that centres on the reproductive arena, and the set of practices (governed by this structure) that bring reproductive distinctions between bodies into social process”\textsuperscript{50}. Since there exists a difficulty in separating the biological (reproduction) from the socially constructed, it is imperative to also project the role of social interaction in the formation of gender. As West and Zimmerman posit, it is important to understand gender as “a routine accomplishment embedded in everyday interaction”\textsuperscript{51}.

Organisations reinforce gender roles where gender is deeply embedded in practices, procedures and routines within institutions and organisations\textsuperscript{52}. From the institutional approach, the role and influence of institutions such as the family, ethnic/cultural groups, religious groups should not be deemphasised because they impact significantly on the process of socialisation and gender formation sex typing and gender stereotyping\textsuperscript{53}.

**2.3. THEORIES OF GENDER**

Before the advocacy for the mainstreaming of gender related issues emerged, the predominant socio-cultural, economic and political realm was hegemonic masculinity. Connell argues that masculinity and patriarchy have legitimised the guaranteed dominance of men over women within society\textsuperscript{54}. Cranny-Francis et al define ‘patriarchy’ as “a social system in which structural differences in privilege, power and authority are invested in masculinity and the


\textsuperscript{51} West and Zimmerman, 1987, p. 125.

\textsuperscript{52} Wharton, 2012.


cultural, economic and/or social positions of men". The concepts of masculinity and patriarchy precipitated into the assigning of roles and responsibilities along strictly defined lines, leading to the emergence of gender stereotypes, which scholars such as Hochschild refer to as the sex role theory.

2.3.1. SEX ROLE THEORY

The sex (gender) role theory is hinged on the perceived physical and biological differences between men and women. Accordingly, there is a total segregation of roles according to gender. Certain behaviours are attributed to certain gender groups (e.g. men are aggressive while women are expressive and nurturing) and through the process of socialisation, children are able to pick up attributes that are associated with their gender group, a process Sandra Bem refers to as gender schema. It is important to note that these various gender roles differ across cultures. There are scholars, especially those from liberal-individualist cultures and societies like Judith Butler and Judith Lorber, who argue that such role segregation ultimately leads to gendered division of labour, female subordination and stereotyping and discrimination. The

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60 Butler, 1990. See also Lorber, 1994.
demonization of masculinity and patriarchy, further enabled by the staunch and persistent opposition to the rigidity of gender roles as advocated by the sex role theory fuelled the rise of feminism. Such explains the social movements that commenced after the First World War in 1919 for rights of women across various spheres of life such as property, suffrage and financial independence.

2.3.2. FEMINISM(s)

In contrast to the sex role theory of gender, the feminist perspectives predominantly focus on the perceived oppression of women by a male dominated economic, political, social and cultural environment. ‘First wave feminists’ in the 19th and early 20th centuries were active in demanding rights to suffrage, property rights, education, and active economic participation. For example, the Aba women’s riot (women’s war) of 1929 during which Igbo women in the then British Nigeria protested their restriction from participating in government (Van Allen, 1997)\textsuperscript{61}. This illustrated that women were ready to take on patriarchal ideology that informed the political, economic order and across other spheres of societal life. Again, contrary to the view across Western feminist literature, the movement for gender equality was triggered by local realities and experiences rather than any wave of feminism that swept across Nigeria at the time\textsuperscript{62}.

In the two decades that followed the Second World War, a period of rapid rebuilding and economic growth was witnessed across the western world. This gave rise to ‘second wave’ feminism. Having experienced the “cameo” they played during war time, the 1960s and 1970s experienced radical movements by women demanding more participation in economic and

\textsuperscript{62} Van Allen, 1997.
political activity. Scholars like Connell observed that aside from the economic motives behind the gender equality movement, women also aspired to remove the shackles of subordination and alter existing imbalance in power relationships such as legal inequalities and contraception-abortion. The strict definitions of roles have since witnessed significant changes with more women getting into employment and challenging the status quo. This change first began in societies where capitalism grew. For instance the basic chores which kept women occupied such as garment making were taken over by businesses, leaving them with more time on their hands to find alternative time consuming activities. This time, however, they earned income for their efforts.

Critics of ‘second wave’ feminism like Cranny-Francis, Waring and Stravropolous are of the view that whilst they claimed to speak for the liberation of women universally, they consistently failed to understand the crucial differences in life experiences and backgrounds that existed between them (the feminists) and the “universal sisterhood of women.” ‘Second wave’ feminism was perceived by “non-white” women as overemphasizing the experiences of upper and middle class white women. The quest to address the shortcomings of second wave feminism led to the emergence of third wave feminism. These feminist scholars also postulate that a comparative approach be taken when Theorising and applying feminism.

66 Momsen, 2010.
According to Arndt, third wave feminism ignored and marginalized the specific problems of African women and other non-white women\(^{69}\). This consequently led to the rejection of western feminism in African societies and the rise of ‘Womanism’ and ‘African Womanism’ as an African response to western feminism\(^{70}\). Ogunyemi goes further to state that whilst western feminists claim to advocate for gender equality, they rather paradoxically are also guilty of becoming as domineering as the masculinity and the patriarchy which they diametrically oppose and customarily demonize\(^{71}\).

It is important to explore the global context and scholarship of gender discourse because it provides a proper framework for understanding the Nigerian/African perspective.

2.4. GENDER: AN AFRICAN (NIGERIAN) PERSPECTIVE

Discussing gender in pre-colonial Africa in general, and Nigeria in particular is contentious on many levels. This is primarily because there is a dearth of academic literature to support any bold claims about how the relationship between men and women was defined in pre-colonial African societies. Africa (pre-colonial and post-colonial) is a complex mosaic and any attempt to reduce this complicated continent into simple preconceived categories does it a grave disservice. There have been arguments that posit that in pre-colonial Africa, men and women had complimentary roles in their society. African men and women shared complimentary roles in political, socio-economic and religious life.

The advent of colonial imperialism brought with it a “moralising” and “civilising” mission to redefine among many other things family, gender, and the role of men and women

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\(^{71}\) Ogunyemi, 1985.
in society. The imposition of these new ideals by colonial authorities fundamentally altered the balance in the relationship between men and women in society and relegated women to a subordinate role to men. The battle to rebalance the gender relations still rages on fiercely in Nigeria and Africa. The responses to the challenges facing gender relations in Africa have been variegated.

African scholars such as Kilanko\(^{72}\) have been accused of adopting wholesale extrapolations of western feminism and failing to situate their analysis of gender discourse within the socio-cultural contexts of African societies. Other African writers have distanced themselves from the feminist movement. Their sentiment, as Para-Mallam aptly describes is the “stereotyping and stigmatisation of feminists as Western-style liberationists, anti-male, anti-family, anti-God, anti-establishment lesbian trouble makers”\(^{73}\). In their attempts to distance themselves from such appellations, African writers have resorted to adopting alternative nomenclatures such as “Womanism” championed by Ogunyemi\(^{74}\) and “Stiwanism” as proposed by Ogundipe-Leslie\(^{75}\).

African womanists predominantly argue from a pan African perspective and are widely dismissive of reconciling *African womanism* with “*Western feminism*” because the perception that feminism is tantamount to Western imperialism\(^{76}\). These discrepancies within scholarly gender literature serves to further emphasise the influence of people’s world view (culture, ethnicity and religion) on their perception of gender and its pervasive effect on individual and

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\(^{74}\) Ogunyemi, 1985.


\(^{76}\) Ogunyemi, 1985.
collective lives. The irreconcilable ongoing debate between African and Western feminists illustrates on one hand, the markedly utopic conceptualisation ‘modern’ feminists attempt to endorse and impose as the ultimate perspective to theorising and understanding gender. On the other hand, the schism between African and Western feminists also illuminates the need for applying relativism in understanding the convoluted maze of gender. One of the attempts on the international level to address the issues of gender inequality is gender mainstreaming and it is explored in more detail in the next section.

2.5. GENDER MAINSTREAMING

The origins of gender mainstreaming as a concept can be traced to the 1980’s and the attempt by the international community to stretch the feminist discourse beyond the realm of academics and situate it within the political landscape. International organisations such as the United Nations (UN) sought to perform an agenda setting role in the conversation about gender equality. This agitation led to the adoption of the concept by many governments in 1995 under the auspices of the Beijing Platform for Action. Gender mainstreaming was seen as a concerted effort to bridge the gap between feminist theory and how it is articulated in practice. The United Nations Economic and Social Council (ECOSOC) defines gender mainstreaming as

"…..the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political,


economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal of mainstreaming is to achieve gender equality."

Gender mainstreaming often draws upon transnational networks, processes and institutions and attempts to challenge the traditional focus on national processes. It is a process that seeks to achieve gender equality by revising all mainstream policy arenas. According to Rees, gender mainstreaming turns away the focus from individuals and their rights to equal treatment, and from groups and their quest to ameliorate historic disadvantages, to address the ways in which systemic structures and processes conspire to infringe on these rights.

Attempting to analyse the concept of gender mainstreaming, Walby proposes some major issues which should be tackled. The first issue is resolving the tension between “gender equality” and the “mainstream”. She argues that the multiple frames of reference of gender mainstreaming render the process inevitably and essentially contested. This tension occurs primarily because as Elgstrom opines, new gender norms have to fight their way institutionalized thinking, often competing with traditional norms. These traditional norms may not necessarily oppose gender equality but may find themselves placed higher up the scale of preference and competing with gender equality for prioritization. The consequence of this tension between gender inequality and the mainstream is that it becomes more difficult to separate the goal of gender equality and the process to gender equality. In examining the

80 Walby, 2005.
relationship between gender equality and the mainstream, there is a need for continuously evolving interaction and negotiation between the various contesting perspectives so as to capture the dynamic and complex landscape within which the gender equality discourse takes place.

The second major issue which Walby identifies as crucial in understanding gender mainstreaming is the contested versions of and routes to gender equality. Behind the various definitions of gender mainstreaming are three distinct perspectives that underpin them. These are the models of gender equality based on sameness, difference and transformation. Notably, Squires offers a parallel model of inclusion, reversal and displacement. The route of “sameness” or “inclusion” adopts a legal approach and is based on equal opportunity and equal treatment with huge emphasis on individual rights. “Difference” or “reversal” focuses on disadvantaged groups and special programmes to address the inequality. “Transformation” or “displacement” focuses on the systems, structures and processes that give rise to group inequality and attempt to displace such. A preponderance of scholars in the gender debate have attempted to consider these theories in isolation, emphasizing one perspective as superior to other and mutually exclusive, for instance who advocate for displacement and transformation as the ultimate route towards achieving gender equality.

The gender mainstreaming debate is as multifaceted as feminist theory debates, fundamentally about sameness/difference and universalism/relativism. One such dilemma is how

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85 Walby, 2005.
88 Rees, 2005.
to recongise and conceptualize difference without falling into the trap of essentialism\textsuperscript{90}, and whose standards to apply and for which constituency to apply such standards to\textsuperscript{91}. An indepth understanding of the gender equality debate will reveal that these three perspectives are interconnected and possibly complementary, as strategies which simultaneously interact with one another and not end visions. Booth and Bennett refer to as them as the ‘three-legged equality stool’\textsuperscript{92}. As made evident by Walby’s review of the European Union’s (EU) gender mainstreaming policy\textsuperscript{93}, these three approaches to gender equality can coexist. It is imperative therefore to distinguish between the vision of gender equality and the strategy towards achieving gender equality.

Gender mainstreaming also takes place within a context of complex social inequalities. There is an increasing number of grounds under which it is possible to make legal complaints of discrimination. These are not limited to gender, race/ethnicity and disability but extend to include faith and age inter alia\textsuperscript{94}. These diverse forms of inequality have implications for the theory and practice of gender mainstreaming\textsuperscript{95}. Although gender mainstreaming claims to make the experiences of men and women an integral part of designing, implementing, monitoring and evalution of policies and programmes\textsuperscript{96}, it inadvertently and inevitably prioritizes gender inequality over other forms of inequality. This competition for higher priority among the various forms of inequality may impact negatively on the quest for gender equality.

\textsuperscript{90} Walby, 2005; Morley, 2007.

\textsuperscript{91} Squires, 1999.


\textsuperscript{95} Walby, 2005a.

\textsuperscript{96} Morley, 2007.
The intersections of gender inequality with other complex inequalities are examined in more detail later in this chapter.

Critics of gender mainstreaming point to its transnational origins and an albatross that weighs the concept down. Because of its transnational origins, gender mainstreaming poses a serious challenge situating it within particular contexts and achieving success.²⁷

### 2.6. GENDER, CULTURE AND IDENTITY: MUTUALLY EXCLUSIVE OR MUTUALLY CONSTITUTIVE?

From a sociological perspective, it is quite impossible to discuss and understand the concept of gender in isolation as it does not exist in a vacuum. As argued by social constructionists, certain aspects of gender are constructed through an individual’s interaction with the various agents of socialisation (family, schools, religious institutions and the media). Culture provides the canvass on which gender is expressed.²⁸

According the United Nations Educational, Scientific and Cultural Organisation (UNESCO), culture could be defined as “the whole complex of distinctive spiritual, material, intellectual and emotional features that characterise a society or social group. It includes not only the arts and letters, but also modes of life, the fundamental rights of the human being, value systems, traditions and beliefs…”²⁹ A key component of culture is that it must be shared within people within a group. The sharing of these qualities, attitudes and practices makes the

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group unique\textsuperscript{100}. These tangible and intangible ingredients which make up culture influence people’s attitudes towards emotion, rites and rituals, age and even gender.

As Bem contends through the gender schema theory, individuals learn over time to assimilate the gender schema that best suits their gender category (male or female)\textsuperscript{101}. The gender schema is developed through the constant interplay between the various agents of socialisation which to a large extent reflect the culture of that particular society\textsuperscript{102}.

In addition, Eagly and her colleagues proposed the social role theory as a way of understanding the role of the society and culture in the formation of gender roles beliefs and gender stereotypes. According to the social role theory, people observe men and women in certain roles, reinforce these collective observations and project them unto other men and women as prescribed gender roles\textsuperscript{103}. Again agents of socialisation, as well as the expectations of societal members, facilitate conformity to prescribed gender roles.

Geert Hofstede’s cultural dimension theory provides a starting point for understanding the diversity and relativity that exists within culture. Hofstede’s theoretical framework of cross-cultural communication proposes five dimensions from which national culture can be conceptualised. According to him, the dimensions of power distance, uncertainty avoidance, short-term versus long-term orientation, individualism-collectivism and masculinity and femininity, influence how people behave within social contexts and within organisations. In relation to gender, the dimensions of “masculinity-femininity” and “individualism-


collectivism” are most relevant because they have a significant effect on how society is structured and how gender is conceptualised.  

2.6.1. MASCULINITY VERSUS FEMININITY

Masculinity-femininity as proposed by the cultural dimension theory fundamentally argues about the social and emotional implications of having being born as a boy or a girl. It also elucidates on the distribution of gender roles within different societies. Accordingly, differences in gender roles are relatively more rigid and pronounced in masculine cultures whilst feminine cultures have a comparatively fluid approach to gender roles within society.

Building on the foundations of Hofstede’s Cultural dimension theory, the GLOBE (Global Leadership and Organisational Behaviour Effectiveness) study by House, et al. carried out a research into the impact of culture on the conceptualisation of leadership. They developed nine cultural dimensions namely; uncertainty avoidance, power distance, institutional collectivism, in-group collectivism, assertiveness, future orientation, performance orientation, human orientation and gender egalitarianism. Furthermore, this principle establishes gender as a key component within the fabric of a society, as gender egalitarianism measures the to which gender role differences are minimized within the home, organisations

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and communities\textsuperscript{109}. In low gender egalitarian cultures, men are expected to prioritise work over family and for women, family comes before work. In contrast, high gender egalitarian cultures promote a comparative overlap in the roles for men and women\textsuperscript{110}. According to the GLOBE study, Nordic and Eastern European societies were found to have high gender egalitarianism whist Middle Eastern societies scored low in gender egalitarianism\textsuperscript{111}.

In discussing the complex relationship between culture and gender, what becomes apparent is that the distribution of roles and responsibilities to men and women within a given culture does influence how members of that culture conceptualise gender. For example, gender stereotypes such as females being shrownd into fulfilling only ‘domestic’ responsibilities within the home could hinder their chances of achieving self-actualisation and contributing significantly more to the wellbeing of the family and to society at large.

The distribution of these roles and responsibilities between the masculine and feminine within a society is also contingent upon how the concept of ‘self’ is defined within a given community.

2.6.2. INDIVIDUALISM VERSUS COLLECTIVISM

Closely related to masculinity and femininity, the degree of emphasis on the concept of ‘self’ within a society has a significant influence on how people conceptualise cognition, emotion, motivation, gender and gender roles\textsuperscript{112}. The theory of self contrual as proposed by Markus and Kitayama posits that individualistic societies (America, United Kingdom, Nordic and

\textsuperscript{109} House, et al., 2004. See also Northhouse, 2013.

\textsuperscript{110} Lyness and Judiesch, 2014.

\textsuperscript{111} House, et al., 2004.

Germanic European cultures among others) are self-conscious, with an independent view of ‘self’. This is referred to as independent self construal. Individuals within societies with an independent view of self are encouraged to discover and express their unique inner attributes. It can be argued that within individualistic societies, the monocultural approach to self reduces the tendency for an individual to want to conform to what the larger society, consequently leading to a more fluid approach to the conceptualisation of gender.

Conversely, Asian, African, Latin American and Southern European cultures define the concept of ‘self’ in relation to ‘significant others’. Here, actions and attributes are considered in relation to other members of the cultural group so much so that there is an interdependence in the conceptualisation and creation of meaning. Markus & Kitayama refer to this as interdependent self construal. The implication of interdependence in the conceptualisation of ‘self’ is that the role of the social domain becomes even more fundamental such that individuals are expected to conform to certain norms and apply significant levels of self-regulation because the world is seen as an extension of one another. For instance, Phoenix contends that ‘black’ children are more likely to live with relatives and parents and because of the emphasis on kinship relations within the extended family within the black community and are also more likely to conceptualise their gender roles as defined by their social interactions with their relatives.

114 Lyness and Judiesch, 2014.
It is important to note that the categorisation of Western societies as ‘individualist’ and the non-Western societies as ‘collectivist’ may project an inaccurate portrayal of these societies and cultures as homogenous. So even within America which is perceived to be the paragon of aggressive individualism, it is possible to have communities and subcultures that exhibit interdependent contrual of self \(^{119}\).

In many societies, religion and religious institutions are prominent in public and private life and serve as a sieve through which culture is filtered \(^{120}\). As agents of socialisation, religious institutions perform the role of gatekeeping, defining and setting standards about norms and values within a given society. Among the aspects of socialisation which religious institutions facilitate, gender is apparent.

Religious groups are inherently governed by doctrines about gender and gender roles within their respective communities. Christianity, Islam and Judaism all teach that man (Adam) was created before woman (Eve) and this has been interpreted by many to mean men are superior to women in principle. In Christianity, for instance, one of the most cited verses that relates to the role of women within the Church and wider society is 1\(^{st}\) Timothy 2: 11-12, which states that “A woman [or wife] should learn quietness and full submission. I do not permit a woman [or wife] to teach or assume authority over a man [or over her husband]; she must be quiet”. \(^{121}\)

This controversial passage of the Bible has remained a constant point of linguistic and hermeneutical debate for Christian theologians and feminists alike, and has been cited as one of

\(^{119}\) Phoenix, 1997.

\(^{120}\) Para-Mallam, 2006.

\(^{121}\) The Holy Bible (New International Version) 1\(^{st}\) Timothy 2: 11-12.
the reasons why women are urged to take subordinating roles in certain Christian denominations.

As Heaton argues, through various mechanisms including socialisation, moral values and norms, separate spheres of responsibilities are proposed and reinforced for both men and women\textsuperscript{122}. As a consequence, Christian religious leaders, for example, may give interpretations to passages like \textit{1st Timothy 2:11-12}, whereby as Miller and Hoffman contend, “females are taught to be more submissive, passive, obedient and nurturing than are males”\textsuperscript{123}. The consequence of such interpretations of scripture is that gender stereotypes are reinforced and in the process forced into moulds which they struggle to fit into.

2.7. GENDER AND LEADERSHIP: DO MEN AND WOMEN LEAD DIFFERENTLY?

One of the most enduring sources of academic and social debate is the topic of gender and leadership\textsuperscript{124}. At the heart of this debate is the question do men and women lead differently? The answer to this question is hugely dependent on what research one is exposed to\textsuperscript{125}. This is partly because as Eagly & Johannesen-Schmidt opine, feminists are sceptical of preaching gender differences in leadership for the reason that it could provide further rational for excluding women from opportunities especially in male dominated leadership roles\textsuperscript{126}. From

\textsuperscript{122} Heaton, Tim B. "Religion and socioeconomic status in developing nations: A comparative approach." \textit{Social Compass} 60.1 (2013).


\textsuperscript{126} Eagly & Johannesen-Schmidt, 2001.
another perspective, other feminists believe that a perception of sameness in leadership styles
could spell doom for “relational qualities that are the traditional source of female pride and that
may contribute to superior performance by women leaders”\textsuperscript{127}.

Researchers have a diversity of perspectives about the leadership styles of both men
and women, many arguing that there is little or no relationship between gender, leadership style
and effectiveness\textsuperscript{128}. Early research into differences in leadership styles between men and
women predominantly compared task-oriented styles and interpersonally oriented styles or
democratic/participative styles and autocratic styles. One of such pieces of research was
conducted by Eagly and Johnson\textsuperscript{129}, who carried out a meta-analytical research into the
relationship between gender and leadership styles and discovered that contrary to pervasive
stereotypical expectations, there were no differences in leadership styles between both men and
women in organisational settings. These differences were only evident in controlled
environments where participant behaviours were regulated by social roles.

The insights from Eagly and Johnson suggest that within organisations, leaders tend to
be more interested in providing effective leadership to their team members and subordinates
instead of aiming to represent and sex differentiated features of expected gender roles\textsuperscript{130}. In a
similar research into gender and leadership style among school principals by Eagly, Karau,
and Johnson\textsuperscript{131} the findings showed that inter alia, female schools principals adopted a more


\textsuperscript{128} Northhouse, 2013.


\textsuperscript{130} Eagly & Johnson, 1990.

democratic or participative leadership style and less autocratic or directive than their male counterparts.

In another research, a meta-analysis by Eagly, Johannesen-Schmidt, & van Engen, that compared transformational and transactional leadership styles between men and women found that male leaders were generally more likely to lead in a transactional manner while females lead in a transformational manner\textsuperscript{132}. The research also found that women were more likely to offer more contingent rewards than men. The implication of the findings of this research is that men are portrayed as being more autocratic and directive in leadership while women are venerated for their transformational leadership styles and tendencies.

The inconsistencies in gender and leadership style research is indicative of the complexity of the concepts of leadership and gender. The marked polarization of scholarly discourse around these concepts has birthed multiple perspectives from which the relationship between gender and leadership styles can be illuminated.

**2.8. SIMULTANEOUS OCCUPATION OF GENDER ROLES AND LEADERSHIP ROLES**

Leaders occupy roles and carry out responsibilities defined by their organisations and specific positions irrespective of their gender. However, they inevitably function under the constraints and perceptions of their gender roles\textsuperscript{133}. Eventhough postmodernists like Butler\textsuperscript{134} and Lorber\textsuperscript{135} posit that men and women occupying the same leadership positions would behave


\textsuperscript{133} Eagly & Johannesen-Schmidt, 2001.

\textsuperscript{134} Butler, 1990.

\textsuperscript{135} Lorber, 1994.
very similarly, Wharton argues that gender roles invariably exert some influence\textsuperscript{136}. For instance, Gutek and Morasch\textsuperscript{137} argue that gender roles spillover to organisations while Ridgeway maintains that gender provides an “implicit, background identity” from which interactions and relations occur within the workplace\textsuperscript{138}.

Korabik & Ayman\textsuperscript{139} and Ayman & Korabik\textsuperscript{140} attempt to delineate the underlying theory of gender and leadership into three perspectives. They are the intrapsychic perspective, the social structural perspective, and the interpersonal perspective. Research from the intrapsychic focuses primarily on the intrinsic intrapsychic characteristics of a leader. Through gender schemas and gender role traits acquired through the process of socialisation, intrapsychic gender role characteristics (masculinity/femininity, instrumentality/expressivity, and agency/communion) affect a leader's preferred style.

From the social structural perspective, the focus is on the social roles played by men and women within the society. The normative roles of men and women affect their leadership behaviour and outcomes\textsuperscript{141}. The consequence of the social structural perspective on organisations and institutions is that perceptions that male roles are more congruent than women roles could result in prejudice against female leaders\textsuperscript{142}.

\textsuperscript{136} Wharton, 2012.


\textsuperscript{141} Korabik & Ayman, 2007; Ayman & Korabik, 2010.

\textsuperscript{142} Eagly & Karau, 2002.
The inter-personal interaction perspective incorporates elements of both the intrapsychic and social structural perspectives. The focus here is on how leaders interact with their superiors, subordinates and co-workers because fundamentally, interactions are viewed as a function of the interplay between sociodemographic gender cues, which are overt and the gender-related beliefs, perceptions and expectations, which are more covert and subliminal\textsuperscript{143}. These processes are also influenced by the contexts such as the tasks to be completed and the composition of the individuals available to lead and carry out laid out tasks.

This research approaches the relationship between gender and leadership from an intergrative viewpoint as suggested by Korabik and Ayman\textsuperscript{144} because the conception and execution leadership involves social interaction between leaders, subordinates and peers, who themselves come to the workplace with their values and gender role orientation. The nature of this interaction is influenced by intrapsychic processes (e.g gender role attitudes and values), by social structural processes (e.g expectations and attributions about prescribed behaviours), and finally by interpersonal processes (e.g contextual cues such as the task in hand and the gender mix within the group). The interplay between these various factors shapes the way individuals exhibit leadership.

2.9. INEQUALITY: COMPLEX INEQUALITIES AND COMPLICATED REALITIES

At the heart of the debate about inequality is the fundamental question ‘inequality of what?’. There are no easy answers to this question because of the complex nature of inequality. As Walby (2009: 250) postulates, “There are several regimes of complex inequality, including those of class, gender and ethnicity. These are complex inequalities, combining inequality and

\textsuperscript{143} Korabik & Ayman, 2007; Ayman & Korabik, 2010.
\textsuperscript{144} Korabik & Ayman, 2007.
difference simultaneously.” Walby’s submission is germane to this research because there is a conflation (intentionally or unintentionally) of inequality into one single regime, mostly the gender regime. The complexity of inequality is better understood and investigated if its various dimensions are disentangled and subjected to rigorous intellectual scrutiny. There is also the need to discuss the political, economic and social spheres where these inequalities intersect, adapt and mutate.

The class regime of inequality is a complex inequality that has its roots in the political and economics spheres of nations and states. The key ingredient to class inequality is the concentration of land and capital in the hands of the ‘elite’ with defining features such as economic exploitation and perceived bourgeoisie hegemony. Irrespective of whether a society is predominantly or marginally neoliberal, capitalist, feudal or social democratic, class inequality is made manifest in other socio-political domains such as the criminal justice system.

Most notably, Yuval-Davis’ seminal research on intersectionality highlights the complexity of inequality. She argues that the various dimensions of inequality (class, gender, and ethnicity) have their ontological bases in the economy, biology and social inclusion/exclusion respectively. These three main dimensions of inequality intersect and adapt so much so that it becomes difficult to isolate them from one another.

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146 Walby, 2009.
Intersectionality proposes that in trying to get a deep understanding of inequality, all aspects of an individual’s identity need to be examined and scrutinized as simultaneously interacting with each other and not as distinct outcomes that can be observed separately. The framework of intersectionality also offers an insight into the interplay and interrelation between power hierarchies and the multiple systems of oppression that exist in society.

Theorising gender inequality is equally as complex as class inequality discussed above. This difficulty in engaging in a conversation about gender inequality is because of the polarized nature of the gender inequality debate.

2.10. CHAPTER SUMMARY

Therefore, this Chapter has highlighted that the concept of gender is complex and can only be properly understood through a triumvate of the individualist, interactional and institutional approaches. In the next Chapter, the a conceptual clarification of job security and insecurity is presented. Chapter three will also explore the link between gender and job (in)security. An examination of the consequences of job insecurity on individuals and organisations is also undertaken.
CHAPTER THREE

JOB (IN)SECURITY: CAUSES AND CONSEQUENCES

3.0. CHAPTER OVERVIEW

This chapter will present a conceptual clarification of job security/insecurity. It will explore the consequences of job insecurity on individuals and organisations. This chapter will also establish the link between gender and job (in)security and critically examine how job insecurity affects men and women.

3.1. BOUNDARYLESS WORKING AND UNCERTAINTY: THE CHANGING NATURE OF WORK

The increase in international integration of goods, services, labour, technology, knowledge, ideas and capital has resulted in many intended and unintended consequences. The economic argument for globalisation is that it facilitates the absorbance of technology from leading nations which in turn leads to economic growth and higher output. Some of the benefits of globalization. However, one of the unintended consequences of globalization is the process of creative destruction that occurs to jobs. The process of job creation and destruction that emanates from globalization and technological advancements is that some workers become increasingly vulnerable. The rise in job insecurity has also coincided with the rise in practices like outsourcing and offshoring.


One of the many reasons for the need to research job security and insecurity are the changes that have happened in the labour market and workplace, and have created more uncertainty in the workforce environment. There have been massive changes in the global economy over recent decades which have affected organisations\textsuperscript{150}. Accelerated global economic integration has consequently led to global competition. National markets have become deregulated, national borders are increasingly becoming blurred no longer an obstacle to the operations of organisations\textsuperscript{151}. These global changes have led to alterations in the structures of organisations and organisational practices in order for companies to be able to survive in this new environment with increased competitiveness.

One vehicle for companies and organisations to adapt and adjust to this ultracompetitive environment is the use of privatization, mergers, acquisitions, joint ventures, and downsizing as various means for organisations to compete globally with other organisations. Businesses have become “leaner and meaner” by focusing their energies on core competencies and outsourcing what they consider more peripheral functions\textsuperscript{152}. In addition, many organisations have adopted non-standard types of employment like zero-hour contracts to guarantee organisational flexibility and short reaction times to external shocks, changes and challenges\textsuperscript{153}. The use of project and agency staff as well as temporary employment is common practice among organisations today.


\textsuperscript{152} Burke & Cooper, 2000 p. 6

Consequently, there has been a correspondent decline in the use of long-term employment and thus in life-long tenure as well, which were the standard previously\textsuperscript{154}. There is also a visible shift in the kinds of demands and competencies that are required of today’s workforce. Employees have to deal with organisations’ need for flexibility, while loyalty to the organisation has fallen behind in the pecking order of requirements\textsuperscript{155}. Ultimately, these changes in the global economy and within organisations has led to a shift in risk – from the organisation to the individual – as the uncertainties of the labour market are increasingly being borne by the individual\textsuperscript{156}.

The ramifications of this shift in risk from organisation to the individual is that organisations are less likely to provide an opportunity for a life-long employment with just one employer\textsuperscript{157}. Instead, what has arisen in its place is a career where employees are expected to be rational agents looking after their economic self-interest and well-being through increased market drive and self-direction. In comparison to the previous state of affairs, where organisations were more likely to provide relative job security and stability, the burden has shifted onto employees who today need to ensure their own security by remaining employable\textsuperscript{158}. Workers have to take on greater responsibility for the continuous development of their human and social capital in order to find new jobs – as their careers and economic futures are dependent on it. At the same time, organisations have to adjust and adapt to this fast


\textsuperscript{158} De Cuyper et al, 2009.
pace of change in order to survive. In the same vein, the relentless march of technology has contributed to ensuring that workers become flexible or risk getting lost in the miasma that is the labour market.

These technologies have also conspired to blur the boundaries between work and other aspects of life outside work. The work place has become all-pervading, what Allvin refers to as working “always and everywhere”\textsuperscript{159} especially in situations where working hours are unclearly regulated\textsuperscript{160}. This all-pervading, omnipresent workplace with its increased pace comes with its attendant challenges. Chief among this negatives is that pressures from work often cross over easier into the non-work domain (e.g. the family). This has made it more difficult for employees to disengage and recover from the stresses arising from boundary less working\textsuperscript{161}. The next section presents a definition and conceptual clarification for job (in)security.

3.2. JOB SECURITY/INSECURITY: CONCEPTUAL CLARIFICATION

Davy, Kinicki, and Scheck (1997)\textsuperscript{162} define job security as the expectations an individual has about continuity in a job situation. It also extends beyond concerns over continuation of employment with an employer to include concerns over loss of desirable job features such as promotion opportunities, favourable working conditions long term career prospects and


\textsuperscript{160} Burke & Cooper, 2000.


opportunities and being assigned unwanted additional responsibilities. Job security is the concern about the future permanence of a job and an employee’s perception of a potential threat to their continuity in a job, and captures how secure a person feels in a job. Job security “is the assurance (or lack of it) that an employee has about the continuity of gainful employment for his or her work life”. The inverse of job security is job insecurity.

Job insecurity is significantly different from actual job loss. Whereas job loss is immediate, job insecurity is a protracted feeling of uncertainty about one’s future in a particular job. The key word in the definitions given about is perception, and this is suggestive of the subjective nature of job security. An individual’s subjective experience may be interpreted differently from of another person in the same situation because of how they perceive it.

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3.2.1. OBJECTIVE AND SUBJECTIVE JOB INSECURITY

There are scholars like Klandermans and van Vuuren\textsuperscript{168} who have stated that there are two fundamental aspects to conceptualizing job insecurity; objective and subjective job insecurity.

Objective job insecurity refers to the real event that threatens the job security of an employee\textsuperscript{169}. It is the anticipation of unemployment which is created by the threat of actual job loss\textsuperscript{170}. The origin of this type of job insecurity could be the economic situation of a given society or country or the imminent restructuring, downsizing, outsourcing and bankruptcy which has taken place within an organisation\textsuperscript{171}. These material changes in work situation are the threats that cause objective job insecurity.

Subjective job insecurity on the other hand is a more personal phenomenon. It refers to the perceptions the a worker has about his/her current job situation\textsuperscript{172}. The implication of this is that subjectively experienced threats are derived from objective threats by means of the individual’s perceptual and cognitive processes\textsuperscript{173}. For instance, an objective situation in a workplace, say downsizing can be interpreted in numerous ways by employees. Some may have feelings of uncertainty even though there is no objective threat to their particular job.


\textsuperscript{172} Martínez \textit{et al.} (2010), p. 197.

where as others may feel very secure about their jobs even though they face imminent dismissal\textsuperscript{174}. The uncertainty that job insecurity creates means that workers are not able to adequately prepare for a future that they have no clarity about. They are unclear as to how to respond to this uncertainty and as Greenhalgh and Rosenblatt contend, this breeds a sense of powerlessness in them and exacerbates the experienced threat\textsuperscript{175}.

### 3.3. IMPLICATIONS ON EMPLOYEES AND EMPLOYERS

The failure to understand the consequences of actions leading to job insecurity could result in an alienated workforce, devoid of commitment and likely to withdraw psychologically from the organisation and stop short of providing bare minimal levels of productivity\textsuperscript{176}. Job security is inextricably linked with organisational commitment and job performance\textsuperscript{177}. Yousef researched the role of job security in predicting organisational commitment and the factors that contribute to the varying levels of perceptions of job security among employees. Finding of his research suggest that there is a positive correlation between job security, organisational commitment and job performance. The research goes further to highlight the various factors that contribute to job security which include age, education level, marital status, income, career prospects and the organisations willingness to actively and overtly contribute to individual improvement\textsuperscript{178}.

In a related piece of research, Rosenblatt \textit{et al} examined the experience of job insecurity and its effects on work attitudes (organisational commitment, tendency to quit, resistance to

\textsuperscript{176} Davy, Kinicki & Scheck, 1997.
\textsuperscript{178} Yousef, 1998.
change, perceived performance and perceived organisational support) among Israeli school teachers. Using a gender-based framework, the research found that men and women significantly differed in their level and profile of job insecurity: Males were more insecure and emphasised financial concerns, while females expressed concerns about intrinsic facets of their jobs. Furthermore, the effects of job insecurity on work attitudes were different for men and women: while for females all job attitudes were adversely affected by job insecurity, for males, only organisational commitment, intention to leave, and resistance to change were affected179. The research suggests that men tend to have a more transactional relationship with organisations while women tend to be relational in their interactions with organisations and employers. It remains to be seen whether the findings of this research are able to be replicated against a different organisational/cultural context.

Similarly, Ferrie, Shipley and Stansfeld180 carried out a research to determine the effect of chronic job insecurity and changes in job security on self-reported health, minor psychiatric morbidity, physiological measures, and health related behaviours among British civil servants. The results show that there was higher self-reported morbidity among participants who lost job security. Furthermore, they claim that changes in the physiological measures were limited to an increase in blood pressure among women who lost job security and a decrease in body mass index among women reporting chronic job insecurity. The findings of this research are questionable as there is an inherent assumption that correlation equals causation. Despite the claims that job insecurity affects blood pressure and body mass index of women in said research, it is debatable to what extent job insecurity is responsible for these physiological


measures. Notwithstanding the questions raised above, what is evident is that job insecurity has an impact on the health of employees.

The results from previous research are inconsistent and less than conclusive about the nature of the relationship between gender and job security. This will be examined in more detail later in this dissertation.

3.3.1. SHORT-TERM CONSEQUENCES ON THE INDIVIDUAL

In the short-term, job insecurity has been argued to impact individuals in different ways. Kanungo’s research suggests that job insecurity affects the degree to which employees identify with their job or wish to engage in their work\textsuperscript{181}. This relationship contradictory across academic scholarship. For instance Kuhnert and Palmer and Ouyang suggested that there is a strong negative relationship between job insecurity and job involvement\textsuperscript{182}, Hollenbeck and Williams on the other hand did not find any relationship between job security and job involvement\textsuperscript{183}. Also, De Witte et al found a negative relationship between job security and job satisfaction\textsuperscript{184}. Having considered the short-term outcomes for the individual, the next section will explore research on short-term outcomes of job insecurity on organisations.


3.3.2. SHORT-TERM CONSEQUENCES ON THE ORGANISATION

For organisations, the implications of job insecurity in the short-term arise around organisation commitment. For example, a primarily negative relationship has been established between job insecurity and certain types of organisational commitment\(^{185}\). Particularly, affective commitment, the emotional attachment to the organisation, have been negatively associated with job insecurity\(^{186}\). Kalyal researched the relation between job insecurity and commitment to change and found results similar to those for the relation between job insecurity and organisational commitment\(^{187}\). The key finding from this research was that employees who experienced greater uncertainty about their job did not understand why the current organisational changes were needed. Employees who perceived their job to be insecure reported less perceived duty to commit when changes were initiated.

These findings suggest that employees who reported increased job insecurity perceived that their organisations supported them less compared to those that did not experience job insecurity and consequently, these employees, feeling insecure are less likely to be as productive in their jobs.


3.3.3. LONG-TERM CONSEQUENCES ON THE INDIVIDUAL

In the long term, job insecurity affects the health of the employee\textsuperscript{188}. Job insecurity has been associated with mental health issues such as anxiety, psychosomatic complaints, emotional as well as physical exhaustion, hostility, burnout, and depression\textsuperscript{189}. Somatic complaints have been found to be related to job insecurity\textsuperscript{190}.

Other research has found job insecurity to be associated with increased medical consultation. The negative health-related effects of prolonged job insecurity have been found to be comparable to the health effects resulting from serious illness\textsuperscript{191}. Even factors that are important in the recovery process – such as psychological detachment, experiencing mastery, ability to relax, and feeling in control – have been found to be negatively associated with job insecurity\textsuperscript{192}. In addition, employees experiencing job insecurity have expressed an increased need for recovery, and experienced greater exhaustion as well as lower vigour at work\textsuperscript{193}. There have also been hints at the possible negative relations of job insecurity with work engagement and employability\textsuperscript{194}.

\textsuperscript{188} Cheng & Chan, 2008; Sverke et al., 2002.


\textsuperscript{190} Cheng & Chan, 2008; Sverke et al., 2002.


\textsuperscript{192} Kinnunen et al., 2010.

\textsuperscript{193} Kinnunen et al., 2010.

3.3.4. LONG-TERM CONSEQUENCES ON THE ORGANISATION

Job insecurity also has long term implications for organisations. For instance, there are studies that demonstrate that job insecurity is associated with increased turnover intention\textsuperscript{195}. Studies that have investigated the relations between job insecurity and the aspects of work effort and job performance have reached differing conclusions. Studies such as Roskies and Louis-Guerin found a negative relationship between job insecurity and performance\textsuperscript{196}. Others such as Ashford et al did not find this association at all\textsuperscript{197}. Conversely, other scholars have found job insecurity to be positively related to work performance and effort\textsuperscript{198}. A negative link between job insecurity and creativity has been established\textsuperscript{199} other research also suggest that employees, who experience job insecurity showed more withdrawal behaviour in the workplace\textsuperscript{200} and provide a lesser quality of customer service\textsuperscript{201}. Organisational safety is another long term outcome of job insecurity. It has been linked with decreased safety, increased instances of risky behaviour at work, and a higher number of accidents\textsuperscript{202}.

\textsuperscript{195} Cheng & Chan, 2008 and Sverke et al., 2002.


Job insecurity has also been related to the underreporting of accidents and has been found to be related to an increased amount of working hours\textsuperscript{203} as well as an increased absence from the job\textsuperscript{204}. There are also implications of job insecurity on organisational commitment. This is explored in more detail in the subsequent section.

### 3.4. THE PSYCHO-SOCIAL CONTRACT

Employee commitment is also a complex phenomenon that has eluded any precise and accurate definition\textsuperscript{205}. This is largely due to its multi-faceted nature which requires a lot of careful specification of its context\textsuperscript{206}. According to Mowday et al, commitment is the “relative strength of an individual’s identification with and involvement in a particular organisation”\textsuperscript{207}. They also go further to highlight three dimensions of commitment which are: a strong desire to remain a member of the organisation, a strong belief in, and acceptance of organisational values and goals, as well as willingness and readiness to exert considerable effort on behalf of the organisation. Building on the definition by Mowday et al, O’Reilly and Chatman develop a model of commitment predicated on the assumption that employee commitment represents

\begin{flushright}

\textsuperscript{203} De Cuyper et al., 2008.

\textsuperscript{204} Ashford et al., 1989; De Witte et al., 2010


\end{flushright}
employee’s attitude towards the organisation. They identify three distinct dimensions to commitment which include compliance, identification, and internalisation

Employees develop compliance when they adopt and/or modify their behaviours in order to receive certain rewards (e.g. promotions and benefits). In identification, the individual accepts influence to establish and maintain a satisfying relationship with the organisation by respecting its core values and accomplishments without necessarily adopting them as his/her own. Internalisation occurs at the point where the values the employee develops and those exhibited and promoted by the organisation are congruent. Where there is synergy between organisational goals and individual goals and a sense of shared values between employee and employer, O’Reilly and Chatman argue that employees are more committed.

Meyer and Allen identify three fundamental dimensions of commitment. According to them, employee commitment is manifested through three dimensions which include; affective commitment, continuance commitment and normative commitment.

3.4.1. AFFECTIVE COMMITMENT

Affective commitment reflects a ‘desire’ by an employee to remain in employment with a particular organisation. It refers to the psychological attachment of a worker to his or her place of work. The individual enjoys his/her membership of the organisation. This emotional

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attraction to an organisation may be significantly influenced by events and/or policies within such an organisation which have some emotional undertone\textsuperscript{213}. For instance, policies on redundancies are capable of severing deep emotional connections which employees have for their employers in the short run and even the long run. Supporting this point of view, Meyer \textit{et al} discovered that there is a close relationship between affective commitment and other components of the employer-employee relationship such as low absenteeism and improved job performance\textsuperscript{214}. Furthermore, Coyle-Shapiro and Kessler posit that the level of support, which employees perceive the organisation affords them also influences the level of affective commitment that exists between the employee and the organisation\textsuperscript{215}.

**3.4.2. CONTINUANCE COMMITMENT**

Continuance commitment reflects a ‘need’ to remain in the employment of an organisation\textsuperscript{216}. This type of commitment is achieved after an employee considers the benefits he or she enjoys as a member of the organisation as well as the cost of leaving such an organisation. Continuance commitment is significantly influenced by factors that are mostly economic in nature. These factors include the cost of acquiring non-transferable skills, the possibility of losing certain attractive benefits (for instance, official cars and houses), or the cost of uprooting and relocating family members, consequently disrupting personal relationships\textsuperscript{217}.

\begin{footnotesize}
\begin{enumerate}
\item Meyer \textit{et al}, 2002.
\item Meyer & Allen, 1991.
\end{enumerate}
\end{footnotesize}
The employee in this case weighs the benefits of remaining with an organisation against its cost. Using indices such as job security, future career prospect, promotion policies of an organisation and transactional costs, he or she makes a decision. A reconciliation of the cost of leaving the organisation and the possibility of securing a better employment leads the employee to commit to his current employer or otherwise leave the organisation. The fewer the alternatives are, the greater the level of continuance commitment\(^\text{218}\).

### 3.4.3. NORMATIVE COMMITMENT

Normative commitment is obligatory and moral in nature. It is born out of a sense of moral consciousness of an employee to maintain membership with a particular organisation\(^\text{219}\). Though normative commitment is considered as a different dimension of commitment, it is closely related to affective commitment because of its emotional and moral elements\(^\text{220}\). Normative commitment is influenced by factors such as familial and cultural socialisation\(^\text{221}\). Where influential family members have served as a part of an organisation, there is a tendency for an employee to have a sense of loyalty to that organisation. In the same vein, culture plays a role in employees’ perception of loyalty and a sense of obligation.

Additionally, normative commitment could be developed where an organisation rewards an employee in advance (e.g. paying for training or school fees). Recognising the level of investment made on the employee, he or she feels obligated to reciprocate the investment and commit to the organisation until the ‘debt’ is repaid\(^\text{222}\).


\(^{221}\) Meyer & Allen, 1991.

\(^{222}\) Coetzee, 2005.
It is noteworthy to bear in mind that these various dimensions of commitment discussed above do not exist in isolation. Employees in most cases possess feel affective commitment, continuance commitment, and normative commitment in varying degrees. Commitment is individual in nature and consequently, there are also those employees who could feel predominantly one dimension of commitment.

Other scholars have attempted to define employee commitment in relation to the social exchange theory, for instance\textsuperscript{223}. The employment relationship is considered as a process of resource exchange which is governed by the principle of reciprocity\textsuperscript{224}. Employers and employees conceive certain beliefs and perceptions about each other, often leading to formal contracts\textsuperscript{225}. However, there exist certain aspects of the employer-employee relationship that comprise of undocumented expectations, often referred to in academic literature as psychological contract\textsuperscript{226}.

When organisational obligations and expectations are met, a feeling of security and satisfaction is fuelled in the employee, leading them to reciprocate the actions of the organisation. Conversely, when formal contractual commitments are breached and expectations are not met, the psychological contract is broken and this could lead to the loss of employee commitment\textsuperscript{227}. It becomes imperative for organisation to strive towards initiating


HR practices that engender a positive psychological contract from employees and also for employees to hold their own end of the bargain. Employees need to be committed to organisations just as much as organisations need to be committed to their employees.

Pearce opines that job security is a psychological state and as such cannot be discussed in isolation from the concept of the psychological contract\textsuperscript{228}. Kraimer \textit{et al} posit that job security is indicative of the extent to which the psychological contract is being fulfilled by an organisation\textsuperscript{229}. The concept of psychological contracts is explored in further detail below.

\textbf{3.5. THE SIGNIFICANCE OF THE PSYCHO-SOCIAL CONTRACT}

A psychological contract is a set of unwritten and unspoken expectations that exist between individual employees and their employers\textsuperscript{230}. It is a metaphor representing actions that employees believe are expected of them by their employers and equally what employers expect from their employees. These promises, expectations and obligations range from those that are explicit and close in nature to a formal employment contract such as financial rewards for better performance, to others that are more informal and implicit in nature such as employer-employee concessions about flexible working hours to accommodate extenuating domestic circumstances\textsuperscript{231}. They are also re-negotiated and/or modified overtime and influenced by various contextual factors\textsuperscript{232}. While both parties should be aware of the exchanges that occur

\textsuperscript{228} Pearce, Jone L. "Job Insecurity is Important, but not for the reasons you might think: The example of contingent workers." \textit{Trends in Organizational Behavior} 5 (1998).


along this relationship spectrum, there is always a predisposition, especially with the more informal aspects of the psychological contract for misunderstanding and disagreement. This is primarily due to the subjective nature of human interpretations.

Furthermore, to fully understand the potential consequences of the psychological contract, Guest suggests it is imperative to take into account issues of fairness and trust\textsuperscript{233}. This is because colleagues of an employee may perceive their psychological deals as unfair and make their judgments based on the context of deals made to their colleagues. Rousseau refers to this as ‘idiosyncratic deals’. Idiosyncratic deals arise when workers have the privilege to negotiate different treatment from their employers than that received by comparable others. Such differential treatments are capable of precipitating feelings of unfairness and favouritism and may hamper efforts to build a positive psychological contract\textsuperscript{234}. The climate within which these deals and negotiations take place and the level of trust within the organisation has a significant bearing on how these perceptions thrive and fester, and their implications on the relationship between individuals and organisations\textsuperscript{235}.

Rousseau conceptualizes the psychological contract as a continuum with transactional contracts at one end and relational contracts at the other end. Transactional contracts are those that are more explicit, monetized, economically focused, clearly defined, time bound, and easy to monitor. Relational contracts on the other hand are more implicit and less easy to monitor. They are socio-emotional, open-ended, pervasive, and inherently subjective and are developed over time\textsuperscript{236}. Guest is critical of the duality of conceptualizing psychological contracts, arguing

\begin{itemize}
\item[\textsuperscript{233}]{Guest, 2004.}
\item[\textsuperscript{234}]{Rousseau, D. "The Idiosyncratic Deal: Flexibility Versus Fairness." \textit{Organizational Dynamics} 29 (2001).}
\item[\textsuperscript{235}]{Guest, 2004.}
\item[\textsuperscript{236}]{Rousseau, 1990.}
\end{itemize}
that the distinctions between transactional and relational contracts are not clear cut\(^{237}\). Consequently, there is a possibility that certain exchanges between an individual and an organisation may be inclined towards the transactional alone, for example employees who are on zero-hour employment contracts. Such employee-employer relationships may be largely absent of relational psychological contracts and this could influence their level of commitment and performance towards the organisation. For example, UK employees on zero hour contracts for instance may not expect job security and career prospects from their employers\(^{238}\). There is also the question as to whether these organisations are obligated to provide any kind of relational exchange with employees, considering that employment relationship is purely economic. For the purpose of consistency in this research, the transactional-relational psychological contract continuum is adopted.

The challenges for employers trying to keep up with employee expectations have become increasingly more complex in the face of the changing nature of employer-employee relationship, especially with the ever growing interest in work-life balance\(^{239}\). As a result of this, it becomes increasingly likely that expectations are not met and obligations left unfulfilled ultimately leading to the violation and breach of psychological contracts. For instance, Conway and Briner found that psychological contracts are breached almost on a daily basis and may have a negative effect on employee mood and performance\(^{240}\). However, their findings also indicate that this breach is contingent on whether the broken promise is implicit or explicit. They also raise the question about who bears responsibility for broken promise; a particular

\(^{237}\) Guest, 2007.


\(^{239}\) Guest, 2007.

person or the organisation as a whole. The implications of the issues raised above on employee-employer relationships is that there is a need to re-examine the processes that lead to standoffs between individuals and organisations within the context of the perpetually unstable socio-political and economic environment.

3.6. JOB (IN)SECURITY AND GENDER

The uncertainties of modern working life have led to mounting pressures on workers. Most of this pressure arising from a lack of control and a feeling of powerlessness about ones job stability and security. Greenhalgh and Rosenblatt’s seminal work on job insecurity defines job insecurity as the “perceived powerlessness to maintain desired continuity in a threatened job situation”241. This perceived powerlessness has far reaching implications both the health of the employee, their productivity as well as the health of the organisation242.

Certain demographic factors have been found to make employees susceptible to the negative outcomes of job insecurity for instance job tenure, age and occupational status243. Gender has been flagged up in research on job insecurity. For instance, De Witte found job insecurity has a link to mental ill-health among men244, whereas in other studies, such as that of Rosenblatt and colleagues, findings suggest that job insecurity was mainly related to work attitudes among women245. The link between gender and job insecurity needs to be researched further and its outcomes, explored in fuller detail so as to gain a bigger picture of its implications for men and women in the work place which is what this research sets out to do.

241 Greenhalgh & Rosenblatt, 1984, p. 438
242 Greenhalgh & Rosenblatt, 1984. See also Rosenblatt, Talmud, & Ruvio, 1999


245 Rosenblatt et al.,1999
Previous research regarding gender differences in the context of job insecurity have been inconclusive. From the traditional point of view of the man as breadwinner, it has been argued that men suffer more from job insecurity since the potential job loss is a threat to a man’s role as the breadwinner. It has been suggested that women have alternative identities to fall back on in case of job loss, such as the family role, so a potential job loss is thought to be less threatening to the wellbeing of women compared to that of men\(^{246}\). There are fundamental drawbacks to this view primarily because there are families that are headed by women. It also assumes that men are incapable of viewing themselves as individuals who occupy multiple roles in the family.

Other studies have found that it is single women as well as women who are the breadwinner of their families, who report suffering more from job insecurity\(^{247}\). These results approach research from the perspective that men and women occupy multiple roles in life, where it is not gender per se but the role that individuals assume that is the best determines who suffers most. Several studies have mixed results that suggest that the effects of job insecurity not differing according to gender. For instance, Rosenblatt et al. found that job insecurity for female teachers was more strongly associated with a decrease in work attitudes than it was for the men\(^{248}\). In a similar research of health care employees, it was found that job insecurity had a longer lasting negative effect on women’s well-being than on the men’s\(^{249}\).

Gaunt and Benjamin, found that among the men and women with more traditional ideological views on gender, men experienced more job insecurity. Men and women, who perceive their


\(^{247}\) De Witte, 1999.


work and family roles as equally important, reported to experience similar levels of job insecurity\textsuperscript{250}.

In sum, gender is a factor that is not fully understood in the context of job insecurity and will be explored in more detail subsequently in this dissertation. The next section contains an overview of the Nigerian Banking sector.

### 3.7. THE NIGERIAN BANKING SECTOR: A BRIEF HISTORICAL OVERVIEW

Nigerian banking has undergone significant changes over the past thirteen years, culminating in the drop in the number of banks from over 95 different banks in the early 2000s to about 21 in 2016\textsuperscript{251} (A list of the 21 banks is available in the appendix). This section provides a brief history of commercial banking in Nigeria.

The history of Nigerian banking can be traced to colonial Nigeria. The African Banking Corporation and the British Bank of West Africa (now known as the First Bank of Nigeria) were established in 1892 and 1894 respectively. Barclays Bank began operations in Nigeria around 1925. These colonial banks provided financial services and influenced trade and commercial activities across West Africa from Nigeria\textsuperscript{252}. There was a view among Africans that these banks only existed to satisfy the financial needs of colonial powers\textsuperscript{253}. This consequently led to a push for the establishment of indigenous African banks culminating in the African Continental Bank in 1949. The push by Africans to access banking services led to the establishment of the Central Bank of Nigeria in 1959. The gradual deregulation of the

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\textsuperscript{251} CBN, 2016.


banking sector over the next thirty years gave rise to numerous banking establishments. At its highest, there were eight-nine (89) commercial banks before the recapitalization reform by the Central Bank in 2004. The 2004 reforms led to the consolidation of commercial banks from eighty-nine (89) to twenty-five (25). This study looks at the various issues surrounding gender and job security within these commercial banks and their consequences on productivity, staff welfare/wellbeing and wider society.

The subsequent section provides a statistical picture of men and women in the Nigerian banking industry. The CBN directed banks to increase the representation of women in top management positions and on boards by the year 2014, to forty percent (40%) and thirty percent (30%) respectively. The data captures a snapshot of the number of men and women that occupy positions of Chief Executive Officer (CEO), Board members and top management positions.

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254 The number of commercial banks have since reduced to 21. See a complete list in the appendices.

3.8. NIGERIAN BANKING: A GENDERED VIEW

**FIGURE 2**: PERCENTAGE OF MALE AND FEMALE CEOS OF COMMERCIAL BANKS IN NIGERIA 2012-2013

![Graph showing percentage of male and female CEOs in commercial banks in Nigeria 2012-2013](image)

Source: WIMBIZ, (2014)

From 2012 to 2013, men occupied eighty-nine percent (89%) of CEO positions in commercial banks in Nigerian while women occupied eleven percent (11%).

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256 WIMBIZ, 2014.
FIGURE 3: MALE AND FEMALE REPRESENTATION ON BOARDS OF COMMERCIAL BANKS IN NIGERIA (2012-AUGUST 2014)

<table>
<thead>
<tr>
<th>POSITION</th>
<th>2012</th>
<th>2013</th>
<th>2014 (AUGUST)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FIGURE</td>
<td>PERCENTAGE (%)</td>
<td>FIGURE</td>
</tr>
<tr>
<td>TOTAL NUMBER OF FEMALE DIRECTORS IN COMMERCIAL BANKS IN NIGERIA</td>
<td>42</td>
<td>15</td>
<td>45</td>
</tr>
<tr>
<td>TOTAL NUMBER OF MALE DIRECTORS IN COMMERCIAL BANKS IN NIGERIA</td>
<td>230</td>
<td>85</td>
<td>228</td>
</tr>
<tr>
<td>TOTAL NUMBER OF DIRECTORS IN COMMERCIAL BANKS IN NIGERIA</td>
<td>272</td>
<td>100</td>
<td>273</td>
</tr>
</tbody>
</table>
From the graph above, in 2012, women occupied 15% of seats on board position in banks while men occupied 85 of the seats on board position of banks in Nigeria. In 2013, the number of seats occupied by women marginally increased by 1% to 16% while that of the men dropped to 84% from 85% in 2013. As at August 2014, the percentage of women represented on the boards of commercial banks in Nigeria rose to 19% while percentage of men represented on boards dropped to 81%.
FIGURE 5: MALE AND FEMALE REPRESENTATION IN TOP MANAGEMENT POSITION (AGM – GM) OF COMMERCIAL BANKS IN NIGERIA 2012 – AUGUST 2014

<table>
<thead>
<tr>
<th>Position</th>
<th>2012</th>
<th>2013</th>
<th>Aug-14</th>
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<tbody>
<tr>
<td>Total Number of seats occupied by women in top management positions of</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>commercial banks in Nigeria</td>
<td>226</td>
<td>27%</td>
<td>227</td>
</tr>
<tr>
<td>Total Number of seats occupied by men in top management positions of</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>commercial banks in Nigeria</td>
<td>625</td>
<td>73%</td>
<td>635</td>
</tr>
<tr>
<td>Total Number of people in top management positions of commercial banks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in Nigeria</td>
<td>851</td>
<td>100%</td>
<td>862</td>
</tr>
</tbody>
</table>

SOURCE: WIMBIZ (2014)
In 2012, men occupied 73% of seats in top management positions in banks while women occupied 27%. In 2013, there is a marginal increase in the percentage of top management positions occupied by men, putting it at 74% while the percentage of women occupying top management positions in commercial banks in Nigeria falls by 1% to 26%. The percentages remain the same as at August 2014.

The data available to the researcher provided information for the period between the years 2012-2014. While the researcher would have wished to get more data, the challenges of obtaining detailed statistics about the numbers of men and women employed in Nigerian banks constrained the researcher’s ability to be more comprehensive in presenting such details.
3.9. CHAPTER SUMMARY

This chapter critically examined the intersection between gender, job security and insecurity. It explored job security and job insecurity and its consequences on individuals and organisations. The next chapter will lay out the philosophical underpinnings and methodological framework from which this research is undertaken.
CHAPTER FOUR

RESEARCH METHODOLOGY

4.0. CHAPTER OVERVIEW

This chapter discusses the philosophical underpinnings of this research, focusing on the theoretical framework that has guided this research, a detailed background of the research setting and an in-depth look at the research design, sampling and data collection techniques and strategies. The research questions this thesis attempts to answer are exploratory in nature and thus, requires a methodology that can develop a robust understanding of complex and interconnected phenomena. A justification for the choice of epistemology and theoretical perspective is also provided. The qualitative research strategy is then presented, including its significance to this investigation.

4.1. THEORETICAL FOUNDATIONS

One of the many challenges faced by researchers with identifying theoretical perspectives and methodologies as demonstrated by Crotty\textsuperscript{257} is the inconsistent, or sometimes even contradictory terminology applied to them. It becomes imperative therefore for a researcher to have a deep understanding of the competing theoretical perspectives and methodologies so as to avoid conducting a methodologically defective research. In order to circumvent the trap of terminological inconsistencies and contradictions within this research, interpretivism is used to

represent theoretical perspectives that share the goal of understanding the complex world of lived experience from the point of view of those who live it\textsuperscript{258}.

The philosophical persuasion that underpins this research is interpretivism. From the interpretivist point of view, what distinguishes human social action from the movement of physical objects, as Schwandt argues, is that human social actions are inherently meaningful\textsuperscript{259}. To fully understand a particular action, the inquirer must have a firm grasp of the meaning(s) that constitute the action in question. To justify the choice of the interpretivist perspective for this research, it is important to consider other theoretical frameworks in order to understand why they are not applicable to the subject matter of this research.

Researching the natural and social world has presented researchers with an epistemic conundrum. At the heart of the controversy are the questions what the nature of existence is (ontology), and what it means to know (epistemology)\textsuperscript{260}. Gray posits that epistemology provides a philosophical background for determining the adequacy and legitimacy of the various kinds of knowledge\textsuperscript{261} and as Easterby-Smith et al point out, having an epistemological perspective is important for a number of reasons. Firstly, it helps to clarify research designs, helps the researcher recognize which research designs will work and which will not. Furthermore, proper understanding of philosophy may also suggest to a researcher how to adapt research designs according to the constraints of the research subject matter and knowledge.


\textsuperscript{261} Gray, 2009. p. 17.
structures. For the reasons mentioned above, it is important to explore the complex debate around epistemological and theoretical perspectives in order to justify the adoption of interpretivism for this research.

4.2. EPISTEMOLOGY

Crotty attempts to delineate epistemological perspectives into three main categories; objectivism, constructionism and subjectivism. According to him, the fundamental assumption from objectivist epistemology is that meaning and meaningful reality exist independent of consciousness. Objectivism holds that there is an objective truth and meaning is ‘out there’ and can be discovered. The properties of the research object can be measured and quantified and the criteria for judging the quality of the inquiry are validity, generalizability, reliability, and objectivity. The role of the researcher from this perspective is that of a neutral observer who is to decipher, map out and present the objective truth, reality and meaning. Positivism and post positivism are theoretical perspectives associated with the objectivist epistemology.

While objectivism assumes there is an objective ‘truth’ that is discoverable, constructionism assumes that truth and meaning comes into existence and the consequence of
our engagement with the multiple realities in our world\textsuperscript{267}. From this perspective, meaning is constructed and not discovered\textsuperscript{268}. According to Crotty, constructionism is the:

“view that all knowledge, and therefore all meaningful reality as such, is contingent upon human practices, being constructed in and out of interaction between human beings and their world, and developed and transmitted within an essentially social context \textsuperscript{269}."

This view is also supported by Guba & Lincoln who posit that “\textit{Human behaviour, unlike that of physical objects, cannot be understood without reference to the meanings and purposes attached by other human actors to their activities.}”\textsuperscript{270} Constructionism drives home unambiguously that there is no ‘true’ or ‘valid’ interpretation of meaning and reality and therefore, particular attention is given to the subject in preparation for the emergence of new interpretations and meanings\textsuperscript{271}. A researcher working from this epistemic perspective focuses on gaining an understanding of people’s interpretation of reality derived through social interactions and interpersonal relationships. A theoretical perspective associated with constructionism is interpretivism\textsuperscript{272}.

The epistemological perspective of subjectivism is the base of theoretical perspectives such as critical theory, modernism/postmodernism and feminism. The fundamental assumption of subjectivism is that meaning emerges from a vacuum and does not emerge from the interplay between the subject and the outside world. Instead, meaning is imposed on the object by the

\textsuperscript{267} Crotty, 1998. p. 8.

\textsuperscript{268} Crotty, 1998. pp. 8-9; See also Gray, 2009. p. 18.

\textsuperscript{269} Crotty, 1998. pp. 42.

\textsuperscript{270} Guba & Lincoln, 1994. p. 106.

\textsuperscript{271} Crotty, 1998. pp. 48-51.

\textsuperscript{272} Gray, 2009. p. 18.
subject. The role of the research from this point of view is emancipatory—one of a catalyst for creating change and challenging the power structures that lead to oppression.

The epistemological perspective of constructionism underpins this research primarily because of its explorative aims. The focus of this study is to explore and understand the complex relationship between gender and job (in)security in the Nigerian context and also the wider socio-cultural environment within which these organisations operate. The fundamental assumptions of constructionism, which include the multiplicity in the interpretations reality and meaning, is consistent with the aims, objectives and research questions this research seeks to answer and is considered appropriate for the purpose of this research. Haven briefly examined the epistemological perspectives, it is also important to discuss the theoretical perspectives that will guide this research.

4.3. THEORETICAL PERSPECTIVES

Crotty defines theoretical perspectives as the philosophical stance that informs our chosen methodology. It relates to the underlying philosophical assumptions about the view of the world a researcher holds. The theoretical perspective provides a context for the processes involved in the research and a basis for the logic and criteria of the research. Coming from the epistemological perspective of constructionism, and taking into account the aims and objectives of this research, together with the nature of the research questions it seeks to answer,

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the theoretical perspective that serves as a fulcrum for this research is interpretivism. The motivations and justification for this choice are discussed extensively below.

Interpretivism is a theoretical perspective that has at its heart the goal of understanding the complex world of lived experience from the point of view of those who live it. A fundamental assumption in interpretivism is that the world of lived reality and context-specific meanings that constitute the research subject is constructed by social actors and through complex processes of social interaction involving history, language and action, meaning is fashioned. The interpretivist holds the view that to understand the world of meaning, one must interpret it. The role of the inquirer here is to explicate the process of meaning construction and clarify what and how meanings are expressed in language and actions of these social actors. Subjective meaning is at the heart of interpretivism. To understand the meaning of an action, the researcher has to interpret the action within context.

The meaning of interpretivism is however not undisputed. This is evident in Schwandt’s submission in Constructivist, Interpretivist Approaches To Human Inquiry attempts to make a rather tenuous distinction between interpretivism and constructivism, claiming they differ in epistemological assumptions and methodologically. This researcher avoids making such fine


distinctions and uses only the term “interpretivism” so as to avoid any obfuscation about the theoretical perspective that has informed this research.

Interpretivism emerged as an alternative to positivist dominated research approaches which originated in the natural sciences. As Schwandt puts it, ‘interpretivism was conceived in reaction to the effort to develop a natural science of the social’. A positivist approach to research would follow the methods of the natural sciences by seeking to identify universal features of human society through value-free detached observation. Proponents of positivism argue that the purpose of science is to offer causal explanations of social, behavioural and physical phenomena with assumptions that these phenomena are understood and have unanimous interpretations universally. Conversely, interpretivism, as adopted for this research seeks to understand the concepts of gender and job security/insecurity, the debates around both concepts. The focus will be on documenting subjective meanings and interpretations of respondents while taking special care to avoid distorting these meanings and interpretations. The interpretivist theoretical perspective of this research has informed the choice of grounded theory as the methodology for this research and will be discussed in more detail in subsequent sections.

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4.4. GROUNDED THEORY

Grounded theory emerged from the seminal work of Glaser and Strauss in *The Discovery of Grounded Theory* and is defined as “the discovery of theory from data systematically obtained from social research”\(^{287}\). Theory evolves during the research process through a continuous interplay between analysis and data collection\(^{288}\). The main components of grounded theory as presented by Glaser and Strauss include:

- Simultaneous involvement in data collection and analysis
- Constructing analytic codes and categories from data, not from preconceived logically deduced hypotheses
- Using the constant comparative method, which involves making comparisons during each stage of the analysis
- Advancing theory development during each step of data collection and analysis
- Memo-writing to elaborate categories, specify their properties, define relationships between categories, and identify gaps
- Sampling aimed toward theory construction, not for population representativeness
- Conducting the literature review after developing an independent analysis

There are certain difficulties the researcher will need to be aware of when adopting grounded theory for this research. This is mainly because of the inconsistencies and unresolved

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issues surrounding the nature and processes of grounded theory\textsuperscript{289}. The most visible manifestation of this tension is apparent in the split between its pioneers, Glaser and Strauss, who have taken grounded theory in divergent directions. Charmaz argues that Glaser’s grounded theory is imbued with positivist underpinnings with assumptions of an external reality and a neutral observer who discovers data, and an objectivist rendering of data\textsuperscript{290}. Charmaz levels a similar criticism of Strauss and Corbin’s strand of grounded theory which also assumes an objective external reality and aims towards unbiased data collection. There is a move to give research respondents a voice, representing them as accurately as possible\textsuperscript{291}.

Charmaz offers an alternative to the positivist-influenced grounded theory of Glaser and Strauss which she terms constructivist grounded theory. This inflection of grounded theory takes the middle ground between postmodernism and positivism, assuming the relativism of multiple social realities and recognizing the mutual creation of knowledge and meaning by the viewer and viewed\textsuperscript{292}. The constructivist approach to grounded theory also values subjectivity. Here the researcher is not seen as a neutral observer but as an integral part of the meaning creation and interpretation process\textsuperscript{293}.

Cutcliff critically examined some methodological issues researchers employing grounded theory need to be mindful of\textsuperscript{294}. One of such issues is the place of a literature review


\textsuperscript{291} Charmaz, 2000. p. 510.

\textsuperscript{292} Charmaz, 2000. p. 510.


in grounded theory research. Strauss & Corbin suggest that a researcher should avoid literature review prior to commencing the data collection and analysis. Their argument is that by avoiding the literature review, the researcher is able to ensure that the emergent theory will be grounded in the data rather than the researcher’s prior knowledge on the research topic. There are however scholars who disagree with this approach, for example Charmaz suggests a literature review should precede data collection to help identify the knowledge gaps or help develop a rationale for the study.

Furthermore, as Dunne argues, postponing the literature review until data collection and analysis is practically unworkable for many researcher because ethical approval and progress through the research process is heavily dependent upon producing a detailed literature review prior to the commencement of primary data collection and analysis. In addition to the points mentioned above, carrying out a literature review early on in the research provides a justification for a specific research approach, ensures that the research has not been already done while simultaneously highlighting lacunae in existing knowledge, helps contextualize the research and will help the researcher avoid conceptual and methodological pitfalls. As Cutcliff aptly notes, “no potential researcher is an empty vessel, a person with no history or background.” Within the context of this research, the literature review was developed as an on-going process. The researcher reviewed extant literature to gain an insight into the fields of gender and job (in)security because it was a mandatory part of the annual monitoring of

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progress on the research programme. The focus will then turn to data collection and analysis following which the researcher intends to return to the literature.

A further area of debate discussed by Cutcliff is the interaction between the researcher and the world they are studying, particularly how this affects the emerging theory. Any researcher adopting grounded theory will need to be clear about the philosophical underpinnings of their research and analytic approach they intend to employ.

In relation to the study, a constructivist grounded theory approach was identified as appropriate to develop insight into the experiences of male and female bank employees and explore the core meanings that were attached to their experiences. By gleaning insight into the meaning attached to experience, and the beliefs that surround their actions, a better understanding of these experiences, actions and meanings can be gained. As this research is based on an interpretive approach, constructivist grounded theory is a veritable tool for exploring the complex relationship between men and women working in Nigerian commercial banks as well as and how they are individually and/or collectively impacted by job security/insecurity in line with Charmaz’s argument that grounded theory studies can show complex situations are played out at interactional and organisational levels. Grounded theory was selected as a logical methodological choice for this study, because, as Stern argued, “the strongest case for the use of grounded theory is in investigations of relatively unchartered waters, or to gain a fresh perspective in a familiar situation” This is especially through within the Nigerian context generally and the banking sector specifically. This research sets out to explore the experiences of men and women working in commercial banks and as such, employs

constructivist grounded theory as the methodological vehicle for achieving this objective.\textsuperscript{303} The strategies for applying grounded theory in data collection and analysis will be discussed below.

4.5. SAMPLING

Sampling is a key requirement in empirical research. “The quality of a piece of research not only stands or falls by the appropriateness of methodology and instrumentation but also by the suitability of the sampling strategy that has been adopted”\textsuperscript{304}. Because of the practical impossibility of collecting data from an entire population, sampling becomes useful as it allows a researcher generate fairly accurate insights and findings either for the purpose of generalising (as in positivist research) or for the purpose of exploration and understanding (as with interpretivist research)\textsuperscript{305}.

Influenced by the interpretivist philosophical underpinnings and methodological inclinations of this study, this research used a combination of two sampling methods. For the purpose of this study, purposive sampling was initially employed, supplemented by snowball sampling.

Purposive sampling is a form of non-probability sampling which involves the selection of individuals based on their ease of access, knowledge and relevance to the research topic\textsuperscript{306}.

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Snowball sampling on the other hand, is an approach that capitalises on research participant’s interpersonal networks so as to gain access to other key participants\(^{307}\). Research participants inadvertently act as gatekeepers to other participants and this could reduce asymmetric power relations between the researcher and participants\(^{308}\).

Theoretical sampling is recognised as the appropriate sampling process for grounded theory studies, and refers to the recursive identification and selection of potential data sources that contribute to the exploration of concepts and towards on-going theoretical development\(^{309}\).

Theoretical sampling is couched within the grounded theory research process, guided by theoretical enquiry and the emergence of new data as it arises from the constant comparison\(^{310}\). Theoretical sampling is a deliberate and non-random and does not aim to represent a population, but rather to identify data-rich sources that lead to new insights into an area. Participants here are selected on their ability to contribute to theoretical development and refining the emerging theory\(^{311}\). Sampling is, therefore, directed by concurrent analysis with the aim of theoretical saturation, continuing until no new codes are gained from constant comparative analysis\(^{312}\).

One of the challenges that became apparent during the course of the research was that due to the research design, theoretical sampling of participants was inhibited, as it was


\(^{308}\) Cohen et al, 2011, p. 159.

\(^{309}\) Charmaz, 2006

\(^{310}\) Charmaz, 2006


\(^{312}\) Charmaz, 2006
necessary to use a sample that was equally representative of male and female bank employees. This challenge was overcome with a combination of purposive and snowball sampling.

For this research, all research participants were in employment with commercial banks operating in Keffi town, in Nasarawa State, central Nigeria. The selection of this sample size was determined by the aims of the research as job (in)security can only be properly researched and analysed within the context of a job. The researcher made use of social networks to enquire about research participants who worked in banks.

There is no prescription on appropriate sample sizes in grounded theory\textsuperscript{313}. Each research comes with its own nuances that affect sample size. In relation to this study, the researcher was guided by the following to arrive at the sample size. First, the nature of the research and methodological requirements. The tenets of grounded theory require that a researcher continues to gather and analyse data until no new insights and information emerge from the data\textsuperscript{314}. The researcher had to balance the meeting the research objectives (as stated in chapter one) and the demands of the methodology. To achieve this, the researcher was sensitive to the gender of research participants while recruiting. The researcher started with an initial round of two research participants from each bank (one male, one female). This enabled the researcher to set about achieving the objectives of the study by seeking a balance of voices between both genders as defined by this research and exploring deeply their experiences.

Furthermore, there are 6 commercial banks in the Keffi town where the research took place. The researcher had to sample employees from all these banks to gain a robust insight into the experiences of men and women working there as well as whether they were (in)secure in their employment. Thirdly the researcher had to bear in mind the cost in time and finances of conducting and transcribing a large sample size. By the end of the first round of interviews

\textsuperscript{313} Charmaz, 2006 p. 18
\textsuperscript{314} Charmaz, 2006
with research participants, patterns had emerged and to achieve theoretical saturation, the second round of interviews were conducted.

4.6. DATA MANAGEMENT

Interviews were conducted in a place of the research participant’s choosing this was done to ensure that the research participant was at ease. Most interviews took place at the residence of the participants so as to ensure their privacy. Where interactions occurred outside of the participant’s home it was in a setting s/he was comfortable with. The University of Bolton researcher policy was adhered to at all times to ensure safety. Age, gender and length of employment were recorded to provide a descriptive analysis of the sample. Interviews were transcribed by the researcher, and data were stored securely on a password-protected computer with access restricted to the researcher. All information obtained was managed according to the Data Protection Act (1998). The identity of all research participants was protected through the use of anonymization. Personal details used for contact and consent purposes were kept separate from computerised data in a locked filing cabinet. Data was used only for the declared purpose of the study and retained in line with the University of Bolton data storage policy; all personal details of participants were destroyed on completion of the study and the award of the degree.

4.6.1. INTERVIEW METHODS

Interpretive research methods entails entering into the research participants’ worlds\(^{315}\). One of the most effective ways of exploring participants’ worlds and realities is the intensive interviewing\(^{316}\). Consequently, semi-structured interviews with open-ended questions will be

\(^{315}\) Charmaz, 2006. P. 19.

\(^{316}\) Easterby-Smith et al, 2002, p.85.
used to gather data. As Charmaz posits, interview accounts do not necessarily reproduce reality. Instead, they provide accounts from certain points of view, something that interpretivist research aims to capture and present.\(^{317}\)

Grounded theory research does not test hypotheses or use pre-formulated research questions that seek to test a theory. Instead, grounded theory seeks to generate unforced participant-led data from which a theory can be drawn.\(^{318}\) Although a range of data collection methods can be used within grounded theory methodology, face-to-face interview methods are particularly useful because meaning is constructed through participant-researcher interactions in order to generate new knowledge.\(^{319}\) Data collection used a semi-structured interview format as this is a well-established method of collecting data within qualitative research methods to enable meaningful interactions with participants, allowing them to share their experiences, thoughts, attitudes and beliefs. This enabled exploration of a range of issues, whilst emphasising aspects of the phenomenon participants perceive as important.

A purposely-broad approach to exploring the experiences of male and female bank employees was maintained, as this allows participants to define direction and parameters within the interview, and allows the researcher to develop an understanding of the phenomenon grounded in the participants’ world-views.\(^{320}\) Interview questions were developed drawing on themes identified from the literature review, research aims, objectives and questions which were developed into an interview guide (Appendix 2). The interview guide provided early insights into the experiences of male and female bank employees, but also allowed for flexibility for exploring other issues that emerged during the course of the interview. As such, questions asked during interviews were not prescriptive, but rather the interview guide was

\(^{317}\) Charmaz, 2006. P. 27.
\(^{318}\) Bryant & Charmaz, 2010
\(^{319}\) Bryant & Charmaz, 2010
\(^{320}\) Bryant & Charmaz, 2010
useful for providing launchpad for the exploration of aspects of interviews that seemed vital in order to understand the experiences of bank employees. This process continued in an iterative manner until the social processes emerged from patterns within data analysis\textsuperscript{321}.

The interviews took place between February and April 2016 and all interviews took place at a place and time determined by the participants. Most interviews took place during weekends and public holidays. A few occurred after work hours during the working week. The most common setting for the interview was the home of the research participants as most chose for interviews to take place in a surrounding they were most relaxed in.

4.7. INTERVIEW TRANSCRIPTION

All interviews were transcribed verbatim by the researcher. Names of respondents or any other personal identifying information did not appear in the transcription. Identifiers were removed from data and replaced by a code. No personal identifying information or names were included in the transcript and dissertation. Before the commencement of the interview, respondents were told that they would be able to have a copy of the transcript to confirm the accuracy of the transcription if they wished. None of the research participants opted to get a copy of the interview transcripts but a few requested to see the completed thesis. The researcher intends to honour this request upon successful completion of his oral thesis viva.

4.7.1. CODING

Coding is the first step in the process of data analysis\textsuperscript{322}. It gives a researcher the analytical scaffolding on which to build. It is the pivotal link between data collection and developing a

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\textsuperscript{321} Bryant & Charmaz, 2010
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robust explanation for the emerging theory\textsuperscript{323}. Through initial and focused coding, the researcher defines what is happening in the data and attempts to demonstrate an understanding of what it means.

Grounded theory is a comparative method in which the researcher compares data with data, data with categories, and category with category\textsuperscript{324}. Comparing these illuminates the similarities and differences between personal, social, and material experiences of research participants. It helps to clarify the points of convergence and divergence between experiences. The next sections will outline the stages of coding as applied in this study.

\section*{4.7.1.1. INITIAL CODING}

Initial coding is the earliest stage of data analysis. This is where labels are systematically assigned to segments of data to allocate units of meaning. Analysis was undertaken line by line as a strategy to fragment participant narratives with labels, highlighting the meaning underlying the narratives that would have normally escape the attention of the researcher\textsuperscript{325}. Initial labels were mostly descriptive, recounting the action contained in a line in concise terms. As early data patterns began to emerge, audio recordings and field note transcripts were revisited to ensure analysis was indicative of the data. This provided a second layer of analysis to explore implicit meaning derived from the interview context. It is necessary to return to original sources as initial assumptions made from the coding process can be challenged and possible bias addressed\textsuperscript{326}. Constantly revisiting data also encouraged new interpretations of the experiences.

\textsuperscript{323} Charmaz, 2006, p. 46.


\textsuperscript{325} Charmaz, 2006

\textsuperscript{326} Strauss & Corbin, 1990
of men and women working in banks, encouraging new codes that encompass plurality of meaning\textsuperscript{327}. Deep immersion in data, and repeated reading of transcripts, constant comparison of preliminary data sets facilitated early category formation, identifying features specific to each interview transcript.

\textbf{4.7.1.2. FOCUSED CODING}

The second stage of coding requires the researcher to refine analysis so as to synthesise and explain larger segments of data\textsuperscript{328}. Focused coding is an iterative process which seeks to identify the most important and prevalent themes within the research and subject them to a higher level of abstraction. At this stage of coding, minor conceptual categories from initial coding are used to sort through and categorise data in order to determine their usefulness at an analytical level, rather than as a descriptive account. Through comparison of data against pre-existing categories, and categories against newly-refined categories, their adequacy can be challenged to ensure their worth within the analytical process\textsuperscript{329}. Each transcript and was carefully reread and then compared and contrasted against early categories identified from initial coding. The codes were used to explore different perspectives of the experiences of male and female commercial bank employees, alternate explanations were sought so as to capture the subtle interplays in the responses of research participants. This process was immensely beneficial for conceptualising multiple perspectives of bank workers, while at the same time ensuring that common meanings around gender and job (in)security were defined. The key questions of the thesis were kept in sight throughout the focused coding stage which continued through iterative comparative analysis up until the next stage of coding commenced.

\textsuperscript{327} Charmaz, 2006
\textsuperscript{328} Charmaz, 2006
\textsuperscript{329} Charmaz, 2006
4.7.1.3. AXIAL CODING

Axial coding explores the relationships between codes and categories, bringing intricacies of the phenomenon to the fore by clarifying properties, conditions and dimensions\textsuperscript{330}. The iterative nature of comparative analysis meant axial coding occurred concurrently alongside initial and focused coding. As early relationships were identified within the initial stages of coding, axial coding elaborated on these relationships, defining specific patterns of data to explain how categories operated. Axial coding continued throughout analysis until completion of the study.

4.8. THEORETICAL SATURATION

Theoretical saturation is understood as an essential feature of grounded theory that signals study completion. Saturation occurs once no new theoretical insights can be derived from analysis, and new data can no longer generate original codes\textsuperscript{331}. Owing to the nature of the study data, analysis aimed to saturate concepts, using a layered analytical approach until theoretical sufficiency was achieved. Focused coding identified recurrent patterns within data, with comparative analysis continuing until textual analysis stopped generating any new insights. Theoretical saturation was achieved during the process of data collection and analysis and from the beginning of the second round of interviews, new insights from data began to diminish.

\textsuperscript{330} Charmaz. 2006
\textsuperscript{331} Charmaz, 2006
4.9. THEMATIC ANALYSIS

The data gathered during the interviews was transcribed and coded in preparation for a thematic analysis. According to Braun and Clark, “Thematic analysis is a method for identifying, analysing, and reporting patterns (themes) within data.”\(^{332}\) It involves an active search for themes that reoccur within the data collected for the research with the aim of understanding the meaning of these themes\(^{333}\). Beyond pattern recognition, thematic analysis also allows the researcher categorise these patterns in preparation of the analysis that follow thereafter\(^{334}\). It is pertinent to note that the themes that emerged from this research were not predetermined. Rather, these themes were treated as they emerged during the interpretation of data.

Thematic analysis was adopted for this research because it supports the purpose of the research. Since the aim of the research is to understand the complexity of practices within organisations, the flexibility of thematic analysis allows the researcher to demonstrate his understanding of the data collected. The researcher was able to critically examine the responses from the interviews in order to ensure that the research problems were addressed and the research objectives met.


\(^{334}\) Fereday and Muir-Cochrane, 2006.
4.10. EVALUATION CRITERIA

The products of interpretivist inquiry are transient and context-specific. Consequently, the evaluation criteria apply to positivist research like internal validity, reliability and generalizability do not retain the same connotations\(^{335}\). The evaluation criteria that support and give merit to this research are set out below.

There are several paths available which allow qualitative research to be evaluated\(^{336}\). For example, Lincoln and Guba suggest four (4) criteria for evaluating good quality research that are more compatible with naturalist research and are particularly influential in the social sciences: credibility, transferability, dependability, and confirmability\(^{337}\). Finlay suggests five (5) dimensions for highlighting the importance of resonance and relevance for assessing qualitative research. These include; clarity, credibility, contribution, communicative resonance, and caring\(^{338}\).

With reference to grounded theory, Glaser proposes the following criteria; fit, workability, relevance, and modifiability\(^{339}\). Henwood and Pidgeon suggest seven standards for assessing grounded theories: fit, reflexivity, documentation, and transferability\(^{340}\). Specifically related to constructivist grounded theory which is adopted in this research, Charmaz proposes the criteria of credibility, originality, resonance and usefulness for evaluating the process and final product of grounded theory\(^{341}\).


\(^{336}\) Denzin & Lincoln, 2005.

\(^{337}\) Lincoln & Guba, 1985.


\(^{341}\) Charmaz, (2005,2006).
After considering the various established criteria for evaluating qualitative research, this research opted for the research evaluation criteria proposed by Charmaz (credibility, originality, resonance and usefulness)\(^\text{342}\). Charmaz’s criteria are selected for this research because they are particularly significant and aligned with the methodological framework of this study.

Charmaz argues that credibility is the first benchmark for evaluating qualitative inquiry and its contributions to knowledge. Six elements are proposed for assessing this credibility. These include familiarity with the setting and/or topic, data sufficiency (range, number, depth of observations), systematic comparisons between observations and between categories, the presence of a wide range of empirical observations and a strong link between data gathered and data analysed\(^\text{343}\). The second criteria for evaluating grounded theory research is originality. To measure this, Charmaz suggests taking into consideration the following four points whilst evaluating the study; that categories offer fresh and/or new insight into the topic, that research analysis provides a new conceptual framework grounded in data, that the social and theoretical significance of the study are addressed and that the proposed grounded theory extends current ideas and practices in the related fields\(^\text{344}\).

Resonance relates to the breadth and depth of the data. In applying this evaluation criterion, it is proposed that the researcher reflects and takes into cognizance the following; categories which portray the fullness of the studied experience, exploration of previously unexplored meanings and experiences, examination of the links between individual lives and the collective lives so that grounded theory makes sense for the respondents and that the analysis offers deeper insights into the lives and experiences of the research participants\(^\text{345}\).

\(^{342}\)Charmaz (2005, 2006).
\(^{343}\)Charmaz 2006, p. 182
\(^{344}\)Charmaz, 2006, p. 182
\(^{345}\)Charmaz, 2006, p. 183
Finally, the usefulness of a study refers to its contribution and relevance to existing knowledge. The researcher in applying this criterion should examine if the analysis throws up interpretations that are of practical use to people in their daily endeavours. The researcher should also consider the extent to which the analytic categories suggest and identify the need for further research in other substantive areas and evaluate the contribution of knowledge. According to Charmaz, a “strong combination of originality and credibility increases the resonance, usefulness, and the subsequent value of contribution” of the grounded theory study.

Having examined the philosophical underpinnings that have informed this research and the theoretical perspective, methodological strategies adopted, and the evaluation criteria that this research is to be judged by, the next section presents an overview of research participants.

4.11. RESEARCH PARTICIPANTS

The broad criteria established for recruiting participants for this research were: Men and women who work for or have worked for commercial banks in Nigeria. This was done primarily because job security and insecurity is a situation that affects those that are in a job at a particular time. Since gender is a central to this thesis, it was important that the sample accounted for both men and women and in total, twenty-four (24) research participants were involved in this study. Demographic information was obtained during the interview: gender, age group, length of time working with the bank. A summary of participant profiles is provided below;

346 Charmaz, 2006. Pp 183
347 Charmaz, 183
4.11.1. GENDER DISTRIBUTION

<table>
<thead>
<tr>
<th>Gender</th>
<th>Interview</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>12</td>
<td>50%</td>
</tr>
<tr>
<td>Women</td>
<td>12</td>
<td>50%</td>
</tr>
<tr>
<td>Total</td>
<td>24</td>
<td>100%</td>
</tr>
</tbody>
</table>

FIGURE 7: TABLE OF GENDER DISTRIBUTION

There was a 50/50 split between male and female respondents. This was a deliberate decision by the researcher to ensure that the gender distribution of research respondents and participants was equal.

4.11.2. AGE DISTRIBUTION

<table>
<thead>
<tr>
<th>AGE</th>
<th>20-29 Years</th>
<th>30-39 Years</th>
<th>40-49 Years</th>
<th>50 Years &amp; above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Respondents</td>
<td>12</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>24</td>
</tr>
<tr>
<td>Percentage</td>
<td>50%</td>
<td>42%</td>
<td>4%</td>
<td>4%</td>
<td>100%</td>
</tr>
</tbody>
</table>

FIGURE 8: TABLE OF AGE DISTRIBUTION

The table above indicates that of the twenty-four (24) participants, twelve (12) of them, representing 50% fell between the age range of 20-29 years. Ten (10) participants representing 42% fell between the ages of 30 and 39 years. The age range of 40-49 years and 50 years and above both had one (1) respondent each, representing 4% respectively.
4.11.3. LENGTH OF EMPLOYMENT

<table>
<thead>
<tr>
<th>LENGTH OF EMPLOYMENT</th>
<th>1-5 Years</th>
<th>6-10 Years</th>
<th>11-15 Years</th>
<th>16 Years &amp; above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Respondents</td>
<td>20</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>24</td>
</tr>
<tr>
<td>Percentage</td>
<td>83%</td>
<td>17%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

**FIGURE 9: TABLE OF LENGTH OF EMPLOYMENT**

Of the 24 (24) research participants, Twenty (20) have worked between 1 to 5 years at their respective banks. Four (4) participants and respondents have worked between 6 to 10 years at their banks and there were none worked for 11 years or more.

4.12. CHAPTER SUMMARY

This chapter set out the methodology adopted for this research. The philosophical underpinnings of this research were discussed in detail with a particular focus on the theoretical framework that has guided this research, a detailed background of the research setting and an in-depth look at the research design, sampling and data collection techniques and strategies. The chapter concludes with a summary of the demographic composition of research participants.

Having considered the demographic composition of research participants, the next chapter engages in the in-depth analysis of research data. The chapter explores the issues surrounding the question of gender equality/inequality within Nigerian banks. Chapter five will attempt to answer the first research question- Are men and women treated equally in Nigerian banks? This chapter will present a discussion and analysis of responses from research participants and draw upon insights from extant literature.
CHAPTER FIVE

THE COMPLEX AND AMBIGUOUS: EXPERIENCES OF MEN AND WOMEN

5.0. CHAPTER OVERVIEW

This chapter attempts to answer the first research question- Are men and women treated equally in Nigerian banks?

Unlike those in the home, the dynamics of the workplace are habituated with both the centrifugal and centripetal forces that account for the manifestations and experiences of men and women\(^{349}\). These multidirectional forces impact men and women in the workplace in multiple ways that seem to defy the singular narrative of men as victors and women as victims in the workplace. As will be discussed subsequently, the issue of gender equality and inequality in the workplace is a complex kaleidoscope as evidenced by the voices and experiences of research participants (bank employees).

During the process transcription and analysis of research interviews and responses, one of the first themes to emerge from data is the complexity and ambiguity of their experiences. This subsection provides a window into the voices and experiences of research participants regarding the question of gender in the workplace. It explores one of the key themes of this research and investigates how men and women view and interact with themselves in the workplace.

5.1. ARE MEN AND WOMEN TREATED EQUALLY?

The literature on gender equality in the Nigerian workplace is replete with findings of endemic inequality against women. For instance, Okpara’s research into gender differences in pay and promotion among bank managers in Nigeria found that male managers were more satisfied with their salary than their female colleagues. Results also indicated that there were gender differences in promotion. Male managers were overall more satisfied with their company promotion policies than their female counterparts.\(^{350}\) It is evident from the research that male bank managers enjoyed better pay and promotion when compared with their female colleagues. Similarly, Temesgen while researching the effects of labour market institutions on gender wage inequality in Africa discovered that huge gaps existed in wages earned by men and women. These labour market institutions (e.g. Unions) were dominated by men while women had little encouragement to join these labour unions\(^{351}\). What has emerged from the data is a conflicting and sometimes contradictory picture of the experiences of men and women who work in Nigerian banks.

Of the twenty-four (24) research participants who were interviewed, seventeen (17) of them believed that generally men and women are treated equally at work. A male participant states;

‘Men and women are definitely treated equally in my workplace. We receive the same amount of pay and promotions are based on competence and not your gender so in that regard we can say there is gender equality’

Another male participant states;

‘When you look at the pay package for example, those of us who work on the same position, we receive the same pay. I can say there is gender equality in my bank’


A female respondent also makes a point about equality;

‘If I was to answer the question about gender equality, I’ll say that yes, men and women are treated equally. I am saying this because I have not yet seen in all my years with the bank that a woman was payed less than a man or that she was sacked because she was a woman. I think banks are generally more interested in who can make money for them and not what their gender is”

Another female respondent states;

‘Women are treated equally with men. In my bank for example, we have more female bosses than men. If anything, it is the men that may feel outnumbered’

The responses to the question on inequality appear to be at odds with the picture that Okpara\textsuperscript{352} presents. A significant number of the research participants felt that they were generally treated equally and that gender equality existed in their work place. These insights are illuminating when considered side by side with available literature on gender inequality in Nigerian commercial banks which paint a pretty grim picture about the inequality that exists therein. These research findings are in line with the arguments of Yuval-Davis\textsuperscript{353} and Walby\textsuperscript{354} about the complexity of inequality.

In spite of the general feelings of equality as discussed is the previous heading, some participants shared experiences that border on the discriminatory. It is quite instructive that these experiences were reported by both men and women. In contrast to the initial indications of gender equality in the work place, there were also indications of experiences which are categorized as “subtle discrimination” particularly relating to certain job roles. These were reported by both men and women and are explored in further detail in the next couple of sections. The analysis and discussion begin with the “subtle discrimination” as experienced by men and then thereafter examine the experiences of women.

\textsuperscript{352} Okpara, 2006.
\textsuperscript{353} Yuval-Davis, 2006.
\textsuperscript{354} Walby, 2009: 250.
5.1.0. “SUBTLE DISCRIMINATION”: THE EXPERIENCES OF MEN

A sub-theme that emerged from the question of gender equality/inequality in the experiences of employees of Nigerian banks is that of subtle discrimination. Even though research participants generally reported that they had gender equality in their work places, some participants reported what I coded as subtle discrimination.

Chovwen has used the term “subtle discrimination” to describe what she argued was covert discrimination against women in occupations perceived to be predominantly male. While the definition above makes reference to discrimination against women, what emerged from interaction with research participants is that men equally suffered subtle discrimination in Nigerian banks. From the research fieldwork, some participants mentioned that some work responsibilities were allocated based on gender. For instance, a male participant from IBTC mentioned that men were given more anti-social hours to work;

‘Men are generally pushed to work in certain sections like being an ATM custodian. What this means is that the ATM custodian, who is almost always a man get to close later than others and sometimes has to work on weekends while others relax. It doesn’t seem fair if we are talking about equality’.

This male participant makes a point that men are in most cases required to work in job roles which meant they had to work anti-social hours and weekends. He felt if there was any experience he could point out as unfair to men, it existed in some of work practices. The same sentiment is shared with another male participant from First Bank who says;

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‘Men are sometimes given more work. I think it is probably because of the myth in society about men being stronger than women. I think it is unfair and instead whoever knows how to do a job should get it. No preferential treatment.

This respondent makes reference to the wider beliefs in society that men are physically stronger than women and as such it plays a part in men being given more work. He goes further to argue that any discrimination in the allocation of duties based on gender equally impacts men and women negatively. If duties over the weekend were allocated based on gender and men had to work more anti-social hours, this would have a significant effect on their social and family life.\(^{356}\)

Closely related to the issues regarding anti-social working hours which men have to work is the issue of transfers. What emerged from the data is that men are not granted transfers to relocate close to their families. Women on the other hand are granted the privilege as indicated by a male research participant from Diamond Bank;

‘A woman can apply for a transfer if she's here in Keffi to be posted to a branch close to her husband. A man can never get a transfer on marital grounds. It is a privilege only given to women’

Both male and female participants felt it was unfair that only women were given the privilege to relocate to branches closest to their families as pointed out by this female participant from Zenith Bank;

“I think it is unfair that men are not given the kind of consideration that we women get when it comes to the issue of transfer. At the end of the day, anybody whether man or woman wants to stay as close as possible with his or her family”

Many men who work in Nigerian banks feel that there are aspects of their work experience that is unfair. They are of the opinion that they deserve equal treatment with women with regards to aspects of their jobs such as transfers. The insights that have emerged from this research hint at one important point- the fact that while extant literature on the men and women in Nigerian banks often portrays women as victims of discriminatory practices and inequality and men as the perpetrators of discrimination and inflictors of inequality, the reality is much more complicated. Men are and can be victims of inequality and discrimination as this research has highlighted. The next section explores the experiences of women and the realities of discrimination and inequality that they experience in their work place.

5.1.1. “SUBTLE” DISCRIMINATION: THE EXPERIENCES OF WOMEN

“Subtle” discrimination did not only happen against men. Women also experienced discrimination in their work place. Some of these experiences related to job functions that had women disproportionately posted to. A male participant from Diamond Bank makes a point about how women are disproportionately posted into marketing departments;

’Women are disproportionately posted into marketing functions………’

Another male respondent from Diamond bank tries to explain why he thinks this happens;

’to an extent it is true...people believe that those in high positions in this country are men and they seeing a beautiful lady will probably get the job done. There have been instances where as a man you go after a fellow male client and fail to get him to bank with your bank but a lady goes in and gets the account.

‘one thing I have realised is that most banks like recruiting females like in the national assembly branch of my bank, they realized that there were more males than females and as I f
the target audience wasn’t coming, so they removed the men and replaced them with women.

    So directly or indirectly, the banks are using females as bait…’

Another respondent makes a point about how women are treated in his workplace

“Women are mostly posted into marketing departments. Also, they are expected to perform tasks like taking notes, serving and organizing refreshments at meetings. It’s unspoken, but expected”

The practice of recruiting female employees specifically for marketing roles within commercial banks in Nigeria has been researched by Adenugba and Ilupeju\textsuperscript{357}. They argue that commercial banks in Nigeria rigorously and aggressively pursue their marketing activities and as a consequence, there is an overwhelming focus on recruiting single and attractive young ladies into their various marketing departments. The relentless drive by banks to win over clients at all costs seems to pervade the banking sector and as a result, some of the pressures from superiors pushes some female bankers into engaging in sharp practices in order to meet up with insurmountable targets set for them by their bosses. This is explored in further detail in subsequent sections.

5.1.2. BIAS IN RECRUITMENT

Research participants also suggested that in some cases there was an implicit recruitment bias against married women. It was reported that recruitment into bank positions, particularly in marketing departments favoured unmarried (single) women. A male participant recounts an episode that happened in his workplace;

‘one thing I have realised is that most banks like recruiting females like in the national assembly branch of my bank, they realized that there were more males than females and as I f the target audience wasn’t coming, so they removed the men and replaced them with women. So directly or indirectly, the banks are using females as bait…’

In a particularly shocking response, a number of participants alluded to the fact that bosses suggested to some female applicants and employees that they should not get pregnant for between six months and up to a year after their employment. A female participant elucidates;

“I have not experienced it personally but I have heard about colleagues in other banks who were given ridiculous conditions and even asked to sign undertakings that they wouldn’t get pregnant for about six months to one year after employment. I was surprised when I heard it. It is very unfair”

A male participant opined that some bosses simply take the view that unmarried women employees are able to bring in more business for banks. He says;

“Most banks believe that women, particularly single unmarried ones are able to appeal to a wider customer base, particularly the men who have the money so they feel it is these single ladies that are able to get money from clients.”
He goes further to say;

“if you present a man and a woman for employment by a manager, they are more likely to pick the young unmarried woman over a man or a married woman”

This chimes with the findings of Iyiola\textsuperscript{358} which posits that “Banks prefer to employ young ladies to married women. These young ladies were employed on temporary basis and are laid off when they cannot meet their targets”

The Nigerian daily, \textit{The Nation}\textsuperscript{359} alleged that during the induction of the current national legislature, some commercial banks deliberately sent marketers, mostly female bankers in an attempt to woo the newly sworn-in legislators into opening accounts with their respective banks. This perhaps is another indication of the use of female bankers as bait for corporate hawks and big men who possess big money which banks need to ensure their survival and that of their shareholders. The use of female bank employees, particularly those who work in marketing departments of banks is condemnable on many levels.

5.2. UNREALISTIC TARGETS

One of the themes to emerge from data is that of unrealistic targets. In some cases, the inability to meet these unrealistic targets are met with letters of warning or in other cases could lead to dismissals\textsuperscript{360}. Both male and female respondents lamented some of the ridiculous deposit targets that were set by their superiors.


Male respondent (Unity bank);

“Imagine this situation. I only joined this bank recently and I was given a target of four hundred and fifty million naira (450,000,000). This amount is not up for debate or discussion. Now look at the location of this branch, where can I manufacture that kind of money from? The truth is when the time for review comes, there is no room for excuses. It is either you perform and meet those targets or you will soon be out of a job”

Female respondent (Zenith bank)

“My boss can be unbearable. He tells you point blank that if you do not meet the target that has been set for the branch, you are out of the door”

Female respondent (UBA);

“Banks generally do not care whether you are a man, woman, married or single. All they care about is your ability to meet the targets set for you particularly if you are unfortunate to work in the marketing department. It is a dog eat dog world here. Even the managers know that some of the targets they set for their staff is unrealistic yet everyone wants to save his/her own skin”

These insurmountable targets are sometimes used as a pre-requisite for employment and/or promotion;

Male respondent (UBA)

“My bank is famous for giving extremely high targets. If you fail to meet the target set for you, your job is on the line. Even for someone like me who has spent over 5 years with this bank, all they care about is that I meet the deposit target that has been set to me. This year for instance, I am expected to raise five hundred million naira (500,000,000) between January and June”

Failure to deliver on these targets on set deadlines could lead to either a stagnation in career progression, demotion or even ultimately summary termination.

The phenomenon of bank bosses placing unrealistic deposit targets on their employees, particularly those from marketing departments prompted a warning to commercial banks from
the Central Bank of Nigeria (CBN) to cease such practices as they go against the gains of acceptable ethical conduct and corporate governance.\(^{361}\)

The consequence of pressure on men and women who work in banks is that they become desperate, vulnerable and susceptible to engaging in sharp practices and unethical behaviour in order to get ahead in what a lot of them describe as a “dog eat dog world”. One of the consequences of this relentless drive for deposits from banks is what many term “corporate prostitution”. This phenomenon is explored in further detail in the next section.

5.3. **“CORPORATE PROSTITUTION” AND THE DIALECTIC OF EXPLOITATION**

Following from the discussion about subtle discrimination and bias in recruitment above, another theme that emerged from the data is the phenomenon that research participants referred to as “corporate prostitution”. This is a phenomenon where young women and men are nudged into engaging in “questionable” relationships with potential clients in order to secure accounts and deposits for their banks and also meet the ridiculously unrealistic targets set for them by bosses.\(^{362}\)

There have been cases where bosses have implicitly or explicitly encouraged staff to engage in this unethical behaviour in order to attract deposits and reach some of the unrealistic targets set for them. Women have suffered significantly more than men in this regard because

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they are considered as bait and therefore used as a means to lure potential customers, mostly men, into bringing businesses to their respective banks.

Male respondent (UBA/Unity bank)

“I remember this experience vividly. Me and the driver had to go and pick up one of our colleagues from a hotel in Abuja in the morning because she had spent the night with a client in order to get him to open an account with the bank. I felt really bad for her”

Female respondent (FB)

“I have heard of and seen colleagues, particularly female colleagues who because of the pressure to meet the targets that have been set for them by bosses have resorted to granting sexual favours to clients in order to secure their money. I do not agree with such a practice but unfortunately it happens. I think when people are desperate they will do anything to put food on the table and a roof over their heads”

Male respondent (Zenith bank)

“This corporate prostitution thing is real. Many bosses will tell you to do everything necessary. Some even suggest ladies wear shorter dresses. It takes a very strong person to not compromise their personal dignity”

Female respondent (Stanbic IBTC)

“There is a lot of pressure that comes with meeting some of the ridiculous deposit targets that marketers have to meet. Unfortunately, most of the banks offer very similar products so in order to get whatever slice of the pie that is available, some men and women engage in what many now call corporate prostitution”
The picture that emerged from conversations with research participants is that there is a corporate cut-throat culture that puts the drive for deposits and profits above all else. This cut-throat culture feeds into the primal urge to survive and consequently leads some men and women into using their bodies as bargaining chips in winning clients over to their banks.

While carrying out further research on the phenomenon of “corporate prostitution”, I came across a story in the Nigerian newspaper, The Nation which captured vividly some of the pressures that some female bankers in Nigeria face. The young lady was given an enormous target to meet by her bank. Here are excerpts from her story:

“Out of frustration, coupled with the fact that I was running out of time on my target, I decided to give in to a young guy, who introduced himself as an IT consultant to one of the oil companies. He took his time after more pressure from me to agree to move one of his accounts to our bank. Before I knew it, I was warming his bed for almost a week, with a promise that as soon as he was off shore, he would give me a cheque to open a new account with my bank”

5.4. COMPLEX, CONFLICTING AND AMBIGUOUS REALITIES

This section explores the complex and conflicting realities presented by research participants. The research insights discussed here call for a more nuanced scholarship on gender equality and inequality.

Extant research into the experiences of and relationship between men and women in the workplace often paints a simplistic picture that depicts men as exploiters of women and women as victims of exploitation from men. The reality however is not as clear-cut. Insights


from this research suggest a more nuanced and complex reality in the experiences of men and women employees in Nigerian banks.

This chapter deals with the evaluation, interpretation and analysis of the data collected from the field survey and interviews with men and women who work for Nigerian commercial banks. The focus of this chapter is to attempt to analyse themes that have emerged from the field work side by side with what is available in extant literature with the sole aim of providing robust responses to the research questions this thesis seeks to answer. It explores the experiences and perception of research participants with regards to gender equality/inequality. The insights from the research are contrasting and not as clear-cut as presented in contemporary academic literature. These complexities and ambiguities in participant realities are examined in detail subsequently.

5.5. THE COMPLEX NATURE OF GENDER INEQUALITY

The findings above highlight the point that gender inequality, whether perceived or real is a complex and multifaceted phenomenon. Any attempts to reduce the complex discussion and debate about gender equality/inequality into a battle of the sexes does a disservice to the convoluted and multifaceted nature of inequality. This point, regarding the unrealistic targets set by management is highlighted by a female respondent who works with Zenith bank;

“I don't think there are discriminations. Targets are the same for both sexes and performance is not reviewed based on sex”

What has emerged from data is that a more nuanced understanding of issues surrounding gender and employment is needed so as to be able to tackle the challenges faced by bank employees irrespective of gender.
5.6. CHAPTER SUMMARY

This chapter attempted to answer the first research question- Are men and women treated equally in Nigerian banks? In answering this question, themes that emerged from data collected and analysed suggested this answer-“it is complicated”. What has emerged from analysis and discussion is that both men and women reported equal treatment in certain aspects of their job (for instance, focus on performance), and reported feeling unfair treatment in other aspects (for instance, working anti-social hours and recruitment). The theme that runs through this chapter is the complexity of inequality. The next chapter will attempt to answer the second and third research questions- Are jobs in Nigerian banking secure/insecure? Who has job security/insecurity? Men or women?
CHAPTER SIX
GENDER AND JOB INSECURITY: THE REALITY

6.0. CHAPTER OVERVIEW

This chapter will attempt to answer the second and third research questions- Are jobs in Nigerian banking secure/insecure? Who has job security/insecurity? Men or women? It explores the issues surrounding job security and insecure, with particular focus on whether gender has any link and/or influence on male and female bankers in Nigeria. The chapter examines from the research participant’s point of view, the factors makes a/their job secure or insecure. Furthermore, the chapter will also examine whether jobs in Nigerian commercial banking are secure/insecure and finally evaluate whether men and women bank workers enjoy the same levels of job security/insecurity or whether there are any variations in job security between men and women.

6.1. WHAT MAKES A JOB SECURE/INSECURE?

This section attempts to establish whether the elements that constitute job security as defined in Chapter Three are the same as experienced by research participants. The findings and insights from this research support the position of extant job security academic literature. Research participants identified the contributory factors to job insecurity which include among other things; technology, a lack of collective bargain structures, and unstable political and economic environment as posited by Sverke and Hellgren\(^{365}\). These factors are explored in further detail below.

6.1.1. “WORKING WITHOUT THE FEAR OF LOSING MY JOB”

From the analysis of research participant/respondent responses, the theme which is framed as “Working without the fear of losing my job” emerges. This theme provides a window into the experience of research participants regarding what the causes of the fear of losing their jobs.

A vast majority of research respondents and participants identified the fear of losing their jobs as the primary measure of job security. This point is illustrated in the quotes below;

Female respondent (Diamond Bank):

“The fear of losing my job and seeing colleagues lose their jobs makes a job insecure”

Female respondent (First Bank);

“...working without the fear of losing my job...”

Male respondent (Diamond Bank)

“When you’re asked to leave without any notice, your job is definitely not secure”

Female respondent (Zenith Bank);

“A secure job would be one where a person is comfortable working without the fear and risk of being dismissed or replaced”

The sample of quotes above highlight the views of a vast majority of research participants about what they define job security and job insecurity as. As defined by Kolawole et al\textsuperscript{366}, job security “is the assurance (or lack of it) that an employee has about the continuity of gainful employment for his or her work life”. This definition of job security is clearly supported by the views and experiences of research participants.

Another factor that has impacted significantly on the job security of bank employees in Nigeria is technology. The adoption of technologies such as electronic banking and its attendant paraphernalia has led to an accelerated drive to gain competitive advantage from rivals, resulting in improved system efficiency and better service delivery. Unfortunately, an unintended consequence of this innovation is that the threat to a lot of jobs has become imminent as Kourzmin et al predicted.

6.2. DO YOU FEEL SECURE IN YOUR JOB? BETWEEN OBJECTIVE AND SUBJECTIVE JOB INSECURITY

“You may resume work to hear you’ve been sacked without any proper notification”

(Male respondent, Diamond bank)

The quotation above captures the job security that is faced by bank employees. A vast majority of research participants felt extremely anxious and insecure in their employment because there is very little or no protection against unfair dismissal as suggested by this male respondent;

Male respondent (Diamond bank)

“There are checks and balances that protect employees in the civil service but we don’t have that in the bank. Even when there is any issue you are not given the opportunity to defend yourself”.

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The implication of such practices on the employee can be unsettling.

Male respondent (Stanbic IBTC)

“Commercial banks are always prone to mergers and acquisitions and these sometimes lead to laying off of staff”

Klandermans and van Vuuren\textsuperscript{369} conceptualize job insecurity into two fundamental aspects-objective and subjective job insecurity. Objective job insecurity refers to the real event that threatens the job security of an employee\textsuperscript{370}. It is the anticipation of unemployment which is created by the threat of actual job loss\textsuperscript{371}. The origin of this type of job insecurity could be the economic situation of a given society or country or the imminent restructuring, downsizing, outsourcing and bankruptcy which has taken place within an organisation. These material changes in work situation are the threats that cause objective job insecurity. Subjective job insecurity on the other hand is a more personal phenomenon. It refers to the perceptions the a worker has about his/her current job situation\textsuperscript{372}. The implication of this is that subjectively experienced threats are derived from objective threats by means of the individual’s perceptual and cognitive processes. For instance, an objective situation in a workplace, say downsizing can be interpreted in numerous ways by employees. Some may have feelings of uncertainty even though there is no objective threat to their particular job where as others may feel very secure about their jobs even though they face imminent dismissal\textsuperscript{373}. The uncertainty that job


\textsuperscript{372} Martinez et al. (2010), p. 197.

\textsuperscript{373} De Witte & Näswall, (2003). P. 156.
insecurity creates means that workers are not able to adequately prepare for a future that they have no clarity about. They are unclear as to how to respond to this uncertainty and as Greenhalgh and Rosenblatt posit, this breeds a sense of powerlessness in them and exacerbates the experienced threat\textsuperscript{374}.

What has emerged from the responses of research participants is that the job insecurity experienced by them is objective job insecurity. This is primarily because the job insecurity is primarily driven by circumstances external to themselves for instance, the economic challenges plaguing the country or the decisions taken by senior management.

Male respondent (Diamond bank)

"There are checks and balances that protect employees in the civil service but we don’t have that in the bank. Even when there is any issue you are not given the opportunity to defend yourself”.

Male respondent (Stanbic IBTC)

"Commercial banks are always prone to mergers and acquisitions and these sometimes lead to laying off of staff”

"You may resume work to hear you’ve been sacked without any proper notification”

(Male respondent, Diamond bank)

The consequences of job insecurity on individuals and organisations were explored in chapter three. It is important to situate these consequences within the context of this research. Job insecurity has been argued to impact individuals in different ways. Kanungo argues that job insecurity affects the degree to which employees identify with their jobs or wish to engage in

their work\textsuperscript{375}. For instance, there are studies that demonstrate that job insecurity is associated with increased turnover intention\textsuperscript{376}. Studies that have investigated the relations between job insecurity and the aspects of work effort and job performance such as Roskies and Louis-Guerin who found a negative relationship between job insecurity and performance\textsuperscript{377}. A negative link between job insecurity and creativity has been established\textsuperscript{378} other research also suggest that employees, who experience job insecurity showed more withdrawal behaviour in the work place\textsuperscript{379} and provide a lesser quality of customer service\textsuperscript{380}. Even factors that are important in the recovery process – such as psychological detachment, experiencing mastery, ability to relax, and feeling in control – have been found to be negatively associated with job insecurity\textsuperscript{381}. In addition, employees experiencing job insecurity have expressed an increased need for recovery, and experienced greater exhaustion as well as lower vigour at work\textsuperscript{382}. There have also been hints at the possible negative relations of job insecurity with work engagement and employability\textsuperscript{383}.


\textsuperscript{376} Cheng & Chan, 2008 and Sverke et al., 2002.


\textsuperscript{381} Kinnunen et al., 2010.

\textsuperscript{382} Kinnunen et al., 2010.

Male Participant, Unity Bank

“Out of all of us that are here about 20 are contract and there is only 8 of us that are permanent in this office. So you can see the ratio. All in the name of cutting cost. Like UBA for example apart from the operations manager virtually everyone else is contract staff.

Everybody! As you enter UBA everybody, virtually everybody is contract staff. Then if you move to marketing virtually everyone apart from two marketers and the manager are contract staff. So they are saving money. When they laid me off in UBA, I was expecting big money but what they gave me was 84,000 naira.”

The impression from research participants and the high turnover rates (as suggested by the relatively short length of employment ) hints at a lack of willingness by employees to commit in the long term to these banks because of the lack of certainty about their future prospects of continuing in their roles and/or career progressing. The issues of organisational commitment and the psychological contract will be explored in a subsequent section.

6.2.1. ISSUES OF COMMITMENT

The implications of job insecurity for organisations arise around organisation commitment. Some of these issues were highlighted in chapter three. For example, Meyer et al established a negative relationship between job insecurity and certain types of organisational commitment384. Kalyal researched the relation between job insecurity and commitment to change and found results similar to those for the relation between job insecurity and organisational commitment385. The key finding from this research was that employees who experienced greater uncertainty about their job did not understand why the current


organisational changes were needed. Employees who perceived their job to be insecure reported less perceived duty to commit when changes were initiated.

These findings suggest that employees who reported increased job insecurity perceived that their organisations supported them less compared to those that did not experience job insecurity and consequently, these employees, feeling insecure are less likely to be as productive in their jobs.³⁸⁶

Through the process of this research, one of the insights that has emerged is that there is a negative relationship between job insecurity and employee commitment. There was a sense in their conversations with the researcher that suggested that the employee-employer relationship was almost purely an economic exchange and did not involve organisations actively making an effort to invest in their staff for the long term.

Female participant, UBA

“A job where you are not living in constant fear of losing your job is a secure job. That’s not what is obtainable in banking. You will notice that there are very few people you will find who have been with a bank for a long time. That is because these you have to make the system work for you. If you leave it to the employers to give you relative guarantee of your job, you will be in for a real shock. I know people who have come to work in the morning and because of a little issue at work they are sacked without any investigation to find out what happened”

6.2.2. IMPACT ON EMPLOYEE COMMITMENT

Employee commitment is the “relative strength of an individual’s identification with and involvement in a particular organisation”\(^{387}\). Meyer and Allen identify three fundamental dimensions of commitment; affective commitment, continuance commitment and normative commitment\(^{388}\). A more detailed discussion of organisational commitment was undertaken in chapter three. Affective commitment reflects a ‘desire’ by an employee to remain in employment with a particular organisation. It refers to the psychological attachment of a worker to his or her place of work. The individual enjoys their membership of the organisation. This emotional attraction to an organisation may be significantly influenced by events and/or policies within such an organisation which have some emotional undertone\(^{389}\). For instance, policies on redundancies are capable of severing deep emotional connections which employees have for their employers in the short run and even the long run. Meyer \textit{et al} support this view and discovered that there is a close relationship between affective commitment and other components of the employer-employee relationship such as low absenteeism and improved job performance\(^{390}\).

Continuance commitment reflects a ‘need’ to remain in the employment of an organisation\(^{391}\). This type of commitment is achieved after an employee considers the benefits he or she enjoys as a member of the organisation as well as the cost of leaving such an


organisation. Continuance commitment is significantly influenced by factors that are mostly economic in nature. These factors include the cost of acquiring non-transferable skills, the possibility of losing certain attractive benefits (for instance, official cars and houses), or the cost of uprooting and relocating family members, consequently disrupting personal relationships. The employee in this case weighs the benefits of remaining with an organisation against its cost. Using indices such as job security, future career prospect, promotion policies of an organisation and transactional costs, he or she makes a decision. A reconciliation of the cost of leaving the organisation and the possibility of securing a better employment leads the employee to commit to his current employer or otherwise leave the organisation. The fewer the alternatives are, the greater the level of continuance commitment.

Normative commitment is obligatory and moral in nature. It is born out of a sense of moral consciousness of an employee to maintain membership with a particular organisation. Though normative commitment is considered as a different dimension of commitment, it is closely related to affective commitment because of its emotional and moral elements. Normative commitment is influenced by factors such as familial and cultural socialisation. Where influential family members have served as a part of an organisation, there is a tendency for an employee to have a sense of loyalty to that organisation. In the same vein, culture plays a role in employees’ perception of loyalty and a sense of obligation.

Additionally, normative commitment could be developed where an organisation rewards an employee in advance (e.g. paying for training or school fees). Recognising the level

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of investment made on the employee, he or she feels obligated to reciprocate the investment and commit to the organisation until the ‘debt’ is repaid\textsuperscript{396}.

When organisational obligations and expectations are met, a feeling of security and satisfaction is fuelled in the employee, leading them to reciprocate the actions of the organisation. Conversely, when formal contractual commitments are breached and expectations are not met, the psychological contract is broken and this could lead to the loss of employee commitment\textsuperscript{397}.

What emerged from interaction with research participants is that there was a strong sense of continuance commitment and a lower sense of affective and normative commitment. There appears to be a sense within bank employees that the relationship between employer and employee was contingent on the financial exchange and nothing else. The implication of employees having a strong continuance commitment and weak levels of affective and normative commitment for an organisation is that employees are more likely to seek alternative employment where employers offer them a better psychological contract and where the relationship between the employer and employer is not tilted so heavily in favour of the employer. This is a major factor in the turnover rates present in the Nigerian banking sector.

\textsuperscript{396} Coetzee, 2005.

6.3. WHO HAS MORE JOB INSECURITY?

This section attempts to answer the third research question- who has more job insecurity? In answering this question, what has emerged from the research is presented and discussed below.

6.4. “BANKS DON’T CARE IF YOU ARE A MAN OR WOMAN”

The themes that ran through responses to the question on who enjoys better job security or suffers more job insecurity was that job security/insecurity was inherently tied to job performance and not gender. Research participants believe that banks were more interested in making a profit and who could bring in the depositors to achieve their desired results, be they men or women. Here are some sample quotes from research participants;

Female respondent (UBA)

“My employer is concerned about profit and not about whether the person is a man or a woman”

Female respondent (Diamond Bank)

“Banks only care about staff who can perform. Gender is not given consideration”.

Female respondent (First Bank)

“Banks predominantly focus on who brings profit and not what gender they are. If you bring in money, your job is secure”

Male respondent (Access Bank/Wema Bank)

“Gender is not really a determinant to job security in banking”

Female respondent (Zenith Bank)
“I don't think there are discriminations. Targets are the same for both sexes and performance is not reviewed based on sex”

Female respondent (Union Bank)

“Because gender has nothing to do with job security in my bank”

Male respondent (UBA)

“from what I have observed, I can tell you that banks do not care who or what you are as long as you’re able to bring them business. There is generally little job security in banks over here and men and women suffer the insecurity equally. Banks only care about who will make them money and not whether the person is a man, woman or even alien”

What has emerged from responses is that even though job insecurity is rife in the Nigerian banking sector, it was not the exclusive preserve of either gender. Women suffered from job insecurity as did men. Research participants reported that job insecurity was a consequence of the cut-throat nature and culture of the Nigerian banking sector which steamrolled both men and women. According to them research participants, as long as you were seen to be meeting the targets (realistic or not) set for you by your superiors, your job, irrespective of your gender was relatively safe.

6.5. GENDER AND JOB (IN)SECURITY

As discusses in section above, there was no established case of a deliberate creation of insecurity for members of either gender. As most of the research participants opined, banks are more concerned about individuals who are able to meet (mostly unrealistic) targets and bring in deposits/accounts to the bank irrespective of gender. However, on more critical look at the research data suggests that women tended to be the ones occupying the roles most prone to insecurity.

Respondent, Unity Bank
“They tend to take more females. Let me be more straight forward, more single females. The thinking in upper management is that married females will bring about a lot of cost. So this woman that’s only leave now, she has been off two months and she’s resuming next month and all through they will be paying her. They will look for women who aren’t married and won’t be marrying soon. By the time you start looking to get married the manager will start looking for which branch to move you to.”

The somewhat gendered recruitment in the banking sector tends to have male employees in roles like operations and security-roles that are less susceptible to insecurity and more women in roles like those of cashiers and marketing staff. The longer a person stays with an organisation, the higher the chances of climbing to higher levels of the organisational chart and if the roles most likely to be occupied by women are those that are the first to get the chop in challenging situations, it is no surprise then that the managerial levels where decisions are made are occupied largely by men.

Although there did not appear to be any disparity in the job insecurity suffered by men and women as reported by research participants, jobs further down the organisational chart tended to suffer from more job insecurity and most of those jobs tended to be occupied by women, especially roles like cashiers and marketers. The roles such as marketing and cashier are insecure irrespective of gender. Further research will provide more insights into how job insecurity in Nigerian banks and across other sections of the economy affects men and women differently or not.

6.6. CHAPTER SUMMARY

The chapter examined the factors that makes a/their job secure or insecure. Furthermore, the chapter also examined whether jobs in Nigerian commercial banking are secure/insecure and finally evaluate whether men and women bank workers enjoy the same levels of job
security/insecurity or whether there are any variations in job security between men and women. What emerged from the responses of research participants is that jobs in commercial banking were generally insecure. Research participants made the point that the corporate culture in Nigerian banking is primarily focused on the generation of profit were not focused as much on the gender of the employees bringing deposits in. However, the jobs that were performed by mostly women tended to be the most insecure. The next chapter will present a summary of the entire research, contributions to knowledge and recommendations for further research.
CHAPTER SEVEN

CONCLUSIONS AND RECOMMENDATIONS

7.0. CHAPTER OVERVIEW

This chapter will discuss the research insights and its contribution to knowledge. The limitations of this research and the recommendations for future research will also be explored. Finally, using Charmaz’s evaluative criteria as discussed in chapter four will be considered and discussed in relation to this research.

This research set out to answer the following questions:

1. *Are men and women treated equally in Nigerian banks?*
2. *Are jobs in Nigerian banking secure/insecure?*
3. *Who has job security/insecurity? Men or women?*

The summarized answers to the research questions central to this thesis are provided below.

7.1. FINAL CONCLUSIONS

This thesis began by exploring the concept of gender. A deep conceptual clarification of gender, central to this thesis, was considered and discussed extensively. The thesis attempted to move away from the polarised conceptualisation of gender between extremes of biological essentialism and social constructivism and instead explored a more nuanced conceptualisation of the term in order to provide a deeper understanding of the theories of gender and their socio-cultural implications on human relationships across various contexts. In doing so, the research adopted the view of Wharton, who opines that the place of biology and social construction

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in defining gender is not mutually exclusive, but rather are interdependent and co-influential in understanding gender\textsuperscript{399}.

The thesis also explored gender inequality, its causes and consequences on men, women, institutions and the wider society. This research subscribes to the submissions of Walby\textsuperscript{400}. Who argues that the causes of inequality are complex and the complexity of inequality is better understood and investigated if its various dimensions are disentangled and subjected to rigorous intellectual scrutiny. There is also the need to discuss the political, economic and social spheres where these inequalities intersect, adapt and mutate.

The research also discussed the job insecurity, its causes and its consequences on individuals (men and women), institutions and the wider society. The protracted feeling of uncertainty about one’s future in a particular job can have a huge impact on an individual’s well-being and for an organisation, diminish the employee’s commitment and productivity among others. The insights from the field work conducted during the course of this research are summarized under the three research questions below.

7.1.0. ARE MEN AND WOMEN TREATED EQUALLY IN NIGERIAN BANKS?

This is the first question that the research set out to answer. What has emerged from the data is two conflicting views. On the one hand, the general sentiment from research participants is that on balance within Nigerian banks, men and women are treated equally. However, on the other hand, research participants also reported instances of unequal treatment of both men and women. For instance, participants reported that there was a recruitment bias in favour of single,
unmarried and ‘beautiful’ women. There was also reported a disproportionate posting of women employees to marketing departments because there is a prevailing opinion within certain circles in the banking sector that women are able to bring business to their respective employers by deploying their sexuality to the satisfaction of their male customers and the benefit of their employers. Male employees of banks also reported unfair treatment about having to work the most unsocial hours and not having the discretion to relocate to join their families, an option that is made available to their female colleagues.

7.1.1. ARE JOBS IN NIGERIAN BANKING SECURE/INSECURE?

The second question this research set out to answer is whether jobs in Nigerian banking are secure or insecure. What emerged from the experiences of research participants overwhelmingly is that jobs in the Nigerian banking sector are insecure. Research respondents reported a general sense of uncertainty about their jobs.

7.1.2. WHO HAS JOB SECURITY/INSECURITY? MEN OR WOMEN?

The third research question this research set out to answer is whether men or women enjoyed better job security or suffered more insecurity. Insights from the data suggest that gender was not a factor in the job insecurity suffered by bank employees in Nigeria. As banks were more interested in performance and profits for their shareholders, the emphasis was on individuals, be they men or women who could/would bring in business for the banks. Men and women equally suffered from the job insecurity occasioned by the cut-throat corporate culture ubiquitous in Nigerian banking.
However, although there did not appear to be any disparity in the job insecurity suffered by men and women as reported by research participants, jobs further down the organisational chart tended to suffer from more job insecurity and most of those jobs tended to be occupied by women, especially roles like cashiers and marketers. The roles such as marketing and cashier are insecure irrespective on gender. Further research will provide more insights into how job insecurity in Nigerian banks and across other sections of the economy affects men and women—differently or not.

7.2. IMPLICATIONS FOR PRACTICE AND CONTRIBUTION TO KNOWLEDGE

The current study extends previous work in the following distinct ways:

First, the present study challenges underlying constructs of gender outlined in previous studies by adopting a multidimensional conceptualisation of gender. Second, it provides a framework for organising and understanding the research into gender and job security/insecurity within the Nigerian banking context. Third, previous research have employed mostly quantitative research methods to explore the experiences of employees. The limitations of quantitative research methods have been explored in chapter four and what this research has done is to capture and explore the experiences of Nigerian bank employees from a different perspective and with more depth. Additionally, previous research into gender in Nigerian banks has focused on the experiences of women, this study adopted an explicit focus on the experiences of both men and women because the researcher believes that it is by critically exploring the reality and nuances in the experiences of both men and women that we can reach a more robust understanding of gender relations in the work place.
Finally, few studies on gender and job security and insecurity focus on ‘non-Western’ contexts. This study introduces the Nigerian context into the debate on gender and job (in)security. Overall, what has emerged from this research is that Nigerian banks need to treat their workers better than they currently do. The world of work is constantly changing and a motivated workforce is better for business. The failure of Nigerian banks to provide the conditions under which jobs are secure for their employees is indicated in the high turnover rate within them (most of the research participants were within 1-5 years of working with banks). If workers have to constantly look over their shoulders for fear of losing their jobs, it is bound to have a significant effect on their commitment to their respective organisations. It is therefore incumbent on Nigerian banks to review their employment policies to provide a better employment package that takes into account the needs of men and women because that delivers a better foundation and incentive for a more productive workforce.

7.3. EVALUATING RESEARCH QUALITY

To determine quality of this study, the specific criteria of credibility, originality, resonance, and usefulness as proposed by Charmaz\(^{401}\) was used to appraise the scientific rigour of this research because they aligned with the methodological framework of this thesis. The following sections discuss the evaluation criteria, providing examples of these criteria were met.

7.3.1. CREDIBILITY

Charmaz proposes six elements for assessing the credibility of a study. These include; familiarity with the setting and/or topic; data sufficiency, systematic comparison between observations and between categories; presence of a wide range of empirical observations;

\(^{401}\) Charmaz, 2006
strong link between the data gathered and the analysis; enough evidence for the claims made\(^\text{402}\).

To ensure credibility within the research process, an extensive literature review was undertaken by the researcher to ensure that there was robust scholarly foundation on which the research was built. Furthermore, all research interviews were conducted and transcribed by the researcher. This allowed the researcher to be familiar with the data and also afforded him the opportunity to explore the nuances in meaning research participants attached to actions. Additionally, data sufficiency was reached through the process of theoretical saturation where no new insight emerged from that data gathered by the researcher\(^\text{403}\). In total, twenty-four interviews were conducted including four research participants each from six commercial banks. This number was evenly spread between men and women to ensure balance along gender lines and in order to achieve research aims and objectives. On average the interviews lasted about forty-five minutes, allowing the researcher ample time to explore the experiences of research participants. The study centralised the experiences of men and women working in commercial banks in Nigeria and the coherence and exhaustiveness of evidence was strengthened by the use of direct interview quotes and links to extant literature. Also vital for the credibility of the study was the oversight provided through the process of research supervision.

### 7.3.2. ORIGINALITY

In evaluating the originality of a research, Charmaz suggests taking into consideration the following four points: that categories offer a fresh and new insight into the topic; the analysis provides a new conceptual framework grounded in the data; the social and theoretical significance of the study has been addressed; and the proposed grounded theory extends current

\(^{402}\) Charmaz, 2006. p 182.

\(^{403}\) Charmaz, 2006
ideas and practices in the related fields. This study moves away from the polarised conceptualisation of gender between extremes of biological essentialism and social constructivism and instead explored a more nuanced conceptualisation of the term in order to provide a deeper understanding of the theories of gender and their socio-cultural implications on human relationships across various contexts. It also provides a framework for organising and understanding the research into gender and job security/insecurity within the Nigerian banking context. The research also explores the experiences of male and female bank employees, a contribution to scholarship in gender in the Nigerian banking sector where previously, research on “gender” which focused on the experiences of women alone. Finally, not many studies on gender and job security and insecurity focus on ‘non-Western’ contexts. This study introduces the Nigerian context into the debate on gender and job (in)security and adds new insights into this area of research that may well stimulate further debate and research.

7.3.3. RESONANCE

The criterion of resonance requires the fullness of the studied experience is portrayed, and that links between larger collectivities or institutions and the individual are established, and that it provides a deeper insight about the lives and worlds of research participants. The researcher made sure to clarify any ambiguities that occurred during the interviews or after transcription to ensure that there was an accurate interpretation of the research participant’s experiences. All through the iterative process of data collection and analysis, links between the individual and the collective (whether male, female or bank employee) were considered. The experience of every research participant was valuable and relevant to this study and was essential for situating and contextualising their experiences. Some of the issues that arose like “unrealistic targets”

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404 Charmaz, 2006 p 182.
405 Charmaz, 2006 p 183
and “corporate prostitution” are especially germane to the Nigerian banking sector because of its peculiar cutthroat corporate culture. The researcher intends to send a copy of the dissertation to as many of the research participants who request it upon the award of the degree.

7.3.4. USEFULNESS

Usefulness refers to the contribution and relevance of the study to existing knowledge. The researcher should at this level examine whether “the analysis offers interpretation that people can use in their everyday worlds”; consider the extent to which the analytic categories suggest “generic processes”; identify the need for further research in other substantive areas and evaluate the contribution of knowledge406. The research contributes to existing knowledge in the following ways: leveraging on the limitations of quantitative research, this study explored the experiences of Nigerian bank employees from a different perspective and with more depth. It moves away from measuring variables to exploring deeply the nature of the relationships between men and women who work in Nigerian banks and their experiences.

7.4. RESEARCH LIMITATIONS AND RECOMMENDATIONS FOR FURTHER RESEARCH

This research was subject to time and financial pressures and consequently has its limitations. Some of these limitations are highlighted below as well as recommendations for further research.

Firstly, the research design did not include the management perspective into gender and job (in)security in Nigerian commercial banks. This was a deliberate delimitation in order to give preference to the perspective of sub-managerial employees. It might therefore be argued

406 Charmaz, 2006, p.183
that, due to this approach, the study does not fully encompass the experiences of the entire employee population of the banking sector. However, this limitation in scope of inquiry is not problematic, as this research does not claim an objective truth, but rather aims to provide new insight into the experiences of men and women working in Nigerian banking.

The method of data collection in this study was primarily in-depth interviews. The addition of other sources of data could have expanded the categories. For example, a focus group might have revealed group opinions, refining and extending points generated in the in-depth interviews. The use of respondents’ diaries could have also offered other significant insights, exploring topics which were not pursued in this study. The insights gained in this study derived from a qualitative approach. The inclusion of quantitative data could have expanded the findings and enriched the theoretical framework.

Despite its limitations, this study has provided a comprehensive exploration of the key issues around gender and job (in)security in Nigerian banks. This research did not set out to discover an ultimate truth, hence, the findings of this study are open to further investigation along numerous lines of inquiry. Some potential lines for further research are suggested below.

The findings of this study have concentrated on the experiences and realities of employees, both men and women. Further research could explore the perspective of banks. Further research could also explore the experiences of men and women and job security/insecurity in other aspects of the organised economy and the informal sector. Expanding research into other aspects of the economy could contribute to a more robust understanding of the state gender equality/inequality, gender relations and job (in)security in these areas. A comparative study investigating the experience of men and women across countries could also be undertaken. Future research could also evaluate the implications of job insecurity for quality of life of men and women across various sectors of the Nigerian economy.
In conclusion, the causes of job insecurity faced by Nigerian bank employees are deep-rooted and strongly linked to the wider socio-economic and political climate of the country. The chronic underdevelopment of the economy has meant that it is susceptible to regular shocks from external factors such as the fall in the international price of crude oil, Nigeria’s major export. Until the wider issues in the economy are addressed, it is unlikely that the changes required to guarantee relative stability and job security to bank employees along with workers in other aspects of the economy.

On a wider global context, the economic challenges in Nigeria and other African countries has implications for the wider world, especially Europe. The political and economic climate along with demographic and environmental pressures have conspired to create instability (like the insurgency in north-eastern Nigeria). These factors have in turn led many young Nigerians and Africans to attempt migrating for greener pastures to Europe. These journeys occurring through the unforgiving terrain of the Sahara desert and rickety boats in the Mediterranean Sea. This so called ‘migrant crisis’ is a topically issue in international affairs and poses serious problems for European politics and policy makers.
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APPENDICES

APPENDIX ONE

LIST OF BANKS

1. DIAMOND BANK (4)
2. FIRST BANK (4)
3. UNITY BANK (4)
4. STANBIC IBTC (4)
5. UNITED BANK FOR AFRICA (4)
6. ZENITH BANK (4)
APPENDIX TWO

INTERVIEW SCRIPT

1) What is your job role?

2) What organisation do you work for?

3) How long have you worked with the bank?

4) How many men/women work in your organisation?

5) How are men and women treated in your workplace?
   ➢ Working conditions
   ➢ Pay and benefits
   ➢ Career aspirations

6) Do you consider men and women are treated differently within your organisation?
   a) Do you think your employer is considerate of family life/work life balance?

7) What could your employer change to resolve some of the inequalities you believe exist?

8) What makes a job secure or insecure?

9) Do you feel secure or insecure in your job? Why?

10) What in your view gives rise to inequality in your organisation?

11) What action could be taken to remove these inequalities?
APPENDIX THREE

INTERVIEW TRANSCRIPTS

MALE RESPONDENT- A

RESPONDENT: The emphasis of all banks is deposit. CBN have increased the cash reserve ratio. Formally it was 15 or 20 percent and now as at the latest monetary policy meeting they are taking it to 20-something percent. Meaning the amount the Bank will be giving the CBN untouched will be higher because of that there will be more pressure for you to bring more to sustain what that one was used for.

The emphasis now is on deposit. If I have a customer now that wants to give me like 300 million (naira) or even 100 million and I need to travel Maiduguri to get it, today today I will book flight ticket. I tell you.

What are you saying?! They will just give you quick approval to go and bring the money.

Any female who performs well, brings the money. One again, one thing I realise is places like Unity bank national assembly branch there were more males than females. It was as if they realised their target audience wasn’t coming. So they now removed them replaced some of the males with females and got newer females. So indirectly it’s as if banks are using the females as bait or using them to do prostitution.

Because all those senators and national assemblies, will you say you just say you want to open a savings? Other banks can open savings you want to open a free standing bank. So
what product will you offer them? Some of them will not start saying “Oga where/when can I meet you?”

They’ll do anything possible, anything, I say anything.

**RESEARCHER:** And it’s the same thing that obtainable in UBA?

**RESPONDENT:** Yes, All the banks now, the emphasis is, if you can bring cash deposit.

They told me last time, they said if I can get anybody that can bring up to 500 million I should just tell them they will recruit him one hand. It’s not about if the person can do the job or not, it’s more about if they can bring deposit. They will cover you up. In fact you’ll become a star, even a celebrity, you can even write. For you to rise in a bank it’s not about skills, who cares. When your bank is making loss you are saying skills. Like now they have sent our deposit position. Every day they keep sending it, from there you know where your branch is standing and you know who is near the top.

Deposit it the in thing now, if you cannot bring deposit as a banker you can forget it.

Any grammar you use they will just be looking at you.

**RESEARCHER:** It seems like you guys in marketing are really the bank and every other person is just….

**RESPONDENT:** Ahhh we are really the bank, because the operation starts with us.

Some are even afraid of touch us because you move along with your men

**RESEARCHER:** You have a better bargaining position

Intermission

**RESPONDENT:** Deposits are the in thing
If you have the money you’re a star, you can rise. If you don’t forget it unless you’re connected to somebody but even that isn’t possible.

RESEARCHER: so there’s no discrimination as long as you’re able to bring the money

RESPONDENT: Yes

So to me there no discrimination, If you’re good you’re good.

RESEARCHER: But they don’t give men paternity leave do they:

RESPONDENT: no they don’t give mean paternity leave only females.

RESEARCHER: But that’s not fair now.

RESPONDENT: You’re on your own on there. No paternity leave for any man. But for women they give them correct maternity leave. She will get three months.

RESEARCHER: what about if you’re a contract staff, you contract can be terminated anytime?

RESPONDENT: Yes

RESEARCHER: So banks have more contract staff than they have permanent staff?

RESPONDENT: Yes they do.

RESEARCHER: that’s why the job security is low.

RESPONDENT: Yes, less permanent staff. Out of all of us that are here about 20 are contract and there is only 8 of us that are permanent in this office. So you can see the ratio. All in the name of cutting cost. Like UBA for example apart from the operations manager virtually everyone else is contract staff.
Everybody! As you enter UBA everybody, virtually everybody is contract staff. Then if you move to marketing virtually everyone apart from two marketers and the manager are contract staff. So they are saving money. When they laid me off in UBA, I was expecting big money but what they gave me was 84,000.

God has saved me, whilst I was in the system I collected their loans bought land, got married, bought my car, virtually everything you saw me with. Here it’s when they can confirm you that they start paying you arrears, because for now I’ve been collecting allowance.

Now but so far all I have now is just UBA and if I’d have sat down then maybe.

All they gave me was a pension fund, maybe 1 something million which I can’t access till I’m 50.

So what I did when I came here is I submitted that same account so they can keep adding to it.

But yes more contract than permanent staff. Even now if you were to put a male and female before a manager he would prefer the female. The female is indirect bait for customers.

They tend to take more females. Let me be more straight forward, more single females. Married females will bring about a lot of cost. So this woman that’s only leave now, she has been off two months and she’s resuming next month and all through they will be paying her. They will look for women who aren’t married and won’t be marrying soon. By the time you start looking to get married the manager will start looking for which branch to move you to.

**RESEARCHER:** do you think when it comes to transfers; they are a lot more considerate to women than to men?
RESPONDENT: Yes, they prefer more females to stay than men. So there’s more consideration for single females. A married female that is bringing women is justified but if you’re not bringing money you will go.

RESEARCHER: These targets, aren’t some of them outrageous

RESPONDENT: they are very very outrageous, in my time at UBA my target was 420 million in seven years but at Unity in my first six months I had to bring 320 million. I signed my contract in faith because if you asked me at the time where will I find this money? Whole heartedly I would tell you I don’t know.

But I didn’t have a choice, would I stay contract staff for life? Fear of the unknown isn’t good.

I went to my friends and they banked with me. So I was able to make 50% of my target.

Most females don’t struggle like I did, all they have to do is sell themselves to one big man and they can make all the money in one day. You don’t even know where the man got the money from.

You can’t blame them; they are also responding to the targets that have been put on them. If they don’t perform they will be replaced.

The most targeted orientated bank is diamond bank, if you don’t meet the target in six months you are going. If I’m going to move there I will make sure that I have the deposit of my target down.

Most of my friends that moved to Diamond because it was a new bank with better pay are now struggling. They will ask you to cough it up.

It’s a really challenging time in Nigeria at the moment. In the public sector you have to keep your kinds clean. Soil free. Do things honestly.
RESEARCHER: There hasn’t been a lot written about banks from what I’ve seen?

RESPONDENT: It’s those at the top that are doing these things, illegal business and if you get involved they will get rid of you. Unity bank their terms and conditions are fair. You have good medical allowance, so when you’re sick or a family member is sick you can go and visit them. With UBA they won’t assist you.

I think the unity policy is like that of typical Hausa man, it’s what brought me. They provide medical allowance.

RESEARCHER: let’s say for example your wife gives birth, how much time will they give you off?

RESPONDENT: As a man, just one day

RESEARCHER: Bereavement?

RESPONDENT: They will give you a week; it’s not an official thing.

RESEARCHER: it’s really interesting

RESPONDENT: Banks are not like public services.

RESEARCHER: One could argue that we should make our civil service like our banks.

RESPONDENT: yes that’s good, let them have appraisals, checks and controls like we do. Auditors know if you don’t do the job well today. Apart from internal auditors we have external auditors that come time to time to review what the former has done. So if you cover up something you should have done, you’ll be in trouble. If you look away when something is being covered up you are doing so at your personal risk. The commercial bank has the largest work force, even the government work force can’t compare.
RESEARCHER: If they want to transfer you now, is there a particular system in place or can they just send you anywhere?

RESPONDENT: There’s no policy, they transfer you to where you are needed. You just pray they don’t transfer you.

RESEARCHER: Thank you for your time. I really appreciate it.

RESPONDENT: You are welcome.
INTERVIEW TRANSCRIPT

RESEARCHER: What bank do you work for?

RESPONDENT: UNION BANK OF NIGERIA (UBN)

RESEARCHER: How long have you worked for UBN?

RESPONDENT: I have been with them for five years

RESEARCHER: How do you think men and women are treated in your organisation?

RESPONDENT: In my opinion I think in general men and women are treated equally
RESEARCHER: What bank do you work for presently?

RESPONDENT: I work with Stanbic IBTC at the moment.

RESEARCHER: How long have you worked for Stanbic IBTC?

RESPONDENT: I have worked with them for about three years

RESEARCHER: In your view how do you think men and women are treated in your workplace?

RESPONDENT: I think my workplace I think women have the upper hand

RESEARCHER: Why do you think women have the upper hand in your workplace?

RESPONDENT: I think the top hierarchy and management is biased especially when it comes to making crucial appointments.

RESEARCHER: Can you give an example of such bias?

RESPONDENT: Yes. What you find in many cases in my workplace is that where you have a man and a woman who have similar qualifications for a particular role, in most cases it is the woman that gets the job. I don’t think it is fair.

RESEARCHER: Does the top management at your bank consist of more women or men?

RESPONDENT: There are more women than there are men.

RESEARCHER: What do you think your employer could do to resolve some of these inequalities you say exist?

RESPONDENT: I think appointments should be based on merit and not on a person’s gender

RESEARCHER: In your view, what makes a job secure or insecure?
RESPONDENT: When an institution meets its target goals including profit for the year and when the staff of such an organisation are constantly exceeding expectations in terms of their responsibility and job description.

RESEARCHER: Do you feel secure in your job?

RESPONDENT: I don’t feel secure or insecure. I am somewhere in the middle.

RESEARCHER: Why do you feel this way?

RESPONDENT: Because commercial banks are always prone to mergers and acquisitions and these often lead to job losses and staff layoffs.

RESEARCHER: Who do you think has more job security/insecurity?

RESPONDENT: I think women have more job security than men.

RESEARCHER: Why do you think so?

RESPONDENT: Women are always better connected than men when it comes to influencing critical management decisions.
RESEARCHER: What bank do you work for?

Respondent: Stanbic IBTC

RESEARCHER: How long have you worked with the bank?

Respondent: about three years

RESEARCHER: Do you think men and women are treated equally in your workplace?

Respondent: In my workplace I think men and women are treated equally. Equally doesn’t necessarily mean we are treated well. I think our situation at work is equally bad.

RESEARCHER: Why do you think it is so?

Respondent: I think banks are generally more interested in generating as much deposits as possible and the focus is so much on who brings the most business for the bank than on whether the person is a man or a woman. So for instance if we get targets for how much we are expected to bring into the bank, no body decides to give men and women different targets. We are all equally subject to these targets.

RESEARCHER: Do you think these targets are a problem?

Respondent: Definitely. I think a lot of these targets are unrealistic. In my case, I am expected to raise four hundred million naira in 6 months. In this relatively small area how am I expected to perform such a miracle? You’ll be surprised how many colleagues end up engaging in sharp practices just to meet these targets.

RESEARCHER: What sort of sharp practices are you referring to?
Respondent: I know of female colleagues who have had to sleep with men just to get to their target. It is sad really.

Researcher: How wide spread is this phenomenon?

Respondent: It is a fairly common one. Of course not all men and women do it but in this competitive business we are in, everybody tries to gain an advantage and unfortunately, some people feel the pressure up to the point of using their bodies to keep their jobs safe.

Researcher: Do you think your job is secure?

Respondent: Not at all. Most of the people that work in banks are contract staff. What that means is that you can wake up one morning and you have no job.

Researcher: Between men and women, who do you think has better job security?

Respondent: I think all of us suffer from this insecurity. These banks are only after profit and do not care about men or women. As long as you are bringing in the money you are safe.
INTERVIEW TRANSCRIPT

Researcher: How long have you worked for your bank?

Respondent: I have worked here for just over two years

Researcher: do you think men and women are treated equally in your workplace?

Respondent: Yes, I believe they are treated equally.

Researcher: do you feel secure in your job?

Respondent: To be honest I don’t really. I know that the bank will not hesitate to get rid of me so I am always on the lookout for a better offer.

Researcher: What do you think makes a job secure?

Respondent: A job where you are not living in constant fear of losing your job is a secure job. That’s not what is obtainable in banking. You will notice that there are very few people you will find who have been with a bank for a long time. That is because these you have to make the system work for you. If you leave it to the employers to give you relative guarantee of your job, you will be in for a real shock. I know people who have come to work in the morning and because of a little issue at work they are sacked without any investigation to find out what happened.

Researcher: who do you think suffers this insecurity the most? Men or women?

Respondent: I think both suffer it equally. It is a money market in this business so that is what matters most to these employers. We are all dispensable at the end of the day.
INTERVIEW TRANSCRIPT

Researcher: How long have you worked with your bank?

Respondent: I’ve been here about four years.

Researcher: From your experience do you think men and women are treated equally in your workplace?

Respondent: I think we are treated equally in my workplace. It is more about what you are able to do than about whether you are a man or woman. It feels like a level playing field to me.

Researcher: I have heard from colleagues from other banks about the issue of targets. Is it applicable to your bank?

Respondent: Almost every bank has one form of target or the other. In my workplace, we have targets but ultimately you do what is within your power. I have heard experiences from people who work with other banks and some of their targets are unreasonable but for me, even if a target is unreasonable, it doesn’t justify getting involved in unethical behaviour like sleeping with a client for business.

Researcher: Are there people who sleep with clients for business?

Respondent: Yes, there are. I think people call it corporate prostitution. I have heard of people who have done it. It is not something that I encourage. You may meet your performance targets at work but what do you lose in the process?

Researcher: Do you feel secure in your job?

Respondent: I feel secure in my job because I understand how the business works. I do what I am supposed to do and I know my job situation is more stable compared to that of some of my colleagues who are contract staff.
Researcher: It seems as if banks have a lot of contract staff

Respondents: Yes, banks tend to have a lot of contract staff because they don’t have to pay them as much as permanent staff.

Researcher: Who do you think has more job security? Men or women?

Respondent: I don’t think gender is an issue here. It is mostly about performance so if targets are met, your job is secure.
INTERVIEW TRANSCRIPT

Researcher: How long have you worked with your bank?

Respondent: I’ll say about ten years

Researcher: how do you think men and women are treated in your work place?

Respondent: generally, I think they are treated equally. However, there are some cases where I think there are some issues. For instance, when it comes to technical issues, I think men are given more consideration than women. Apart from that, I think men and women are treated equally.

Researcher: one of the issues that has come up when I have spoken with other bank workers is the issue of targets. What do you think of them?

Respondent: I think in this business it is necessary to have a way to motivate staff and monitor performance. I think that is where targets are important. However, I am also aware that there are many cases when unrealistic targets are given to staff to meet. I believe that is where the problem is. It is not realistic to ask an individual in this vicinity to hit a target of five hundred million alone. I do not think it is fair.

Researcher: Do you think these targets push some people to do unethical things?

Respondent: some men and women compromise their personal integrity to meet these targets. I know of people who have slept their way into meeting targets. I think it is unfair on those who use legitimate and ethical ways to meet their targets.

Researcher: Do you feel secure in your job?

Respondent: I am in the middle to be honest. I know nothing is secure in life and there are unforeseen circumstances so I stay prepared.
Researcher: Do you think jobs in the banking sector in general are secure?

Respondent: No they are not. The turnover rate of bank staff is very high. Guarantees of any stability for the long term are slim. The economy might suffer tomorrow and we are suddenly out of work. It is one of the reasons banks hire more casual staff than permanent staff and as a casual staff, those rights are few.

Researcher: who do you think has more job security? Men or women?

Respondent: I think both suffer insecurity equally. Job security is not gender based.
INTERVIEW TRANSCRIPT

Researcher: How long have you worked with your bank?

Respondent: probably about five years.

Researcher: How do you think men and women are treated in your work place?

Respondent: Men and women are treated equally in my office I think.

Researcher: what do you think makes a job secure or insecure?

Respondent: I think company policy and management attitudes towards staff. If companies cherish their staff, they will not put them in a situation where they are constantly living in fear of losing their jobs.

Researcher: Do you feel secure in your job?

Respondent: Yes, I feel secure in my job. My job is an important one and I know that my employer will not just decide to get rid of me when there is an issue. This is because my position is a very sensitive one. If my job was a different one, I’m sure I will feel different.

Researcher: do you think there are other colleagues whose jobs are insecure?

Respondent: Most definitely. There are people who work in role where they have to live in constant fear of losing their jobs. Those that have to go out and market the bank and cashiers especially

Researcher: what do you think about targets?

Respondent: I think they are useful to keep staff on their toes. However, some banks place unrealistic expectations on their staff and this can lead to all sorts of problems down the line.

Researcher: What sorts of problems?
Respondent: Have you heard of corporate prostitution before? This is where bank workers, especially markets sleep with clients in order to gain some business and meet their targets. It is a problem in the banking sector. Some of these banks sometimes even deliberately recruit good looking young men and women for this purpose.

Researcher: Who do you think has more job security?

Respondent: In my work place I think it is women who have more job security. There are fewer women than men in my work place so they tend to exit less.
INTERVIEW TRANSCRIPT

Researcher: How long have you worked with your bank?

Respondent: Just over three years.

Researcher: How do you think men and women are treated in your workplace?

Respondent: I think we are generally both treated equally. Although there are a few cases of preferential treatment for certain people.

Researcher: Can you give some examples of these preferential treatment you mention?

Respondent: In some cases, you find that men are the ones who work more antisocial hours than women. What is funny is that we never hear people campaign to work antisocial hours. On the whole I think men and women are generally treated equally.

Researcher: Do you think the preferential treatment is in favour of men or women?

Respondent: I think it goes both ways. Women for example are more likely to be recruited into the marketing department. They are also able to enjoy getting transfers to join their families. Men on the other hand are more likely to work antisocial hours and weekends as ATM attendants and also as part of the technical department.

Researcher: What do you think makes a job secure?

Respondent: I think as long as you keep raising the bar at work, your job is relatively secure. The banking business is a results focused business so results guarantee your job security.

Researcher: Do you feel secure in your job?

Respondent: Yes, I am secure in my job. I am constantly trying to develop myself and I try to achieve my goals so I feel secure.
Researcher: Do you think your colleagues feel the same way?

Respondent: Well I think it depends on the role of the person. Those at the lower levels of the organisational chart tend to be more insecure in work and I will be the first to admit that these are many more people with insecure work in banks than those with secure work.

Researcher: Who do you think has more job security? Men or women?

Respondent: I think both enjoy job security where it exists and suffer job insecurity where it exists. Banks are generally more interested in profits so as long as an employee is bringing in the clients and business, they are safe.
INTERVIEW TRANSCRIPT

Researcher: How long have you worked with your bank?

Respondent: I have been here getting to five years

Researcher: how do you think men and women are treated in your workplace?

Respondent: I think there is inequality in how men and women are treated?

Researcher: Why do you think so?

Respondent: I think men sometimes are made to work antisocial hours for instance, working as weekend ATM support. If we want gender equality, I think everybody should do every job available as long as they are qualified and have the capability.

Researcher: Do you not think women suffer inequality too?

Respondent: Women suffer too. For instance, we have more women recruited to the marketing department. Some of these women are then encouraged to do unethical things in order to gain business for the bank.

Researcher: How common is this practice in your bank and the banking sector in general?

Respondent: We hear stories from colleagues from other banks who suggest that some banks are effectively pimping out their female marketers. My theory is that nobody forces these women to act in unethical ways but it is a choice that they make. Some women decide to do these things, most others decide to do things legitimately.

Researcher: Do you feel secure in your job?
Respondent: No I feel very insecure. The economic situation is unstable and so no one knows what can happen tomorrow. Banks have retrenched staff recently so I just try to do my best and do my job.

Researcher: Who do you think has more job security?

Respondent: in my opinion banks are more interested in profits so whoever will bring them business will be secure.
INTERVIEW TRANSCRIPT

Researcher: How long have you worked with your bank?

Respondent: I have worked with the two banks for a total of ten years until in quit a year ago.

Researcher: How do you think men and women are treated in Nigerian banks?

Respondent: From my experience, women are treated unequally. Women are disproportionately posted into marketing functions. Also, they are expected to perform tasks like taking notes, serving and organizing refreshments at meetings. It is mostly unspoken but expected.

Researcher: What do you think is responsible for this inequality?

Respondent: I think it is as a cultural intrusion from inequalities in the larger society. I think people should be posted according to abilities as opposed to gender biases. Employ people to do the “domesticated” aspects of meetings or specifically designate people. In my team, we rotated those tasks between people a certain level and below irrespective of gender.

Researcher: In your view, what makes a job secure or insecure?

Respondent: A secure job has certainty that you retain your job if your performance justifies it. Job insecurity on the other hand means uncertainty about job retention or constancy of pay.

Researcher: Did you feel secure when you worked in banking?

Respondent: In my current vocation, I am relatively more secure than in my previous work in the bank. My job security in the bank was neither here nor there.

Researcher: Who do you think has more job security? Men or women?

Respondent: Gender is not really a determinant to job security in banking.