Glass Ceiling in the Nigerian Banking Sector: Evidence from Senior Male and Female Employees

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ABSTRACT

The banking and finance sector is a major employer in many countries, especially in emerging economies. Decisions made in the sector have significant implication on the economy. There is evidence that decision-making has significant implications for organisations (and, by extension, the economy) when their management teams are diverse in terms of gender. Yet only a few women are promoted to executive and managerial roles. This research qualitatively explores how senior male and female employees experience the glass ceiling in the Nigerian banking sector. We conducted 40 interviews, comprising 20 senior male executives and 20 senior female executives from 4 banks in Nigeria. Our study reveals that the glass ceiling is characterised by a male-dominated meritocratic organisational culture that is driven by the goal of profit maximisation, consistent with the meritocratic perspective of role congruity theory. We contribute to the extant literature on this topic by examining how women's strategies for navigating this landscape (namely, the self-directed actions women take in order to progress in their careers) diminish men's view of the glass ceiling, suggesting a paradox of meritocracy. This study contributes significantly to the debates on the future of women's progression in the banking sector in an emerging economy.

1. Introduction

The banking and finance sector is a major contributor to the gross domestic product (GDP) in any country. It employs a large proportion of workers in many countries, especially in emerging economies (Ali et al., 2018; Alhawachi & Mordi, 2022). Studies undertaken by Alhawachi and Mordi (2022), Berger et al. (1995), Botti et al. (2014), and Caby et al. (2022) conclude that gender inclusion in leadership positions in the banking and finance sector can improve organisations' decision-making processes,

performance, and overall economic development. Coetzee and Moosa (2023) add that such practice may be particularly valuable in a difficult economic climate. While gender inclusion is well recognised in the banking and finance sector, the issue of the glass ceiling is particularly rife in the financial sector in many countries (Rogish et al., 2021).

The term 'glass ceiling' is defined as an unseen phenomenon that manifests subtly in the form of the inability of certain demographic groups to advance into managerial positions in organisations (Gupta, 2018). Although the concept continues

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to dominate scholarly and professional conversations, social minorities and women in particular face difficulties in securing managerial positions (Bierema, 2016). Chizema et al. (2015) contend that men (predominantly white men) are likely to earn higher pay, more benefits, and greater opportunities for promotion into managerial roles than women. According to Davies-Netzley (1998), this finding is due to society's gendered perception of male and female roles. Such gendered perceptions are driven by societal norms and are exacerbated by a meritocratic organisation culture or meritocratic workplace practices (mainly promoted and implemented by men in the workplace) driven by societal norms (Frkal & Criscione-Naylor, 2020; Yao, 2022).

The glass ceiling manifests in the workplace in the form of discriminatory behavior by men against women based on stereotypes, which impacts the recruitment of new employees, the career progression of existing employees, and the provision of resources (Strauß & Boncori, 2020). Seminars and workshops are frequently held worldwide to discuss issues relating to women and their progression in all areas of life to address such issues. Abegaz and Nene (2022) contend that meritocratic workplace practices (driven by changes in the global marketplace over the past 100 years) have led to the increased participation of women in the workforce.

Several countries in the West have made some progress in establishing gender-diverse boards, because of the benefits associated with having a diverse board and in order to respond to society's call for the advancement of women to managerial positions (Allen, 2018). While this is a welcome development, the pace thereof, albeit in comparison to the qualification and experience of women, could be faster. As such, a suitable gender balance in senior management is still far from being achieved. Moreover, issues relating to the glass ceiling are more profound in developing countries in Africa, where there is limited organisational effort to respond to increasing calls to address such issues (Khalid & Aftab, 2023).

However, much of what we know about the glass ceiling is currently dominated by female perspectives (Frkal & Criscione-Naylor, 2020; Yao, 2022). There is limited understanding of the glass ceiling

from the male perspective. While understanding women's career challenges from the male perspective may be problematic, this study argues that there is a theoretical justification for what we can learn: Understanding men's views will help to shed more insight into the intellectual puzzle around why women continue to face barriers to career progression irrespective of the growing debates and efforts to cob the problem, particularly in developing contexts (Vohlidalova, 2021). Moreover, such an approach could be beneficial, as it could shed light on the role played by men in the production and reproduction of barriers to women's careers, especially in a cultural environment that promotes men through a meritocratic workplace culture driven by societal culture or norms. Thus, Frkal and Criscione-Naylor (2020) and Yao (2022) call for more research on the male perspective of the glass ceiling in order to gain more insight into the phenomenon.

Moreover, much of the research on the advances of women in the workplace has been done in the Western context, with less research considering how much development has been made in developing countries (Ajibade et al., 2021). Therefore, the present study aims to explore how senior male and female employees view the glass ceiling in the Nigerian banking sector through a qualitative research approach. This is in response to the call of Buibul (2021) for more qualitative empirical studies, with the goal of providing insights into the manifestation and practice of gender discrimination. The aims of the study are reflected in the following research questions, which the present study will address:

• What factors affect women's advancement into senior managerial positions in the Nigerian banking sector?

• What navigational strategies are women deploying in order to progress in their careers, regardless of the challenges associated with the glass ceiling in the Nigerian banking sector?

• What does the opinion of men about the glass ceiling and gender bias mean for the progression of senior female employees in the Nigerian banking sector?

The next section is an outline of the theoretical underpinnings of the study. Subsequently, a de-

tailed account of the Nigerian context is provided, followed by a presentation and justification of the methodological steps taken during the research. Finally, the study's findings are presented, and the practical and theoretical implications thereof are discussed.

2. Theoretical Background

2.1. Role Congruity Theory and the Construction of Gender Roles

The history of the term 'glass ceiling' – workplace discrimination based on gender – can be traced to Merilyn Loden's work experience. As a human resources (HR) professional in the telecoms industry, Loden was told that a promotion she had been hoping to achieve would be given to a male colleague because he was the breadwinner in his family and needed more money than she did (BBC, 2017). Loden then used the phrase 'glass ceiling' in 1978 in a panel discussion where the female panellists criticised women for the poor self-image they carry and their limited socialisation efforts (BBC, 2017), specifically in relation to the challenges women face that limit their career-development opportunities. According to Kraft (2022), Hymowitz and Schellhardt later used the phrase in the mid-1980s in an article in the Wall Street Journal. Since then, Khalid and Aftab (2023) note that the glass ceiling has continued to attract the attention of scholars and practitioners alike.

Several academic theories have been used to explain the glass ceiling, one of which is role congruity theory (RCT). According to Koburtay and Syed (2020), the central tenet of RCT is that roles are socially assigned based on social groups (male vs. female), and these groups are viewed favourably in a society in which people act in congruity with these roles. Thus, people tend to have varying beliefs regarding the leadership characteristics of males and females in certain cultures (Eagly and Karau, 2002). In line with expected social roles and behavior, women are expected to be more nurturing and less aggressive than men. Thus, Koburtay and Syed (2020) argue that there is bound to be disapproval (which may lead to a glass ceiling) when more women than men hold leadership positions because of perceived gender role violations.

2.2. Male Views Underpinned by the Paradox of Meritocracy

Role congruity theory is used to explain gender inequality in pay and career development in favour of male employees (over their female colleagues) in the workplace (Koburtay & Syed, 2020). While gender inequality is sometimes considered rare, as several laws have been implemented with the aim of establishing equal rights for both genders in the workplace and ensure that there is gender-neutral treatment of workers, Dijk et al. (2020) and Khalid and Aftab (2023) argue that organisational decision-makers, however, differ in their work expectations, performance appraisal practices, and treatment of both genders, consistent with the meritocratic perspective of RCT.

According to the meritocratic perspective of RCT, the capability of individual employees (not the social group to which they belong) drives their performance and thus determines their opportunities and the rewards they accumulate over time (Dijk et al., 2020). Pitesa and Pillutla (2019) explain that theorists promoting this perspective argue that a meritocratic perspective helps to establish an organisational culture that drives equality in the workplace by promoting the distribution of opportunities and rewards across social groups based on capabilities and the corresponding performance. Advocates of the meritocratic organisational culture stress that by using this approach, there is an equal chance for everyone to advance and be rewarded, regardless of how they are categorised, whether it is in relation to their gender, race, class, or any other factor. However, recent empirical studies have shown that workplace inequality is inherent, despite the implementation of various pay programmes based on merit (Khalid & Aftab, 2023; Kraft, 2022), diversity procedures, affirmative action (Kalev, 2009), and cross-training team activities (Kalev, 2009).

Research on workplace diversity has challenged the assumption that a workplace characterised by an organisational culture based on merit is

a conduit for social equality (Pitesa & Pillutla, 2019). For example, Castilla and Bernard (2010) find that when meritocracy is promoted, managers paradoxically tend to show greater favouritism to men than to women who are performing at an equal standard. These managers have this meritocratic organisational culture embedded in them, so rewarding employees may unintentionally have adverse effects on women (Castilla & Bernard, 2010). Dijk et al. (2020) agree and add that women are held to stricter performance standards than men who are performing at an equal standard, even when there are several factors (such as caring for family) that hinder the performance of women. Research suggests that status, social capital, and the attributed competence of employees are often associated with merit during appraisals, and how people view these factors is often linked to membership in social categories (Dijk et al., 2020). Since men in many male-dominated workplaces are usually in charge of appraisals, male employees are often considered to have greater merit and higher standards of performance because of their status, social capital, and attributed competence. Thus, the workplace becomes a mirror of society, where social inequality continues to thrive (Pitesa & Pillutla, 2019). In line with the conclusions of Castilla and Bernard (2010), meritocracy should therefore be implemented with caution in order to engender social equality in the workplace.

While there is limited knowledge of male perspectives on the glass-ceiling debate, we argue that the paradox of meritocracy is underpinned mainly by male voices, which dominate current societal views on the glass ceiling. Wynen et al. (2015) find that women have different perceptions about career advancement opportunities in the workplace to their male counterparts, with women being less satisfied with their promotability.

2.3. Women's Navigational Strategies

According to Khalid and Aftab (2023), the way in which women respond to the glass ceiling issues engendered by a meritocratic organisational culture in the workplace is driven by their beliefs concerning the glass ceiling. Lathabhavan (2020) explores the four dimensions of women's beliefs in relation to the

glass ceiling and finds that such beliefs include denial, acceptance, resilience, and resignation. They consider that these beliefs determine how women respond to glass ceiling issues in different workplaces. Denial means that women believe they face similar issues to men in their workplace and have equal opportunities to their male counterparts for promotion. Such women may work extremely hard to pursue their careers. Resilience is the belief that women and men face different workplace conditions, but women hope that they can break the glass ceiling through hard work and education (Khalid & Aftab, 2023). Acceptance is the view that women accept the commonly held gender roles and prefer working toward family-oriented goals at the expense of their career development (Lathabhavan, 2020). Finally, resignation refers to the 'do-nothing' attitude of women, who feel this way because they have accepted the role and place assigned to them in society.

2.4. The Nigerian Context

Nigeria is located in West Africa and has a population of 224 million people – the largest population in Africa – 49% of which are female, a total of around 110 million girls and women (Worlometer, 2023). The implication of these statistics is that no conversation can be had about the future of the country's economy that excludes the vital role of girls and women in society and the barriers they face in making the future (Worldometer, 2023). A third of the Nigerian workforce is female. Despite their educational qualifications, women earn consistently less than their male counterparts. In several instances, they earn less than men with lower qualifications. Women have the ability to combine professional excellence with coping with their family commitments. Despite the aggressive initiatives in business and education aiming to dismantle these barriers, women's perspectives still need to be recognised in boardrooms, courtrooms, higher education, and in the legislature. The representation of women in public service and politics in 2021 was found to be a mere 6.7% in Nigeria, far below the global average of 22.5%, Africa's average of 23.4%, and West Africa's average of 15% (Musa, 2021).

Nigeria is a developing country, and the role of women in Nigerian society has continued to change steadily and significantly over the years. Women today

have evolved in their traditional roles to becoming pivotal in the country's economy. Women in Nigeria dominate the bottom of the poverty ladder (Iheduru, 2002), but they became engaged in various activities that boosted economic activity in the pre-colonial era for various reasons, the primary among them being their need to augment their family's income (Halkias et al., 2011). There is no doubt that women are Nigeria's hidden resource, and investing in women and girls may have the potential to increase productivity in this generation and promote sustainable growth, peace, and better health for the next generation. Such an achievement may also contribute to the realisation of the United Nations Millennium Development Goals.

Thus, RCT applies to the Nigerian context in that the societal, communal orientation puts women in a less favourable position than men, such that behaviours perceived as feminine or nurturing are welcomed and are viewed in congruity with their expected social role (Ajibade et al., 2021; Eagly & Diekman, 2005). Nigerian culture expects congruity between gender roles in combination with leadership roles, and there is a tendency for people to have varying beliefs regarding the leadership characteristics of both men and women in certain cultures (Eagly & Karau, 2002). According to these expected social roles and behaviours, women are expected to be more nurturing and less aggressive than men. Thus, there is bound to be greater disapproval when women are in leadership positions than men because of a perceived violation of gender roles (Eagly & Karau, 2002).

The above explanation highlights a distinctive feature of the Nigerian context: a gender imbalance, where there are societal expectations for women to be subservient to men, making it difficult for women to attain similar positions to men, regardless of their qualifications (Dogo, 2014). Men continue to be the beneficiaries of this society-wide orientation through a meritocratic organisational culture driven by societal views on gendered roles. Thus, there is a need to explore the male perspective on women's challenges.

2.5. Methodology

The study relies on an in-depth qualitative research approach in order to explore both senior male and female employees' views on the glass ceiling in selected banks in Nigeria. We consider a qualitative research approach appropriate, because the glass ceiling problem is under-researched in the Nigerian context, and there is limited literature to support the development of hypotheses (Liu et al., 2011; Oseghale et al., 2022; Windasari et al., 2022). Moreover, according to Yin (2009) and Ferrer et al. (2023), a qualitative approach can support the collection of rich data (on the glass ceiling) to support theory development.

The study investigates both male and female senior managers in order to facilitate a comparative analysis of both genders' views and opinions about the glass ceiling. Moreover, such an approach enhances the ability of the study to use one perspective to triangulate that of the other (Pratt et al., 2020). Banks in Nigeria have developed a reputation for hiring both male and female employees (Onu, 2021). Thus, it is an important context for understanding male and female employees' views on the glass ceiling. Only four out of the ten banks contacted through a contact in the Chartered Institute of Bankers network agreed to participate in the study. We ensured that all four banks had a mix of both male and female employees for interviewing purposes.

A purposive sampling strategy is deployed in the study. According to Bell et al. (2019), a purposive sampling strategy enables researchers to select knowledgeable research subjects who can provide the necessary information that will be relevant in addressing the research questions. Thus, a purposive sampling strategy enabled one of the researchers to deliberately select male and female employees occupying senior managerial positions with adequate knowledge of organisational policies and career development in the banks. Thus, 40 participants (20 men and 20 women) were selected across the four listed banks. Those selected for the interviews held the following roles: divisional director, regional director, and executive director. Such positions were chosen in order to enhance the trustworthiness of the study findings (Pratt et al., 2020). Interviewees were also selected from various HR, ICT, finance, and operations teams to enhance data triangulation and the trustworthiness of the data (Pratt et al., 2020).

Ethical approval for the study was obtained from a UK university before the data collection commenced, and the participants' identities were maintained as confidential, as suggested by Martínez-Navalón et

al. (2023). Consistent with the qualitative research tradition, semi-structured interviews were conducted. According to Davies (2007), the semi-structured interview approach enables interviewees to be asked a similar set of questions and allows the researchers some scope to ask more probing questions. Our two-part interview protocol was informed by our extensive literature review. The aim of the first part of the interview was to obtain general information about the banks and the participants, while the aim of the second part was to ask the main interview questions, consistent with the approach of Oseghale et al. (2022). The interviewees were asked about employee perceptions of the glass ceiling. In all, 40 interviews were conducted using MS Teams (because of the restrictions associated with the coronavirus pandemic). Following Saunders and Townsend (2016), we considered that 40 interviews would be adequate for achieving data saturation, which occurred after 25 interviews. Minimal new information emerged after the 25th interview. The adequacy of our sample size is supported by Guest et al. (2006), who argue that only incremental knowledge emerges after the 12th interview (up to the 18th), with a Cronbach alpha score difference of 0.09. The interviews were conducted between March and October 2021. All interviews were audio recorded (with due authorisation having been obtained from the interviewees). The duration of each interview was 45–60 minutes.

3. Results

The study relied on the two-step coding process, in line with the approach of Gioia et al. (2013). We started the data analysis by transcribing recorded interviews verbatim (Gioia et al., 2013). Next, we repeatedly read the transcripts to immerse ourselves in the data and decipher the emergent codes (Flick, 2014). With this, initial codes were developed. We did not use NVivo in the coding process. During the initial coding process, codes were developed manually, as coding is an intellectual exercise. We argue that qualitative data analysis software cannot think, generate, or merge codes in order to explain phenomena better than humans can (Basit, 2003). We analysed our data iteratively in a thematic frame, moving from descriptive (initial codes) to interpretative coding (first- and second-order themes, see Table 1) (Aboubichr &

Conway, 2023). The first-order themes include: a patriarchal societal culture, a patriarchal organisational culture, women performing more than is expected of them, and the paradox of meritocracy. We further interpreted these first-order themes were further interpreted to develop the second-order themes: the factors affecting women's advancement into senior roles in the Nigerian banking sector, women's strategies for navigating workplaces characterised by the glass ceiling, and the future advancement of women. All the researchers were involved in the coding process in order to enhance the quality of the coding process. However, the codes/themes were developed independently by each researcher before we met to agree on the codes/themes. A third opinion resolved the disagreement between the two researchers during the coding process. The percentage of agreement between the four coders was 0.87%, which is above the 0.70% recommended by Cohen (1960).

3.1. The Factors Affecting Women's Advancement into Senior Managerial Positions in the Nigerian Banking Sector

The study finds that Nigerian culture sets different role expectations for men and women. The interviewees expressed strong views concerning the influence of society on the leadership styles of their organisations. The participants suggested that Nigerian society expects men to be the breadwinners of their families; thus, the problem of the glass ceiling is influenced by culture. The participants further suggested that there is a perceived natural right for male employees to occupy more senior positions in their organisations than women. Nigerian culture was also mentioned as a reason for this perspective.

Furthermore, some interviewees felt that having more senior female employees in leadership positions threatened the position of men in the organisation. They argued that this is because of the Nigerian cultural value that positions women as submissive to men. Consequently, the interviewed senior employees suggested that having female employees in senior positions would make them not submissive, thus threatening the men's culturally ascribed position of leadership.

The interviews also revealed the existence of a patriarchal organisational culture. Senior male employees also pointed out that there should be more support

Table 1

Data Categorisation

Initial coding	First-order theme	Second-order theme	Explanation of the second-order themes
-Society's expectation of men as bread-winners -Leadership positions perceived as a natural right for male employees -Female employees in leadership threatens male employees. -No provision for the family obligations of female employees. -No support for female employees' career development. -The influence of age discrimination against women on the glass ceiling. -The limitation of women's career progression to token roles. -The disparity in women's career progression in different regions of the country.	A patriarchal corporate culture.	Factors affecting the advancement of women into senior managerial roles.	Both male and female senior employees agree concerning the role of society and organisational culture in the creation of the glass ceiling.
-The need for women to work twice as hard as men. -Excessive displays of loyalty by female employees.	Women performing more than is expected of them.	Strategies used by women to navigate glass-ceiling problems.	Women are taking their destinies into their own hands by changing the narrative about the challenges affecting the progress in their careers.
-Performance focus. -Organisational fairness. -The exacerbation of the glass ceiling caused by men's perspectives.	The paradox of meritocracy.	The future advancement of women into senior managerial roles.	Given that women are progressing regardless of the glass-ceiling challenges, men and women disagree on the issue of whether the glass ceiling exists.

from managers for female employees who were within the age range at which their commitment to their family would negatively influence their career advancement. They identified family commitment as a major factor that adversely affects female employees' progression to leadership positions but made no mention of how organisations are supporting women through family commitment challenges. Regardless of the acknowledgement of the challenges of managing work and domestic obligations, the interviewees did not comment on how organisations support women in maintaining a balance between family and work. The interviewees also did not discuss the specific career development opportunities targeted at women in order to enable them to reach their potential, regardless of the challenge of balancing their family and work obligations.

The interview data also shows that the participants' workplaces are characterised by an organisational culture of promoting stereotypical behaviours against women of certain ages. For example, some male interviewees mentioned that banks consider the ages of female employees when making a decision whether or not to promote them. They suggested that the female employees in the banking sector were older women, over childbearing age. Other male employees also mentioned that banks and financial institutions are not favourably disposed to the progression of female employees because of the costs associated with maternity leave. Women experience a dilemma whereby younger women are overlooked for promotion because of family commitments, while some older women are overlooked for promotion because of their physical appearance.

While female participants acknowledged the progress they have so far made, they argued that their progress in their organisation was in areas that did not give them any real power. This suggests that women's current roles are merely tokens and supports the men's view that women's progress is limited to certain roles. Women viewed this differently; they suggested that available tokenistic roles did not amount to enough support from their organisations. An interesting point that seems to support the narrative that demography influences the extent of the glass-ceiling problem is that a female interviewee suggested that the regions in the country where the bank is situated may make the problem of the glass ceiling more severe.

3.2. Navigational Strategies Used by Women to Advance into Senior Managerial Positions

We probed the interviewees further in order to understand how women progress in their organisations regardless of the challenges arising from the glass ceiling. The responses of the female participants suggest that they have had to work twice as hard as their male colleagues; demonstrate and prove their loyalty to their organisation; and champion the discussions about the glass ceiling in order to make some progress in their career. Our findings suggest that women's progress in the banking sector has been due to the strategies taken by women themselves in progressing their careers.

3.3. The Male Perspective and the Future Advancement of Women into Senior Managerial Positions

The male participants were asked if there are stereotypes in their organisation. The researchers considered this an important question, as their responses would determine the senior male employees' view of the career progression of female employees. The male participants suggested that there is a level playing field in the banks where they work. They suggested that banks in Nigeria view employees individually, without recourse to their gender. There was also a general view among the male interviewees that the banks are aware of gender discrimination in society and are taking positive actions to promote women in the sector. The male interviewees argued that although the percentage of female employees in leadership positions is lower than their male counterparts, the presence of senior female employees in the corridors of management is enough. This suggests the rhetoric of the 'level playing field'. This is an illusion, as it does not consider the unique challenges of women. In order to explain the behaviour that organisations value, the interviewees argued that the organisational culture in the banking sector is driven by performance and is not characterised by gender discrimination. Thus, when the male interviewees were asked what their view of the glass ceiling is, interestingly (but not surprisingly, given the societal and organisational factors discussed earlier in this article), their responses suggested that the glass ceiling does not exist. However, female participants' views suggest that glass ceiling was still evident in the sector and inputted the existing glass ceiling challenge to men's inferior view towards women.

Figure 1

Visual Representation of the Framework Underpinning Senior Male and Female Employees' View of the Glass Ceiling in the Nigerian Banking Sector
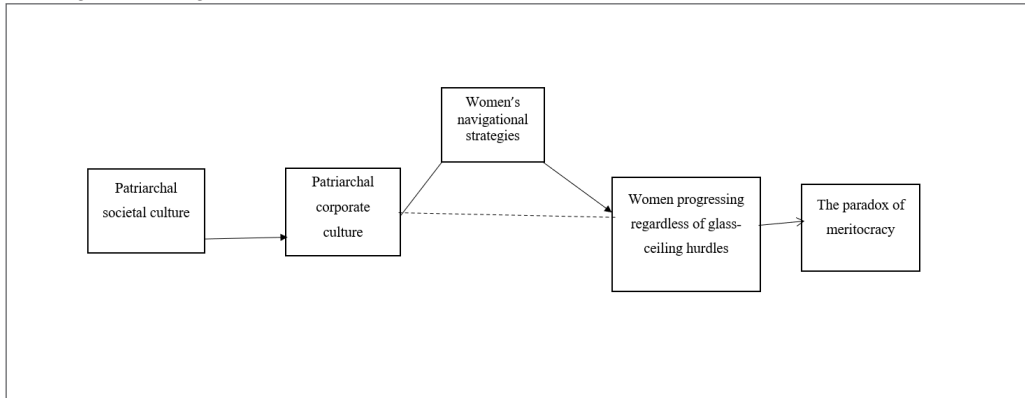

Table 2 demonstrates quotes from the interviewees in support of the themes developed in our study. Figure 1 is a visual framework showing how women's navigational strategies underpin the paradox of the meritocratic approach advocated by men, notwithstanding the glass ceiling, because of the patriarchal societal and organisational culture in the Nigerian banking sector.

4. Discussion of Findings

The findings of the present study contribute to those of existing studies in that the study examines employees' perceptions of the progression of female employees from a male employee's view. Literature in this area has mainly been dominated by the views of female employees (Aderemi & Alley, 2019). The key themes resulting from this analysis are: the patriarchal societal and organisational culture; women's navigational strategies; and the paradox of meritocracy (the illusion of a 'level playing field'). The themes explain why male employees seem to downplay the importance and urgency of action to progress female employees in the banking sector.

The findings of the present study are similar to those of extant research. For example, research has shown that organisations in African countries, where societal culture is strongly held, formed their organisational culture to reflect societal values and beliefs (Akanji et al., 2020). This explains why the senior male employees' responses reflect the importance of societal culture. Existing studies suggest that female employees are often disadvantaged in

terms of their career progression, because the societal norm is for men to be considered first (Marsh, 2019). Thus, society's view that subjects women to men affects how senior male employees manage the performance (merit-based) process that hinders the career progression of female employees (Coleman, 2020; Dijk et al., 2020).

The study also extends the existing debate on the glass ceiling by introducing a new dimension to explain senior male employees' views of female employees' career progression. Congruent with the tenets of RCT (Koburtay & Syed, 2020), many societies in Africa expect women to submit to men. Consequently, because of these societal expectations that pressurise women to submit to men, senior male employees view the progression of female employees as a threat. Thus, in line with RCT (Eagly & Karau, 2002), there is an inherent position that leadership and authority are meant for men, and having women in leadership may mean that they are no longer submissive to men. Our study reveals that this position is maintained by a male-dominated workforce through a merit-based organisational culture that is driven by profit maximisation, consistent with the meritocratic perspective of RCT (Dijk et al., 2020).

Also consistent with the meritocratic perspective of RCT (Dijk et al., 2020) is the male participants' suggestion that there is a level playing field in their organisations for both male and female employees. The 'level playing field' here describes a situ-

Table 2

Participant Quotes Supporting the Main Themes

Initial coding
Factors affecting the advancement of women into senior managerial roles
A patriarchal societal culture
<u>Men as the breadwinners:</u>
'It is based on our society – societal demands do not require women to be that ambitious, as women are not seen as providers – the men are. This stance is, however, gradually changing, and women are beginning to aspire' (male participant #9, aged under 50 years old, from Northern Nigeria).
'Yes, there are various perceptions and cultural beliefs that limit women; for example, women have to strive to break the perception that they cannot effectively manage male subordinates' (female participant #29, aged under 50 years old, from Northern Nigeria).
<u>Leadership is a natural right for men:</u>
'The truth is that at the top, it is still a man's world, as there are still so many men up there' (male participant #5, aged over 50 years old, from Eastern Nigeria).
'The perception issue cannot be ruled out because of the nature of our society' (male participant #11, aged under 50 years old, from Southern Nigeria).
'Of course! How do you think things will change when they feel it is their right?' (female participant #30, aged under 50 years old, from Northern Nigeria).
<u>Men threatened by women's career progression:</u>
'Yes, there are stereotypes, as the general belief is that if a woman rises to a top position, she no longer becomes submissive' (male participant #7, aged over 50 years old, from Northern Nigeria).
A patriarchal corporate culture
<u>No family support for women:</u>
'However, there are similar hurdles that certain women might face. For instance, women of childbearing age will face challenges that might impact their progression or career' (male participant #18, aged over 50 years old, from Eastern Nigeria).
'No, because the provision does not cater to women at various stages of life. Example: duration of maternity' (female participant #29, aged under 50 years old, from Northern Nigeria)
<u>No support for women's career development:</u>
'All the companies I have worked for encouraged self-development, but not all were interested in funding it' (female participant #25, aged under 50 years old, from Northern Nigeria).
<u>Age discrimination against women:</u>
'I do not necessarily think so, because progression largely depends on industry performance. However, as I mentioned earlier, if a man and a woman were performing at the same level and due for promotion, depending on what stage the woman was at in her life, the man may have an advantage over her' (male participant #2, aged under 50 years old, from Southern Nigeria).
<u>Promotion without value (tokenism):</u>
'Hmmm. Yes, to the best of their ability, by using us mostly as pawns (a means to an end for the company's goal) and not entirely for the female employees' benefit' (female participant #40, aged under 50 years old, from Eastern Nigeria).
'Yes, mostly in the marketing and relationship management units – that is where you will see more women in leadership' (female participant #32, aged under 50 years old, from Eastern Nigeria).
<u>Women's experience of career progression differs by region:</u>
'I would say yes, because the geographical location of the bank may determine whether we are given the same opportunities as men' (female participant #39, aged under 50 years old, from Southern Nigeria).

Table 2

Participant Quotes Supporting the Main Themes (Continued)

Initial coding
Strategies used by women to navigate glass-ceiling problems
Working twice as hard as men:
'Opportunities abound for women – you can reach as far as you want and work hard. Use the stereotypes to your advantage and be ready to work twice as hard [as men]' (female participant #26, aged under 50 years old, from Eastern Nigeria).
The pressure for female employees to display loyalty beyond what is expected from males:
'…[I show] loyalty to the organisation, because I do not want to lose my job' (female participant #24, aged under 50 years old, from Southern Nigeria).
The future advancement of women into senior managerial roles
The organisation is fair toward women:
'I do not think there is any downside, because during my time in the bank, women have been more effective and have made massive progress' (male participant #11, aged under 50 years old, and Southern Nigeria).
Performance focus:
'Put in your best and forget about the gender issue. Don't give less but more' (male participant #8, aged under 50 years old, from Eastern Nigeria).
The exacerbation of the glass ceiling caused by men's perspectives:
'I do not think so. Some women are progressing faster than their male counterparts', (male participant #19, aged over 50 years old, from Northern Nigeria).
'Not necessarily – even though there are a lot more women now in senior positions, and they are also now being much more encouraged to take these roles, there is still a huge gap between male and female numbers in senior roles' (female participant #24, aged under 50 years old, from Southern Nigeria).
'This is because most men look at women as being inferior (belonging in the other room), when they should look at their female counterparts as peers or equals' (female participant #30, aged under 50 years old, from Northern Nigeria)

ation where male and female employees are given equal opportunities to progress at work based on their performance (and merit), with no consideration given to the additional caregiving role that women undertake at home. According to Dijk et al. (2020), organisations with a meritocratic culture often do not consider the different factors that limit the performance of women in the workplace. Similarly, Baumgartner and Schneider (2010) note that female employees do not view their organisations as having a 'level playing field', which suggests that there may indeed be a gendered difference in the way male and female employees view the available opportunities (Milliken & Kneeland, 2019).

The organisational culture of the banking sector has often been criticised for putting too much pressure on employees to perform to a high standard (Orbih & Imhonopi, 2019). This is especially severe among banks in Nigeria. In fact, the Nigerian banking sector operates by means of a merit-based organisational culture that supports profit maximisation and cost reduction (Ojinta & Halkias, 2019). The focus on limiting costs here may not be expressly stated as the reason for the lack of progression of female employees into senior managerial positions. Studies suggest that banks in Nigeria often put too much emphasis on reaching targets in order to meet recapitalization targets of the Central Bank and to ensure their competitive edge among all the banks in the sector (Orbih & Imhonopi, 2019). Interestingly, the male and female interviewees are under similarly intense pressure to perform and meet the targets set for them. Traditionally, the cost of maternity leave and the vacuum created by the disruption associated with female employees'

family lives influence managers' decisions against the promotion of female employees following the appraisal process.

The study findings show that organisations do not consider the importance of the challenges that female employees experience in terms of their personal commitments, such as raising a family. As such, male employees have risen higher than their female counterparts in the banking sector (Kisi, 2019). This finding supporting the notion that a performance-focused organisational culture may simply increase the lack of sensitivity of organisations to the challenges of female employees. The senior male employees' perspectives outlined in this study provide further insights into banks' organisational culture, which negatively affects female employees' career progression.

Additionally, male employees may have viewed their workplace as a 'level playing field' because of the high level of unemployment in Nigeria. According to Yavorsky and Dill (2020), issues of diversity may not be considered urgent when there is high level of unemployment in a society. Male employees take a utilitarian view of the career progression of their female counterparts (Charanya & Stephen, 2019).

Finally, our findings provide unique insights into how women navigate this challenging organisational context in order to progress their careers. First, we revealed the importance of the context. For example, while studies such as that of Khalid and Aftab (2023) find that women in a similar cultural context to Nigeria experience glass-ceiling challenges because of their acceptance of the societal values concerning the role of women, our study findings show a different outcome. Although the women interviewed in this study acknowledged the existence of the glass ceiling and societal challenges, they also demonstrated resilience despite the challenges, working twice as hard as men and taking their career progression into their own hands. One reason for the difference between the responses of these women is the economic climate of Nigeria, the focus of our study, and that of Saudi Arabia, which is the focus of Khalid and Aftab's (2023) study. Nigeria's high level of unemployment may also have influenced women to display more resilience in the face of the glass ceiling compared to Saudi Arabia. Second, our study findings demonstrate that Nigerian women have driven the improvements in the glass ceiling issue. Extant research suggests that there has been an improvement in the proportion of women being employed to senior leadership positions (Abegaz & Nene, 2022; Allen, 2018), and many have pointed to organisations' actions, such as coaching and mentoring women; expanding the network of women; and implementing direct quota systems (mainly emphasised through government policy and social actions). Our study, however, provides greater insights into the issue by highlighting the actions that women themselves are taking to navigate these organisational challenges. It also suggests why the progress made in reducing the challenges associated with the glass ceiling is much slower in the empirical context.

5. Conclusion

The initial aim of this study was to reveal the factors affecting the advancement of women into senior managerial positions in the Nigerian banking sector. Based on the evidence obtained from the interviews of both male and female employees in the banking sector in Nigeria, we conclude that there is a paradox of meritocracy underpinning the glass ceiling challenges in the sector. We therefore contribute to the extant literature as our study reveals how the prevailing patriarchal culture in Nigerian society and organisations influences men's meritocratic view, thus differentiating how the glass ceiling is perceived by men and women. Regardless of the stereotypical expectations of women, in line with RCT in the empirical context, women continue to progress in their careers by using certain strategies to navigate the challenges they face, such as working more than is expected of them. Our study reveals that because of the self-directed actions women take in order to progress in their career, men have a diminished view of the glass ceiling. The male participants in this study suggested that there is a 'level playing field' (a meritocracy) in their organisations and that the glass ceiling does not exist. We describe this view as the illusion of the 'level playing field', because the male employees, who do not understand the obstacles female employees face

in progressing their careers and the coping strategies they use, see the career progression of their female counterparts as representing a 'level playing field'. Thus, there is a paradox of meritocracy (a feeling that both men and women having equal opportunities to progress in their careers).

We also contribute to the extant literature on the glass ceiling as our study findings show that women's responses to the glass ceiling in a particular country may differ from women in other countries because of the prevailing economic context. The study findings demonstrate that women working in an economy with a high level of unemployment may display a high degree of resilience to glass-ceiling problems in order to progress in their careers. Such behaviour by women provides empirical evidence of how women in similar contexts are navigating glass-ceiling challenges and making progress in their careers, despite the prevailing societal culture and economic conditions.

The study's findings concerning the future of women progressing their careers in the banking sector in Nigeria reveal that glass-ceiling problems are still far from being resolved, primarily because of male employees' rationalisation of stereotypical behaviours against female employees. While Western countries are counting the gains of their gender-diverse senior leadership teams in organisational settings, Nigerian organisations continue to grapple with the challenges of promoting female employees to senior managerial positions. Thus, there is a crucial need to raise awareness and for urgent action to be taken to combat gender discrimination in the workplace. For example, organisational processes and procedures must be audited in order to avoid them being based on men's biased views about women. All performance management systems should be inclusive, considering women's challenges (family commitments). Such a process will reassure women that they do not need to work twice as hard as their male counterparts or undertake other behaviours in order to progress. For example, flexible working can be introduced to enable women to balance their work and private life obligations. More women should be encouraged to undertake mentoring programmes that will enable them to progress in their careers. Additionally, the

risks associated with the glass ceiling must be included in debates on this topic. It is important to mitigate the hurdles women face in the workplace as they progress in their careers so that the women's navigational strategies revealed in our study are considered the norm.

It is recommended that a national policy should be introduced in Nigeria to support a reorientation of the national culture. Although some progress is being made in this area, much still needs to be done to change how society views women's roles. The education of young girls is at the core of the proposed policy changes. Affirmative action to increase the proportion of women in leadership positions need to be legislated. Sanctions and rewards may be introduced in order to encourage organisations to comply with such affirmative action.

While the findings of this study are enlightening, our study does have some limitations. First, there is a risk of possible researcher bias. Only the views of the participants are presented in the findings. Additionally, a researcher was invited to independently review the dataset, the algorithm, and the results. This researcher identified no issues, thus validating the study results (Hermans et al., 2013). Research has shown that such peer debriefing helps to prevent early termination of the search for patterns and meaning in the data (Long & Johnson, 2000).

Second, data was collected from only 40 employees. Therefore, the study findings are not generalisable. However, data saturation was achieved during the interviews, following the recommendation of Guest et al. (2006) that a qualitative sample is adequate when information becomes recurrent during interviews such that no new information is obtainable if more interviews are conducted. However, future studies should test the propositions suggested in this research by using a larger sample size in order to allow for the generalisability of the study findings. This could be done quantitatively. A longitudinal study may also be helpful for uncovering how the progress on the glass ceiling is made over time.

Third, the data was collected only in a single sector – banking and finance. As such, our findings should be interpreted outside the context of this study with caution.

Finally, while the research was conducted in the Nigerian context, Nigerian culture is like the cultures of many developing countries. As such, these findings may be applicable in these other contexts. Future studies may be conducted in other African countries in order to allow for a comparison of how African cultures influence the prevalence of the glass ceiling. To allow for such comparisons, the dataset should comprise the views of male and senior employees as well as different age ranges and ethnicities. We also recommend that future comparative studies exploring this topic consider the economic climate in order to understand how it influences women's resilience to glass ceiling challenges.

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