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AGAINST THE ODDS: WOMEN ACHIEVERS IN THE NIGERIAN BANKING INDUSTRY

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RESEARCH TOPIC: AGAINST THE ODDS, WOMEN ACHIEVERS IN THE NIGERIAN BANKING INDUSTRY

1. INTRODUCTION

This paper aims to discuss my research into the situation of women in the Nigerian Banking Sector and the methodology adopted to effectively undertake this investigation. The research objectives have emerged from my interest in understanding how women within the patriarchal culture of Nigeria progress their careers.

Nigeria is traditionally seen as a patriarchal society where men dominate all spheres and the social relations and the activities of men and women are governed by patriarchal systems of socialisation and cultural practices (NCAA 2009; Okafor et al, 2011). The social, cultural and legal dimensions of discrimination are manifested through areas such as the gender pay gap, violence in marriage permitted by law and religion, low representation of women in government, fewer opportunities in education and negative representation in the media amongst others. The dimensions of patriarchy underpinning the Nigerian Society are outlined in detail in Table 4.

Although the government introduced the National Gender Policy to promote equal opportunities for women in employment and career progression (NCAA 2009; SIGI 2014), such initiatives do not appear to be effective (NCAA 2009; Ntoimo and Isiugo-Abanihe 2014) and there are generally fewer women in top management positions in Nigeria. An example of this is reflected in the labour force participation of men and women in Nigeria illustrated in tables 1, and 2 below.

Table 1: Labour force participation of women in Nigeria

Sector	Participation rate (%)
Industrial	11
Service	87
Federal Civil Service	24
Medical Field	17.5

Source: National Coalition of Affirmative Action (NCAA 2009)

In the Civil service, Women held 14% of management positions in 2008 (NCAA 2009), 15.7% in 2015 and 20.45% in 2016 (National Office of Statistics 2018).

Table 2: The Labour force participation of men and women in Nigeria compared with some other countries

Country	Female labour force participation in 2015 (%) ages 15 and older)	Male labour force Participation in 2015 (%) ages 15 and older)
Nigeria	48.4	64
Ghana	75.5	78.5
Cameroon	71	81.1
Sierra Leone	65	68.6
UK	56.9	68.7

Source: United Nations Development Program (UNDP) Human Development Reports (2016)

However, despite the limitations, evidence obtained from the research of Okpara (2006), Oladejo et al, (2012) and Oladayo and Leah (2014) suggests that between (34 – 48%) of women within the Nigerian banking industry appear to have defied the odds, managed to break the ‘glass ceiling’ and progressed into senior management positions with 63.1% in middle management positions. These statistics are quite significant compared with the situation in the UK, where the national average rate for women in senior management positions is 28%, and 24 % in both the EU and the USA. The UK banking industry reports 11% of women in senior management and 36% in middle management positions (Institute for Leadership and Management 2015; Strategic Reviews, Annual Report and CSR Report British Bankers Association 2015). A brief review of the Nigerian Banking Industry is conducted in the next section.

1.1. The Nigerian Banking Industry

The Banking Industry in Nigeria commenced operations in 1892 (Mordi et al, 2012) and currently consists of 22 commercial banks, 4 merchant banks, a microfinance bank, 3 foreign bank representatives (CBN, 2015) and a non-interest bank (Okwe 2015).

Aig-Imoukhuede (2005), from his experience as the MD/CEO of Access Bank PLC, - one of the top five Nigerian banks during this period (Osewa 2013), highlights some factors attracting the management of the banking industry to women workers as follows: the women are discovered to be the equal of their male counterparts professionally and are noted to be methodological and organized, have good instincts for identifying beneficial business opportunities, are deeply analytical, alert to risks and skilled in relationship management. These qualities have become a key lever of competitive advantage which has witnessed women progressing rapidly and achieving outstanding contributions within the banking industry workforce (Aig-Imoukhuede 2005). The Nigerian banking industry currently boasts of an assembly of top female executive personalities (Olagunju 2014; Wabara 2017; Genevieve 2018), given the challenges encountered by women working in the industry.

1.2. Research Questions

In view of the above and in order to make a theoretical and practical contribution to knowledge, the main **research question** which this research hopes to answer is: **“How do women within the patriarchal culture of Nigeria progress their careers”?**

Four research questions have also emerged from this question:

1. What are the legal, economic, socio-cultural, political and religious factors that shape the working and living conditions and the rights of the Nigerian women?
2. What is the nature of patriarchy existing in the Nigerian society?
3. How have the women in the Nigerian banking industry been able to progress into senior management positions?
4. What are the various formal and informal support systems and coping mechanisms utilized by these women to achieve the attained level of success?

My motivation for undertaking this enquiry and my interest in the banking sector are discussed in the next section

1.3. Research Rationale

My interest in investigating how women make progress in patriarchal societies emerged from my background history of being born and raised in Nigeria and from my experience of 12-15 daily working hours in my career as a banker and the experience continuous struggles with work/life conflicts and a slow career progression due to an absence of work/life balance policies. The discovery during my MBA program in the UK, of a low percentage of women in management positions in most sectors of the UK was surprising and this inspired my interest in researching this situation further in both Nigeria and the UK. In addition to this, the career progression achieved by the women in the Nigerian Banking Industry which appears to be at odds with the realities experienced by Nigerian women in a Patriarchal society warrants further investigation into the situation of the women to understand how the progression has occurred.

The working definition of Patriarchy and the theoretical framework underpinning this research are discussed in the next section.

1.4. Patriarchy and Gender Inequality in Nigeria

Walby (1989) defines patriarchy as a system of social structures and practices in which men rule, dominate, oppress and exploit women.

Hunnicut (2009) defines patriarchy as the social arrangements that privilege males, where men as a group dominate women as a group both structurally and ideologically through hierarchical arrangements that manifest in varieties across history and social space. These patriarchal systems according to Hunnicutt (2009) exist at the macro level (bureaucracies, government, law, market and religion) and at the micro level (interactions, families, organisations, and through patterned behaviour between intimates. Hunnicutt's (2009) description of patriarchy has been selected as the working definition for this research. In order to understand gender inequality and Patriarchy in Nigeria and how these phenomena are reflected in the asymmetrical power structures existing in the society, this study adapts Hunnicutt (2009) and the framework provided by Walby (1989) which discusses the six structures of patriarchy: The patriarchal mode of production, patriarchal relations in paid work, patriarchal relations in the state, patriarchal relations in male violence, patriarchal relations in sexuality and patriarchal relations in cultural institutions such as religion, the media and education as shown In the table below:

Table 3: The six structures of patriarchy (Adapted from Walby (1989) and Hunnicutt (2009))

Theories of patriarchy according to Walby (1989) and Hunnicutt 2009	Evidence/impact on women in the Nigerian Society	Evidence/impact on women in the Nigerian Banking Industry
<p>Patriarchal Mode of production: A housewife’s labour is expropriated by her husband within the marriage and household relationship (Walby 1989, p221)</p>	<p>Nigeria operates a collectivist culture in which family includes extended relations the care of whom become the sole responsibility of the woman upon marriage (Hassan et al, 2010; Mordi et al, 2012; Adisa et al, 2015; Adisa et al, 2016).</p>	<p>Lack of effective Work-Life balance policies results in women working for 12-15 hours daily (Oladayo and Leah 2015), a situation which results in role overload, burnout and struggles to maintain productivity at work and home (Akanji 2013; Adisa et al, 2016; Eboiyehi et al; 2016; Hassan et al, 2010)</p>
<p>Patriarchal relations in paid work: The exclusion of women from paid work or the segregation (vertically and horizontally) of women within it. This results in the devaluation of women’s work and low wages for women (Walby 1989, p 222-223).</p>	<p>Substantial gender wage gaps exist in all the African countries, however, the largest gap occurs in Nigeria (Temesgen 2008). Nigerian men on average receive about 66% more than the women in wages compared with 22%, 31%, and 32%, wage gap existing in Ghana, Zimbabwe, and Ethiopia respectively (Temesgen 2008)</p>	<p>The banking sector continues to take advantage of the high-quality services provided by women (Aig-Imoukhuede 2005; Oladejo et al 2014) in exchange for lower wages.</p>
<p>Patriarchal relations in the state: Women are excluded from a direct presence in the state and also through their lack of power within the gendered political forces brought to bear on the state (Walby 1989, p 224).</p>	<p>Nigeria has very high levels of discrimination against women in social institutions (SIGI 2014). In 2015, Nigerian women held 5.8% of the seats in parliament compared with 10.9% in Ghana, 12.4% in Sierra Leone, 27.1% in Cameroon, 19.5% in the USA, 26.7% in the UK and 28.3% in Canada (The United Nations Development Program (UNDP) Human Development Reports (2016).</p>	<p>The contrast between these statistics, the labour participation of women and the statistics of women in senior management positions in the banks, strengthens the need to understand the career progression of women in the Nigerian banking industry has been achieved and sustained.</p>
<p>Patriarchal relations in male violence: Male violence, condoned by the patriarchal state, is often used by men as a form of power over women.</p>	<p>Both the penal code and the Sharia law permit violence in the form of wife battery (Gamawa 2013; Ekhaton 2015). Section 55 (10) of the Penal Code states that “nothing is an offence which does not amount</p>	<p>In addition to the sexual violence permitted by law and religion, (Ekhaton 2015), violence also occurs against women in Nigeria the form of the</p>

<p>(Walby1989 p 224-225) This occurs as outcomes of the terrains of power which exist in patriarchal societies (Hunnicut 2009).</p>	<p>to the infliction of grievous harm upon a person and which is done by a husband for the purpose of correcting his wife...” (Gamawa 2013).</p>	<p>normalization of sexual harassment and sexually based abuse (Imoukuede 2005)</p>
<p>Patriarchal relations in sexuality: Heterosexuality is a structure in the sense of the priority given to this form of sexual practice. Its major significance is in orientating women towards marriage as a desirable goal and the stigmatisation of close female relationships (Walby 1989, p 225-226).</p>	<p>Heterosexuality is celebrated as the natural order in the Nigerian culture (Izugbara 2004). This culture views taking the role of the other (i.e. male taking the role of women or vice versa) as the ultimate humiliation, an unfortunate crisis, and a transgression with the individuals affected being negatively labelled and stigmatised (Izugbara 2004).</p>	<p>This appears to be a critical issue with a negative impact of relationship breakdown on work productivity (Balogun 2014; Bowcott 2014). The impact of the relationship status of the women in senior management on their productivity and career progression is part of this research.</p>
<p>Patriarchal relations in cultural institutions such as religion, the media, and education: This patriarchal structure is composed of a diverse set of practices which are important in shaping gendered subjectivity in the distinction between the genders at an experiential level. (Walby 1989, p 227).</p>	<p>Culture and religion: The drivers of patriarchy and gender inequality in Nigeria are deep-rooted religious and cultural prejudice against women, engineered by religious and traditional practices and systems (Essien and Upong 2012). Religion is used as a critical weapon to enforce subordination (Igbelina-Igbokwe 2013). Education: Educational facilities in Nigeria are generally believed to be inadequate, with limited access for girls and women (Makama 2013). Adult literacy reports for 2008 stands at 61% for males and 41% for females, compared with 78% and female at 65%, and 78% for males and 54% for females in both Ghana and Cameroon respectively The Media: The portrayal of women in the Nigerian Movie Industry further vilifies them as women are portrayed as witches, promiscuous and immodest (Igbelina-Igbokwe 2013), Nigeria women represent 25% of news presenters and reporters and 18% of news subjects compared with 36% and 21% in Ghana (Amobi 2013; GMMP 2015).</p>	<p>Despite the low female literacy rate in society, women have managed to acquire the level of education required to be gainfully employed and make the significant process into senior management positions (Aig-Imoukuede 2005; Oladayo and Leah 2014; Olagunju 2014; Wabara 2017; Genevieve 2018)</p>

2. RESEARCH METHODOLOGY

In order to investigate and understand how women living and working in the patriarchal culture in Nigeria have attained career progression, this section will focus on a discussion of my research positionality, my ontological and epistemological positions and the research approach and methods employed to carry out this investigation.

2.1. Research Position and approach

My **positionality** in this research, by reason of my background and experience of working in the Nigerian banking industry, is that of an insider. An insider, according to Moore (2012), is an individual who has a place in the social group being studied thus making the researcher ‘a native’, ‘indigenous’ or ‘insider’ before the commencement of the investigation. By the reason of this, researching my participants constantly involves reflections of my own position, purpose, and sources of power as my pre-knowledge and pre-understandings are activated in establishing relationships with the researched (Tietze 2012).

I believe that the world exists regardless of whether or not, human beings are conscious of it. However, the world does not have any meaning until human beings engage with and make sense of it (Gill and Johnson 2010; Duberley et al, 2012; McAuley et al, 2014). My **ontological stand** is, therefore, that of a realist (Crotty 1998) whilst my research leans towards the **constructionist epistemology**. I believe that truth emerges through the meanings constructed from my interactions with my research participants as I appreciate the different constructions and meanings that these women place on their experiences as they work from day to day in the banks and achieve career progression into the senior management positions (Easterby-Smith, Thorpe and Jackson, 2009).

Hermeneutics, selected as a research approach for this research is defined by Blaikie (2007) as the means of making the obscure plain and the act of unveiling, deciphering or going beneath the surface meaning of texts, and analysing the socio-historical contexts in which they are embedded (Prasad and Mir 2002). This approach was selected to facilitate the understanding and sense-making required from the deep experiences of the women in senior management positions in the Nigerian banking industry, who, by the nature of the Nigerian culture, have been socialised to mask their struggles and conflicts (Akanle et al, 2016).

The main theme in Hermeneutics is the Hermeneutic circle which means that meaning of the part can only be understood if it is related to the whole (McAuley 2004; Blaikie 2007; Alvesson and Skoldberg 2009; Duberley et al, 2012). In effect, the data obtained from my interview participants is more meaningful as they are interpreted in the light of the culture of the Nigerian society and that of the Nigerian Banking industry. As a result of the likelihood for my subjective position as a researcher to colour the research, thus, impacting on the output and outcomes (McAuley (2004), validity in this research is being achieved by the following steps (McAuley 2004; Whitehead 2004):

- **Credibility:** My ability to clearly describe and interpret my experience and pre-understandings.
- **Dependability:** The ability of readers to consider that the study is transferable to another context and are able to follow my decision trail throughout the study.
- **Confirmability:** My ability to reflect on how interpretations have been arrived at during the inquiry.
- **Reflexivity:** This process is defined as ‘thinking about our own thinking’ (Johnson and Duberley 2003). By the reason of my pre-understandings as an insider being constantly revised in the light of the new understandings emerging from the experiences and stories of the participants, a reflective journal is being utilised to record and keep track

of my observations and the impact of my preunderstandings on the research process as well as the manner in which I am also being impacted by the research process.

2.2. Research Method: Semi Structured In-depth Interviews

As a result of the constraints on women in patriarchal cultures particularly in the Sub-Saharan African countries on speaking out or taking actions against their experiences (Akanle et al, 2016), the most suitable method for fulfilling the objectives of this research is one which encourages the experiences of these women to be shared privately, facilitates questions to be navigated in ways that probe beyond the surface meanings, is observatory, and involves the examination of feelings, attitudes, non-verbal expressions, body language and other emotional responses (Dawson, 2009). In the light of this, life histories as a semi-structured and in-depth interview method was utilised.

2.2.1. Life History Interviews

A life history research according to Musson (1998) focuses on the ways in which individuals account for and theorize about their actions in the social world over time.

Twelve women were interviewed in this research. The selection reflected the three major tribes in Nigeria: Yoruba, Hausa and Ibo. This was planned to allow the variations in the cultural requirements for women in the three tribes and the impact of these on the lives of the participants reflect in the interviews. The selection also reflected some of the different hierarchies in Senior Management across 8 different banks such as Senior Managers, Regional Managers, General Managers, a director, CEOs and a Chairperson.

The interview was limited to 12 participants due to the in-depth nature of life history interviews with the duration of each interview between 1 hour 30 minutes and 3 hours depending on the availability of the women. A timeline of the period between the first job appointment undertaken after graduation to their current jobs at the time of the interview was chosen. The hermeneutics approach is time-consuming in terms of data collection and in-depth analysis, it is expensive and also involves an emotional investment due to the depth of data shared (Whitehead 2004). I believe that the interview task does not require a large number of texts to ensure representativeness, and a large number of texts does not necessarily ensure that all viewpoints are captured (Couch 2007). Furthermore, Saunders and Townsend (2016) suggest that it is vital to ensure that the data collected is of sufficient depth to provide salient information in relation to the research purpose and sufficient breath to allow coverage within the responses.

Access to the women was facilitated through family contacts as well as contacts with colleagues as a former employee in Nigerian Banking Sector which have been sustained over the last eight years. The interviews were conducted in locations selected by the women such as banking halls, offices, in the car and some in their private residences.

A schedule of open-ended research questions was prepared ahead to serve as a guide for each interview (Cole 2007; Adriensen 2012), the interviews were recorded with a voice recorder, and later transcribed. Notes were also taken during the interviews to record observations of the facial expressions and body language of the women at different stages of the interview process. Some of the themes from which questions were asked include the following:

1. Educational background and qualifications
2. Marital status and number of children
3. Motivation for a banking career
4. Job responsibilities and working hours

5. Percentage of women in senior roles in the Nigerian Banking Industry
6. Coping mechanisms

A brief profile of the women is shown in the table below

Table 4: A brief profile of the 12 respondents

Respondent	Educational Qualification	Age/Age range	Marital Status	No of children	Position	Bank
Bisi (Senior Manager)	1 st degree in Agricultural Extension services, Masters' degree and other professional certifications	Middle forties	married	1	Senior Manager	Pinnacle Bank
Tinu	1 st degree in Botany, Master's degree and other professional certifications	53	Married	6	General Manager	Crystal Bank
Aijay	1 st degree in Accountancy, Master's degree and other professional certifications	Middle forties	Married	3	Senior Manager	Quartz
Raliat	1 st degree in English Language, Masters' degree and other professional certifications	49	Married	3	Regional Manager	Pinnacle Bank
Buki (CEO)	1 st degree in Law, Master's degree and other professional certifications	55	Married	2	CEO	Gold Bank
Irene	1 st degree in Business and other professional certifications	Between 60 and 70	Divorced	4	Retired ED/ Retired CEO)	ED – Crystal Bank, CEO -Sapphire Bank
Tutu	1 st degree in Communication Arts, Masters' degree and other professional certifications	53	Divorced	2	Director	Presidential Bank
Maureen	1 st degree in Psychology, Masters' degree and other professional qualifications	47	Married	1	General Manager	Ruby Bank
Cordelia (Regional Manager)	1 st degree in English Literature, Masters' degree and other professional certifications	Between 40 and 50	Divorced	None	Regional Manager	Emerald Bank
Lara	1 st degree in Chemical Engineering, Master's degree and other professional certifications	Between 40 and 50	Married / Separated	3	Senior Manager (Resigned)	Pinnacle Bank
Fatima	1 st degree in Information Systems, Masters' degree and other professional qualifications	33	Married	1	General Manager	Emerald Bank
Sade	1 st degree in Chemistry, Master's degree and other professional qualifications	57	Married	3	Chairperson	Crystal Bank

2.3. Data Analysis:

This process is still ongoing using the Nvivo software. Data analysis under the Hermeneutics approach, involves four stages (Prasad and Mir 2002; McAuley 2004):

1. Studying the actual language and identifying the themes recurring through the data. This step is achieved through thematic analysis - a method of identifying, analysing and reporting patterns within data (Braun 2006).
2. A careful consideration of the social, cultural, and historical context in which the interview participants live and of the industrial context in the Nigerian Banking Industry.
3. An analytical process where an interpretation of the data is produced through a discovery of the possible relationships of the data texts to the context. Understanding here emerges from the issues the participants speak about and the meaning they ascribe to the topics and issues. The hermeneutic circle is closed at the point where the interpretation stage is reached.
4. A conceptual framework/meaning is generated and offered which provides a richer explanation of the data and the context.

Some of the preliminary findings and emerging themes are discussed in the next section. These findings from this research as part of a qualitative investigation, describe the situation of the women in the specified banks in the Nigerian banking Industry and are not generalisable.

2.4. Some preliminary findings / emerging themes

2.4.1. Challenges / Costs of the senior management role:

There are many challenges encountered by the women in the course of their progression into senior management and on the various senior management roles undertaken. Some of these are discussed below:

Long hours, hectic schedules and a lack of effective work / life balance policies:

These challenges, in addition to the challenges of the sole responsibility for the care of extended relations undertaken by women upon marriage in patriarchal and collectivist cultures such as Nigeria (Hassan et al, 2010; Adisa et al, 2016 ;Ntoimo and Isiugo-Abanihe 2014 ; Oladayo and Leah 2014; Eboiyehi et al; 2016 and Hassan et al, 2010) as discussed under Walby's (1989) patriarchal mode of production in table 3, are some of the common challenges encountered by women in the Nigerian Banking Industry. These challenges were acknowledged by the 12 respondents, some of which are shared below:

Raliat (Regional Manager):

"And things were really tough, we closed late, worked Saturdays, Sundays at times, I'm the one that gets home 10, 9...It's hectic but (slaps her hands), you just have to do it. You leave home as early as 5.30 or 5.40 so, that means you have been awake since 4.30"

Lara's (Senior manager) situation mirrors Raliat's as discussed below:

"... We're supposed to close by 5pm but no, you usually leave around 7, you know. So, from 7am to 7pm every day. And then you get home your boss sends you an email "I need you to respond. Now! Now! Now! Now!". I'm always on the phone, always on the phone in Pinnacle Bank. I must always keep it charged because I don't want anything delayed, and you know, Pinnacle Bank, that's where you get queries. You don't respond to an email, they say, "I sent it to you last night! Last night!" They don't even care if you have slept. "And you didn't respond until 10am this morning, so in between that time, did you not think to check your phone?" (Voice raised in agitation) So I'm always on the phone responding, even on holidays I respond and fix clients issues while I'm on holidays. So, the work never ends".

Mordi et al, (2012), Amao-kehinde and Amao-Kehinde (2013), Ojo et al, (2014), Oladayo and Leah (2014) and Hashermnia et al, (2014) suggests that the Nigerian banking sector is quite notorious for its long hour culture and is characterised by issues such as stress, work overload, long weekend work, role ambiguity and role conflicts. Such a pressured lifestyle occurring six days or more in a week over a prolonged period according to Oke and Dawson (2008), Mordi et al, (2012), Adisa et al, (2015), Eboiyehi et al,(2016) and Akanle et al, (2016), poses a hazard to the health and general wellbeing of the women concerned. The negative impact of stress was further analysed by Adler (2007) who acknowledges that no life is stress-free, but stress becomes toxic when it is extreme or prolonged. Such pressures also have a high probability of resulting in unhealthy family relationships as suggested by Ojo et al, (2014), Adisa et al, (2015), Adisa et al, (2016). Eboiyehi et al, (2016) and Akanle et al; (2016).

In the absence of effective work/life balance policies, what is the impact of the long hours and hectic schedules on the women? Bisi, (Senior Manager) explains the adverse impact on her:

“...It takes away everything from you, it takes away everything...it takes away your social, it takes away your personal life...”

Aijay (Senior Manager) shares a traumatic personal experience of health challenges:

So, 2011 after some miscarriages, I decided to ask my then line manager, my Commercial Suit Head to permit me to move into branch, probably closer home, so thatthen I was pregnant, to say...I mean “help me nurture this pregnancy” because then, after three months, I had gone for Shirodkar. Shirodkar is where they tighten your cervix after miscarriages. So, I had to take it really easy, I was on Allen branch, imagine going down from Lekki to Allen (Two major commercial areas in Lagos, Nigeria with a distance of about 50km) (Distance Calculator 2019 ; PropertyPro 2019) every day and then Lekki was really bad, so all that traffic...”

In view of the above challenges, how do women in the industry cope with the challenges and achieve career progression? Some examples are discussed below:

2.4.2. Coping mechanisms

A variety of coping mechanisms were discussed by the women. An example is discussed below:

i. Domestic Help / Nanny Alumni (A network of Nannies):

Ten of the respondents acknowledged reliance on domestic help to organise the home front whilst they are at work. Buki (CEO) shares her experience below:

*“Hmmm, for me, something I always say to people, get your domestic infrastructure right. if one doesn't get it right, then it affects everything and it's so difficult! (Emphasis) so difficult! So, until my twins were ten, I had three nannies. In fact, I've always had **Nanny alumni**, so nobody leaves like that...so domestic infrastructure is important 'cause I didn't want to be in Singapore and then someone tells me *pe* (that) there's no nanny, how? So, everybody knew *pe to ba mess around*¹, (Knew that if they messed around) I'll get someone else. I could always call (snaps her fingers to demonstrate speed of action) you know...them up...”*

Employing domestic helps/Nannies for general household labour on an informal basis is a common practice in Nigeria as suggested by Akanji (2013) and Ojo et al, (2014). These helps who are mostly young and unskilled males or females are recruited from poor rural areas in Nigeria due to the poverty levels of the parents or a lack of the basic resources required to

¹ An expression in Yoruba language which one of the major ethnic tribes in Nigeria. The translation was made by the researcher who is a native of this tribe.

educate them. They are then sent with little or no training to serve as domestic workers with various families in the urban cities of Nigeria in return for low wages. In addition to the hazard posed to the family by such untrained helps and the financial costs of the Nanny Alumni such as in Buki's situation, Mordi et al, (2012) suggest that such informal arrangements are often unreliable. Lara (Senior Manager) shares her experience of such unreliability:

"I haven't had a house help in like almost 10 years now. Immediately my boys went to boarding school, I stopped all the house helps. So, I had a 'backup plan'. Because house helps... there were times house helps would just come and say they are going, just like that. They would call me from the office "Kilode?" (Why?) You didn't tell me you were leaving now. Sebi (Did we not agree that) you were supposed to leave at the end of the year?", "No, (domestic help responding) they said somebody died, I have to..." Ah! And I'm like "where will the children be"?"

Providing more information about the above-mentioned backup plan. Lara explains:

"...I've had a consortium of trusted friends that are 'emergency' friends. I say, "I'm bringing my daughter". "Bring her" (Friend's response). (Voice raised in laughter). We have each other...we have each other's backs when it comes to this work thing and managing our children..."

Lara's experience indicates that even the back up plan of a consortium of emergency friends she mentioned may not have been consistently reliable as she eventually sent her boys to boarding school as soon as they were old enough (another coping mechanism).

The above preliminary findings which reveal some the challenges encountered by the women in the Nigerian Banking Industry and the coping mechanisms utilised, appear to indicate that the career progression of the women has been achieved at high costs and largely through the personal efforts of the women. Furthermore, the coping mechanisms discussed do not appear to be effective in mitigating against the impact and effects of the double burden and role conflicts encountered on a continuous basis by these female professionals. Yet, the women appear resolute in the face of these challenges. This appears to be supported by the arguments of Mordi et al, (2012) and Amao-kehinde and Amao-Kehinde (2013) which suggest that a prolonged encounter with work-life conflicts results in Nigerian professional women being resigned to fate and developing a hardiness and resilience in the face of the adversity.

3. CONCLUSION

This study has conducted a review of patriarchy in the Nigerian context and its impact on the women in the Nigerian banking industry. It has reviewed the legal, economic, socio-cultural, political and religious factors that shape the working and living conditions and the legal rights of Nigerian women conducted through the lenses of Hunnicutt's (2009) description of Patriarchy and Walby's (1989) six structures of patriarchy. This enables a theoretical contribution to knowledge to be made and facilitates an understanding of the ways by which the Nigerian women bankers in senior management positions have progressed against the odds and the coping mechanisms and agencies utilized to achieve the attained levels of progress, thus, making a practical contribution. This study aims, after the completion of data analysis, to provide an understanding that will benefit women in the Nigerian labour market in the future and possibly, help reshape legal and policy frameworks to eliminate the worst excesses of male domination within Nigeria.

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