

# Organizational Challenges of Women Career Development: A Case Study of Banking Sector

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## Abstract

This study investigates the influence of organizational challenges on women's career development in the banking industry. The importance of this research lies in the influence of growth opportunities as a key factor in enhancing career development and performance. Using a qualitative approach and a case study design, data were collected through in-depth interviews with 15 employees, participant observation, and document analysis. The results show that growth opportunities significantly improve career development and performance by increasing employee motivation and commitment. On the other hand, gender stereotypes has negatively effect with career development and performance, highlighting the need for fairness and implementing work equity management practices that support innovation and reinforce positive career development and organizational performance. This research provides valuable insights for leaders of the banking industry on the importance of choosing appropriate growth opportunities for their employees and emphasizes fair organizational culture in achieving business success. The study recommended that to minimize the limitation of self-reporting data, further study is required to adopt a quantitative research technique.

**Keywords:** Gender Stereotypes, Growth Opportunities, Career Development, Gender Equity

## Introduction

The banking industry is pivotal in driving financial and economic prosperity, but it is also subject to continuous regulatory scrutiny and market fluctuations, unlike non-monetary industries, the banking sector has weathered significant upheavals, including financial crises and intricate regulatory changes aimed at ensuring stability and governance (Alharbi et al., 2022). The corporate structure of banking is inherently complex and subject to stringent monitoring and governance guidelines (John et al., 2016). In Nigeria, the banking industry has undergone substantial development and transformation, emerging as a key player in the country's financial growth (Kola-Oyeneyin & Kuyoro, 2020; Njoku, 2023). However, amidst this progress, persistent issues related to gender parity, particularly concerning women's career advancement, have come to the forefront, the "glass ceiling" a metaphorical barrier continues to hinder the advancement of women and marginalized groups, preventing them from

reaching senior executive roles within organizations due to biased policies and practices (Bendl & Schmidt, 2010).

Despite their qualifications and experience, women often find their professional progress stalled by these invisible barriers, limiting their ascension to higher positions (Smith et al., 2021). Organizational cultures imbued with biases still treat women inequitably compared to their male counterparts, leading to feelings of undervaluation and inequity among women in the workplace (Nathesan, 2017). Furthermore, longstanding cultural stereotypes and sexist attitudes continue to perpetuate these disparities, even as women report feeling underestimated in comparison to their male peers (Yeoh, 2017). Although there have been legal reforms aimed at improving the financial conditions of women, the pace of progress remains uneven across regions, for instance, South Asia, East Asia, and Sub-Saharan Africa have seen notable improvements in gender equity, the Middle East and North Africa regions lag behind (World Bank, 2019). In the context of Nigeria, gender equity, growth opportunities, and career development among Nigerian women in the banking sector are crucial concerns, as entrenched barriers continue to restrict their career progression.

Even with the ongoing reforms aimed at fostering inclusivity and equity, women often face systemic challenges, including biased organizational cultures and limited access to growth opportunities, which impede their professional advancement, these obstacles highlight the need for more robust policies and practices to ensure that women can fully participate in and contribute to the banking sector's leadership (Smith et al., 2021; Vanguard Newspaper Nigeria, 2019). In Nigeria, efforts have been made to address these challenges, the central bank of Nigeria (CBN) reported an increase in female employment within the financial sector from 24% in 2013 to 28% in 2018 (Vanguard Newspaper Nigeria, 2019; Orbih & Imhonopi, 2019). To further combat the barriers to women's career advancement, the Bankers' Committee in Nigeria implemented policies to increase women's representation in decision-making roles to 30%, aligning with the CBN's guidelines for gender fairness and career progression (VNN, 2019). This initiative also supports the 1995 Beijing Conference's recommendation of a 35% representation of women in leadership and decision-making positions (Fei, 2017; Narayana & Neelima, 2017). However, in spite of these efforts, women continue to face challenges that hinder their advancement, which explain their low representation in leadership positions relative to men (National Bureau of Statistics, 2016).

The significance of this study lies in its potential to address the nuanced of organizational challenges faced by women in the Nigerian banking sector, particularly in career progression, opportunity for growth and gender equity. The World Bank has emphasized the importance of understanding reward structures and practices to address gender-based disparities in Nigerian banks, highlighting the need for comprehensive research into these issues (Hiller & Baudin, 2016; Dugarova, 2018; Sahay, 2023). By examining these challenges, this study aims to contribute to the development of evidence-based policies and practices that promote gender fairness and inclusivity within financial institutions. While progress has been made in increasing women career development in Nigeria's banking sector, significant barriers remain that prevent them from achieving full career advancement. This study seek to investigate the organizational challenges of women's career development in the banking sector and to bridge the existing gaps and support the creation of more equitable and inclusive work environments in the Nigerian banking industry.

## Literature Review

### *Gender Equity and Career Development*

The persistence of gender gaps in career development across various sectors poses major obstacles for women, although there has been improvement in recent years, women still face institutional barriers that limit their chances for professional development and restrict their promotion in the workplace. These hurdles include low representation in positions of authority, gender stereotypes and prejudices, differing means of education and training, and cultural standards concerning gender duties and obligations (Lindstrom et al. 2019; World Economic Forum, 2021; Schmitt et al. 2021). Such differences exacerbate socioeconomic imbalance and monetary instability by contributing to the gender-based income gap, which persists despite women receiving fewer benefits than male for equivalent labor, women in the workforce confront several significant obstacles as well as benefits, one significant obstacle is the under representation of women in some organizational managerial positions, caused by a roadblock known as the "Glass ceiling." Because of biased practices, glass ceilings limit the advancement of women and other marginalized groups by preventing them from obtaining more advanced executive roles within organizations (Bendl & Schmidt, 2010; Barhate & Hirudayaraj, 2021).

The glass ceiling compels women, and obstructions their rise to advanced spots despite experiences, affecting their professional development (Smith et al., 2012). This blockade penetrates personal life, nurturing hindrance, restraining opportunities, and hampering the comprehension of skilled objectives (Agarwal et al., 2023). Women face extra barriers to career advancement in men-dominated professions like science, engineering, and financing, these include gender stereotype-promoting cultures at work, a dearth of guidance and opportunities for training programs, and unconscious discrimination in recruitment and advancement procedures (Catalyst, 2020). The present scenario continues to be reinforced by the absence of women in positions of authority, which makes it challenging for women to connect with systems, become more visible, and fight for their professional development, due to these obstacles, there is a lack of diversity and inclusivity in these sectors, which inhibits development and reduces the possibility of organizational accomplishment, there are still gender differences in many organizations' managerial positions, with women being significantly less represented (Smith et al., 2012; Fouad et al., 2023).

Obstacles such as prejudice, preconceptions, and few networking opportunities prevent women from rising to the top, to promote balance in management, initiatives including training programs, inclusion initiatives, and the development of female leaders (Lindstrom et al. 2019; Barkhuizen et al., 2022), this is because of the intersections between marginalization and discrimination, women confront additional obstacles, the implementation of techniques that foster a sense of community for everyone is necessary for eliminating gender gaps in career advancement through transversal techniques, which also recognize and tackle the particular obstacles experienced by varied communities of women (American Association of University Women, 2020). Adopting a diverse and multidimensional approach to advance gender parity, institutions and communities may foster more welcoming spaces where everyone can prosper and reach their professional goals (Winkel et al. 2021).

**Growth Opportunities and Career Development**

Career development and growth opportunities play a crucial role in the contemporary evolving place of work, impacting personal professional paths and organizational performance, and successful career development initiatives increase worker engagement, fulfillment, and turnover rates, and boosts organizational effectiveness and adaptability (Vaiman, Scullion, & Collings, 2020; Cable & Judge, 2020). Career progression and development of skills are acknowledged to require both upward and downward professional development, vertical career development includes upgrades and progress into managerial positions, while horizontal career progression is achieved during workplace changes and multidisciplinary encounters (Arthur, Khapova, & Wilderom, 2012; Sparrow, Farndale, & Scullion, 2016). Organizational sustenance in the practice of training programs, constant learning openings, and supportive work settings plays a vital role in easing professional progress and strengthening employee drive (Zhao, Wayne, & Glibkowski, 2019; Tams & Arthur, 2021). Understanding these forces at work is critical for organizations in the quest to attract, advance, and retain capacity in a viable universal marketplace (Cappelli & Keller, 2013; Parry & Tyson, 2011; Rožman et al, 2023).

Even with the progress in gender fairness, women continue to face blockades to professional progression, as well as gender prejudice, discrimination, and inadequate admission to openings (Pew Research Center, 2020). The vital role of progressive systems play in offering professional, psychological development, and intellectual assistance; these roles are similar to those played by sponsorship and mentoring in promoting the complete growth of a person (Oh, & Jang-Tucci's 2023; Aydogmus, 2019). Studies recommend that a proactive behavior may moderate the encouraging effects of organizational career progress prospects on individual career outcomes (Vande et al. 2020). Study by the International Center for Research on Women (ICRW, 2018), found that rooted gender standards frequently border women's admission to schooling, engagement, and decision-making prospects, continuing gender discrimination in the nation's employees. Nigeria Employers' Consultative Association (NECA, 2021) emphasized the standing of encouraging gender diversity increase in Nigerian workplaces, the outcome delineated approaches for addressing unconscious prejudice, promoting equal chances for women, and forming supportive work atmospheres that empower women to succeed professionally. The intersectionality of gender with race, background, and other characteristics thwarts career experiences, intensifying differences in chances and results (Martin et al., 2016; Hoyt & Murphy, 2016; Diehl et al., 2020).

**Gender Stereotypes and Career Development**

Gender stereotypes have a substantial impact on the paths that people take in their career growth, research shows that preconceptions frequently influence how people view appropriate job pathways for males and females, which has an impact on opportunity and career advancement, this is because they affect societal norms, corporate policies, and personal goals (Eagly et al., 2007; Diekman et al., 2020; ILO, 2019; Paoletti, et al, 2020; Liu, 2020). Stereotypical views about females' parts as caregivers and males' parts as privileged can lead to work-related discrimination and deter women's progression into management positions (Halima & Rabo, 2022; Ellemers, 2018; Teelken et al., 2021). Furthermore, stereotypes concerning capability and management efficiency continue to affect assessments of women in professional situations, contributing to the "glass ceiling" phenomenon where women face impediment to the attainment of top-level roles (Eagly & Karau, 2002; Powell &

Butterfield, 2015; Nigerian Women Trust Fund, 2020). In the traditionally overwhelmingly male-dominated fields of information technology, financial markets, and architecture in particular, women have a small presence in roles with managerial and executive roles, however, women are still paid less for similar work than males, which exacerbates socioeconomic disparities and unstable financial situations, the gender income gap is still a major problem (Institute for Women's Policy Research, 2021).

Gender differences in job growth are common in Europe as well, where women face comparable obstacles to those faced by their American colleagues, gender disparities in employment, earnings, and involvement in managerial roles still exist throughout Europe, despite the region's efforts to promote gender inclusion through laws and regulations (European Institute for Gender Equality, 2021). Women are disproportionately employed in lower-status, less lucrative occupations with few prospects for personal growth and career promotion, furthermore, there are differences in the gender wage gap between European nations, with some having larger gaps than others, this underscores the intricate and multidimensional character of disparities between men and women in the continent. Studies conducted at higher education institutions demonstrated that being a woman is not positively associated with a decision-making position (Veliz, 2019; Rosa, Drew, & Canavan, 2020; Kerimova, 2021). The cliché about men's genetic sovereignty may perhaps have created a male-controlled social order in Uzbekistan, in traditional families, the male is in control of family necessities while the female is responsible for child-rearing (Welter et al., 2017; Selzer & Robles, 2019).

### **Methodology**

This study used a qualitative method to explore the organizational challenges of women's career development in the banking sector in port harcourt Rivers State, Nigeria. The qualitative method was preferred because it permits a profound understanding of career development and connections between women and organizational challenges in a detailed context (Sandelowski 2010; Islam & Aldaihani, 2021). The study strategy used is a case study, which permits the gathering of rich and in-depth data on the knowledge of employees regarding the variables (Hancock et al., 2021; Tomaszewski et al., 2020). Study design is a proposal that defines how when and where data is collected and evaluated, and to increase more in-depth, rich verbal reports and clarification (Parahoo, 1997; Pilot et al., 2001). This study used the purposive sampling technique recommended by (Creswell et al. 2018; Gallagher, 2019) who contend that in most situations, case sampling in qualitative study is purposive. The study participants comprised 15 women in the financial sector, to increase a comprehensive perception of the organizational challenges and impact, the study used the number of respondents as recommended that 10 to 20 participants is idea (Bernard, 2000; Mills et al., 2009).

Data collection procedures were through online in-depth interviews, participant observation, and documents (Alam, 2020). These data foundations aligned with qualitative data sources suggested by Yin (2018). Semi-structured interviews were conducted with the employees to explore their experiences and impact on their career development (Brinkmann & Kvale, 2015). Participant observation was carried out to directly observe the dealings between employees in everyday circumstances. The collected data were analyzed using thematic analysis procedures, which comprise coding the data and classifying key themes connected to gender



stereotypes, growth opportunities, and career development (Castleberry & Nolen, 2018). To guarantee the validity and reliability of the results, the researchers use data triangulation by comparing information attained from several sources (interviews and observations), preliminary outcomes and findings are shared with participants for response, and research colleagues are involved in reviewing the research process and conclusions, this qualitative method with a case study strategy permits a deep understanding of the influence of organizational challenges on women's career development in the financial sector, through in-depth interviews, and participant observation.

## **Results and Discussion**

### *Effect of Growth Opportunities on Career Development in the Banking Sector*

The study found that growth opportunities significantly and positively influence career development in the bank sector. This indicates that giving opportunities for growth at the organization will successfully inspire and motivate women employees with a clear vision and increase their innovation, this suggests that developing soft skills and providing growth opportunities through career progression can help boost performance. Studies suggested that formal training programs are as likewise effective as informal mentoring programs in mitigating career barricades, such as lack of developmental assignments (Washington, 2010; Hing et al. 2023), and in helping to promote women in male-dominated work environments (Farkas et al., 2019).

This result corresponds with the earlier study by Kragt and Day (2020), which established support that guarantee women have chances and develop abilities that help them facilitate barriers and back their career advancement to higher heights of duty and influence is the utmost important for organizational success. These outcomes are in line with the findings of (Vaiman, Scullion, & Collings, 2020; Cable & Judge, 2020), which stress effective career development stratagems boost employee commitment, fulfillment, and retention rates, in so doing contributing to organizational flexibility and competitiveness. Understanding these dynamic forces is vital for organizations in their quest to fascinate, advance, and retain competencies in a competitive global market (Cappelli & Keller, 2013; Parry & Tyson, 2011; Rožman et al, 2023).

### **Effect of Gender Stereotypes on Career Development in the Banking Sector**

Gender stereotypes, on the other hand, have been found to have a negative effect with career development in the banking sector. This means that women working in the study area's banking industry reported lower levels of motivation and job satisfaction when they lacked proper support, training, and advancement opportunities, the majority of female employees deeply rooted internal belief that the stereotypes in the systems keep them from reaching their maximum potential. Studies suggest that discrimination is one of the utmost significant barrier for women to advance themselves and reach higher positions (Imadoğlu et al., 2020; Abinaya & Alamelu, 2022). The principles of persons, the social order, and culture have a noteworthy effect on gender discrimination and it produces an agitated and unfortunate working atmosphere and ultimately decreases their job performance (Yörük Karakiliç, 2019; Imadoğlu et al., 2020).

This lack of career development outcomes will decline service value indicating that these gender stereotypes are not suitable and hamper performance. The findings support previous studies indicating that these stereotypes often profile perceptions of appropriate career paths

and hinder admission to opportunities and career development (Paoletti, et al, 2020; Liu, 2020). Stereotypical views about women's parts lead to work-related discrimination and deter women's progression into higher positions (Ellemers, 2018; Teelken et al., 2021). Studies disclose that prejudice against female is predominantly in male businesses (Chaigneau, & Devers, 2021). Also, studies propose that the glass ceiling compels women, stalling their rise to advanced places despite experiences, and affecting their career progress (Smith et al., 2021).

### Discussion

The study intends to investigate the influence of organizational challenges on women's career development in the banking sector, the results of this study indicate that growth opportunities significantly improve career development and employee performance, growth opportunities inspire and empower employees to reach their full potential and create a positive and productive work environment. This supports the findings of Oh, and Jang-Tucci (2023), which aligns with the concept of growth opportunities as it highlights the importance of various knowledge and exposure to various aspects of career development. Furthermore, studies by (Zhao, Wayne, & Glibkowski, 2019; and Tams & Arthur, 2021), emphasize that organizational support, continuous learning opportunities, and supportive work environment are critical in enabling career development and strengthening employee motivation. These findings are consistent with previous studies that highlight the importance and contribution to the ongoing discourse on organizational interventions to encourage gender-inclusive leadership values (Derks et al. 2016; Roberts & Maxson, 2018; Seijts & Milani, 2022). Also, another study underscores the significance of promoting supportive organizational situations to boost career advancement opportunities for women (Hoyt & Murphy, 2016).

The study findings align with Young et al (2021), assert that well-implemented practices can enhance employees' ingenuity, which contributes to improving individual and group performance within organizational contexts. These findings add to the evidence that providing growth for opportunity is pertinent for enhancing general employee performance and plays a critical part in helping organizational modernization and adaptation to swift and multifaceted environmental fluctuations, employing strategies that promote inclusion for all (American Association of University Women, 2020), accepting diversity, intersectionality, and exertions to promote gender fairness, in organizations, and the social order can form more comprehensive situations that offer all persons alike chances to succeed and thrive in their career professions (Winkel et al. 2021; Liu et al., 2022).

The absence of depiction in the industry caused frustration among female employees, which negatively affected their commitment and quality of work, these issues also contributed to a lack of diversity and integration in these professions, which limits development and stifles the potential for organizational success. Gender stereotypes are harmful because employees need an inclusive and supportive work environment to achieve optimal performance and career development, strengthen the status quo, and make it harder for women to advocate for their job progress, access networks, and become more visible. According to (NECA, 2021) supports addressing unconscious prejudice, encouraging equal opportunities for women, and forming helpful work atmospheres that empower women to succeed work wise.

Responding to gender stereotypes in organizations Beraki et al (2022), stressed addressing inequalities in employee dealing based on issues such as gender, race, and culture. Also, supported by other studies that proposed guaranteeing fairness in management practices that encompass a wide variety of guidelines, approaches, and ingenuity intended at guaranteeing justice, objectivity, and fairness in several engagement facets (Jackson et al, 2008; Judge et al., 2022; Dessler, 2020; Yousef, 2024). Studies have revealed that effective work equity management practices offer organizations quite a lot of advantages, such as creating diverse viewpoints, and solutions to problems and helping fascinate, retain, inspire, and employee fulfillment, which encourages ingenuity and adaptation (Pieterse et al., 2013; Wessel, 2015; Parsi, 2017; Griffin & Phillips, 2023; Liu et al., 2022).

## Conclusion

This study found that growth opportunities significantly and influence career development and organizational performance in the banking industry, through increased employee motivation and commitment. Gender stereotypes show a negative correlation with career development and organizational performance; however, these negatively hinder women's opportunities for career advancement, as well as the managerial selection, advancement, placement, and training choices, and women tend to receive less satisfactory prejudicial assessments, thus indicating that a lack of direction and support from the system and hinders productivity. This investigation provides valuable understanding for leaders in Nigeria's financial institutions on the importance of implementing work equity management practices and organizational culture that encourages fairness to maximize performance amid progressively ferocious market competitiveness.

This research provides practical benefits to the banking industry by investigating organizational challenges of women's career development, the study offers empirical support since growth opportunities are recognized to have a noteworthy positive relationship on career development among employees of the banking sector in Nigeria, the investigation adds to the literature related to growth opportunities and career development in the banking sector. The empirical evidence consequent also adds to the contemporary literature by extending the construct of growth opportunities and career development, predominantly in the Nigerian banking context. growth opportunity is recognized to have a positive influence on career development among employees. To practical implications, the results of the study offer empirical evidence for the Nigerian banking industry in developing and implementing strategies to improve women's career development and performance.

Therefore, the policymaker should consider implementing work equity management practices that offer fairness in setting up program that empowers women career development, the findings of the investigation may also supply several helpful information to the human resource management department in the Nigerian banking industry. The management of these organizations should pay much attention to gender stereotypes, in general, the promotion of work equity management practices, training, and policies will increase employees' career development because of the need for training programs and career progression in the same context, will boost and hold an advanced level of commitment and performance among employees, this is necessary to guarantee higher performance. However, the study is subject to limitations, and further study should consider investigating other variables that can influence career development therefore, future investigation likely needs



to examine other dimensions of the variables beyond organizational challenges of women's career development. Furthermore, the study sample is limited to 15 employees, which limits the generalization of the study findings. Therefore, it is recommended to expand the number of participants, other than that, this investigation was carried out using a qualitative design, future studies should consider using quantitative design.

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