



**ASHESI UNIVERSITY**

**SECOND-GENERATION GENDER BIAS IN CORPORATE GHANA: A  
CASE STUDY OF TWO BANKS**

Undergraduate Thesis

By

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Science degree in Business Administration

Supervised by Dr Takako Mino

May 2020

**DECLARATION**

I hereby declare that this dissertation is my original study and that none of its part has been presented for another degree in this university or elsewhere.

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Date: 10<sup>th</sup> May 2020

I hereby declare that the submitted dissertation and presentation of it were supervised in accordance with the guidelines on supervision of thesis laid down by Ashesi University.

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Date: 10<sup>th</sup> May 2020

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*You never made a promise that the journey would be easy*

*Your grace and mercy has brought me thus far.*

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### **ABSTRACT**

The aim of this study was to understand women's experiences with second-generation gender bias in the Ghanaian banking sector. Women's rate of advancement in leadership roles is currently higher than their rate of advancement into executive management roles in the workplace. Second-generation gender biases or implicit biases are one of the poorly addressed factors explaining the low percentages of women's advancement into executive level management roles. First-generation gender biases are the intentional and visible acts of discrimination against women, but implicit gender bias is more obscure and almost invisible. It occurs when a person consciously rejects gender stereotypes but still unconsciously makes evaluations based on those stereotypes. The aim of this study was achieved using a qualitative approach to compare and contrast women's experiences in two banks in Accra, Ghana. A thematic analysis using Evetts' (2000) three-dimensional framework consisting of cultural, structural and action dimensions, was used to analyze in-depth interviews with 12 female employees from the two banks. The results reveal the existence of implicit gender biases in the banks. However, the women did not perceive it as injurious to their career progression as they would have viewed explicit gender biases. This study concludes that if the effects of implicit gender biases on career women are undermined, it is likely to create an environment that tolerates the bias. A tolerant environment for implicit biases will eventually have a detrimental impact on their career progression.

**Key words:** Gender-bias, Career Progression, Women, Banking

### **DEFINITION OF TERMS**

1. Executive role: This describes corporate officers and directors in top-tier positions, like Chief Operating Officer and Chief Finance Officer.
2. Career progression/advancement: This is the upward development within one's career, primarily through promotions. An individual can progress by moving from entry-level to a management role in the same field, or across fields (Mckay, 2018).
3. Gendered bureaucracy: An organizational culture embedded in the masculine style and organization of public and private administrations (Adusah-Karikari & Ohemeng, 2014).
4. Glass-ceiling: A metaphor used to describe the subtle barriers women face after they get to mid -management positions. They progress to the top of middle management but are not able to progress any further (Schwanke, 2013).
5. Think manager-think male: The perception that the role of a manger or top executive is best played by a male; thus, the position of “manager” is easily associated with being a man (Schein & Davidson, 1993).
6. Gendering: Incorporating the gender perspective into the understanding and construction of persons, experiences, reflections, relationships, sectors of action, societal subsystems and institutions (Šribar, 2015).
7. Organizational culture: This “consists of the ideals and practices which serve as ‘glue’ to integrate the people in an organization.” (Watkins, 2013).

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## CHAPTER 1: INTRODUCTION

### 1.1 Background of Study

The conversation on women acting in their capacity as leaders in Ghana has been ongoing for centuries. These discussions date as far back as pre-colonial Ghana. During the pre-colonial era, the traditional roles men played within the community allowed them to benefit from formal training (Allah-Mensah, 2005). In addition to this, the legal and cultural systems then, largely drenched in patriarchy, did not allow women to access the same opportunities in the leadership sphere as men did. The systems of the European colonial administration suppressed women, and this meant that being a man was associated with the art of governance and statesmanship (Allah-Mensah, 2005). As a result, women and girls did not have access to the leadership steppingstone of formal education, and this made them subordinated in political and economic matters, diminishing their traditional basis of power (O' Barr & FirminSellers, 1995).

Nevertheless, female monarchs known as queen mothers have existed in Ghana and Africa at large since the pre-colonial era, operating within a system of a central authority that is characterized by gender parallelism and lineage (Stoeltje, 1997). Queen mothers' function in parallel roles to chiefs, meaning that leadership is dual, using the Asantes within the Akan ethnic group in Ghana as an example (Stoeltje, 2003). The Asante queen mother holds her office and holds power based on her qualifications, as she has her stool unlike some others in Africa who obtain their authority from their relationship to a chief (Stoeltje, 1997). This system of gender parallelism involves a political organization that encompasses gender disparities by vesting equal lines of authority – female and male (Stoeltje, 1997). However, the responsibilities of the queen mother and chief differ as the queen mother is primarily



responsible for women, domestic matters and giving counsel to the chief (Stoeltje, 1997). Colonialism and missionary activities, nevertheless, eroded women's authority in traditional governance as they introduced Eurocentric ideologies of gender interactions which emphasized women's responsibilities in domestic affairs and curtailed their role in the decision-making public sphere (Steegstra, 2009). Although queen mothers were ignored by the British and have been bypassed by contemporary Ghanaian leaders, they remain relevant in modern Ghana and perform their responsibilities (Stoeltje, 2003). Nonetheless, they struggle because they are pre-colonial female authorities striving to stay relevant in a post-colonial society.

The exclusion of some women in governance and the educational system did not last for the entire colonial period. Nonetheless, the gender gap in education and thus, leadership was too colossal to be redeemed by a few years of girl-child education (Konde, 1992). As of 1994, women in the public sector were concentrated in the lower ranks (Tsikata, 2009). In the 1984 census, out of the 79 occupational categories recorded, only 18 represented women, of which 16 were semi-skilled or unskilled occupations in the informal sector (Tsikata, 2009). For decades, the colonial structures put in place in Ghana marginalized women who had the potential to be leaders. Post-colonial Ghana in the 21<sup>st</sup> century is not devoid of colonial Ghana's ripple effects of leadership-gender disparity, and this makes the gender equality discussion still relevant.

Moreover, the scope of the dialogue has progressively shifted because women are increasingly joining the workforce around the globe (Catalyst, 2018). Women are attaining leadership roles in organizations and government offices around the world. However, it is necessary to examine how effective the rate is to bridge the leadership-gender gap.

Many women around the world have access to the corporate world, as long as they are qualified (The Businesswoman Media, 2016). However, the pace of women progressing in their careers and attaining executive-level roles is languid. It is crucial to query the systems, factors, and traits that may be causing this snail's pace.

Although more than half of entry-level workers at 60 Fortune 500 companies are women, only 19 percent progress to executive level (Barsh, Devillard, & Wang, 2012). The banking sector is no different as a recent study by Catalyst (2019) found that globally, women are likely to be promoted into executive roles such as Chief Finance Officer in the finance industry at a low rate. However, they constitute almost half of the industry. In Ghana, the percentage of women in the workforce is at an unparalleled high rate of 96.1 percent (Mastercard Index of Women Entrepreneurs, 2018) and this is evidence that women are well-represented in the workforce. If the rate at which men and women gain employment as entry-level employees is similar, it is important to question why the number of women who make it to the executive level is low and probe into the factors that are responsible (Mckinsey, 2012).

Conversely, gendered bureaucracy in corporations may cause women's low representation at the top. Gendered bureaucracy is primarily an organizational culture embedded in the masculine style and organization of public and private administrations (Adusah-Karikari & Ohemeng, 2014). This organizational culture creates gender biases in the workplace. Gender bias is institutionalized within social norms, religion, and education (Grover, 2015). The gender bias phenomenon has received attention since the origin of civilized society and world advancement, as women have joined the workforce and are represented in almost all positions (Grover, 2015). First-generation gender biases are the deliberate and apparent acts of

discrimination against women in the society or workplace, but second-generation gender bias or implicit bias is more obscure, concealed, planned, and structured (Grover, 2015). An example of first-generation gender bias is uneven pay for men and women in the same job roles as well as the prevalence of sexual harassment within workplaces, with more claims filed by women (Reiners, 2019). An example of implicit gender bias is when someone assumes that a male medical personnel is a doctor when he could be a nurse, and a female medical personnel is a nurse when she could be a doctor within the hospital setting. Either sex can play these roles as long as they are qualified. Although one may explicitly believe in men and women's equal ability to qualify as medical personnel, there is an unconscious assumption about which sex fits a particular role. These biases result from the environments we live in and are related to one's attitudes (Santry & Wren, 2012).

Second-generation gender bias has presented several challenges as well as limitations to career women who are striving to attain top leadership positions. Climbing the leadership ladder is tough because of existing negative bias towards women in work environments which are tacitly regarded as a "man's world" and the banking sector is not exempt (Ely et al., 2011). A contributing factor to the bias in Ghana is the traditional role women have been limited to in Ghana. Although this perception is changing, it confines women to the kitchen, expecting them to exhibit a nurturing nature while men should be the opposite in character (Arkorful, Doe, & Agyemang, 2014). Besides gender stereotyping and discrimination against women, there also exists a glass-ceiling that has equally hindered women from assuming management roles (Rinehart, & Kols 1988).

## 1.2 Problem Statement

Gender describes the cultural, social, and psychological qualities of people as masculine or feminine, usually grounded on each sex but attributed to qualities of either biological sex (Claes, 1999). Gender stereotypes are the beliefs and expectations concerning the behavioural characteristics ascribed to individuals based on their gender (Ely et al., 2011). Beliefs about women in executive positions possessing male characteristics reinforce the “think manager-think male” idea (Cortis & Cassar, 2005) because possessing these characteristics are seen as better indicators of success. This stereotype of male characteristics in leadership indicating success breeds biases that are gender-based in the workplace, and thus skewing judgments and decisions in favour of men, intentionally or unintentionally. First-generation gender biases or explicit gender biases have comprised deliberate and evident acts of discrimination against women (Grover, 2015). However, second-generation gender biases, also known as implicit biases, have a neutral façade, but its fundamental practices are primarily male-oriented (Grover, 2015).

The focus of research is gradually shifting from the overt marginalization of women, towards probing into “second-generation” manifestations of gender bias. Second-generation biases are a significant cause of women’s low representation in top leadership positions. The focus on the implicit is also necessary because it is strengthening male-benefitting traditions and values (Ibarra, Ely, & Kolb, 2013). This bias, though subtle, has substantial effects within corporations since they often stem from cultural conventions, organizational structures, and patterns of interaction that unconsciously disadvantage women (Ibarra et al., 2013). It is not strange that systems are consciously or unconsciously designed to benefit men because historically, within the African context, men have been the ones primarily responsible for building

organizational systems for society (Allah-Mensah, 2005). Studies have shown that the effects of implicit bias are almost worse than overt discrimination because there exists a not-so-subtle influence on employee performance across jobs in the workplace (King and Jones, 2016). In *Lean in-Women, Work, and the Will to Lead*, the bias is better explained:

In 1947, Anita Summers, the mother of my long-time mentor Larry Summers, was hired as an economist by the Standard Oil Company. When she accepted the job, her new boss said to her, ‘I am so glad to have you. I figure I am getting the same brains for less money’. Her reaction to this was to feel flattered. It was a huge compliment to be told that she had the same brains as a man. It would have been unthinkable for her to ask for equal compensation. (Sandberg, 2015)

This example is a hybrid and illustrates both first and second-generation gender biases. The “same brains” part of the statement captures implicit biases, whereas the “less money” part is an example of first-generation gender bias. By some standards, the statement made by the new boss is a compliment, which is problematic. Her boss implied that women, in general, do not have the same brains as men and that she was an exception. To further aggravate the issue, “getting the same brains for less money” implies that although she is acknowledged to be as equally competent as a man, she will not receive as much money because she is a woman. The gender pay gap, an example of explicit gender bias happens when women are doing the same work as men but get paid lower (AAUW, 2019). Implicit biases have a higher frequency compared to explicit preferences as they are encountered daily and have little or no legal remedy (King & Jones, 2016). Although there has been an effort to explore gender bias in the Ghanaian workplace, the focus has been on explicit biases

that spell out discrimination in black and white. As the conversation is changing globally, it is essential also to explore the existence of implicit gender biases within the Ghanaian context. McKinsey's (2018) study emphasized the importance of the banking sector to address the often unconscious biases inhibiting female talent in organizations.

Based on results of low representation and low probabilities of promotions for women in their study, Chin, Krivkovich, and Nadeau (2018) stress the need to address the often-unconscious biases holding women back in the financial services industry which includes banks. Implicit biases may be an explanatory factor to rationalize the relatively low representation and thus, the need to explore it as a career-progression hurdle that women face in the banking sector.

### **1.3 Research Objectives**

1. Compare and contrast the experiences of women with second-generation gender bias in the two banks under study.
2. Identify if second-generation gender bias hinders career women from attaining top-leadership positions in the two banks under study.

### **1.4 Research Questions**

1. How do women experience second-generation gender-bias in the workplace?
2. To what extent does second-generation gender bias hinder career women from attaining top-leadership positions in the workplace?

### **1.5 Significance of the Study**

Within the bank industry, there is little evidence of research on second-generation gender bias in Ghana and Africa at large. A few scholars have tackled the issue of gender-bias from the perspective of bank customers in Sub-Saharan Africa. Aterido, Beck, and Lacovone (2011) of The World Bank, for instance, discuss the

relationship between gender and finance in sub-Saharan Africa. Their research discusses the possibility of enterprises with female ownership being disadvantaged in matters of receiving financial assistance from banks. Morsy, El-Shal and Woldemichael (2019) also highlight how women are disadvantaged concerning access to finance in Africa with evidence of how women managers' perception about their creditworthiness contributes to the gender biases in Africa.

Nonetheless, this research focuses on women as bank employees rather than customers to contribute to filling the research gap on gender bias within the banking industry. Additionally, this study will focus on second-generation gender bias which is a perspective that has not been significantly explored, especially in Africa. This novel perspective of viewing gender bias through the lens of implicit gender biases will contribute to literature and bridge the knowledge gap identified.

Females make up about 50 percent of the world's total population, and the statistics have shown a similar distribution in Ghana, where the female population is about 49.1 percent (Our World in Data, 2017). This consciousness emphasizes how women and girls hold half of the world's potential. Moreover, society will not benefit from their unharnessed potential until they fully have equal access to opportunities globally as many men do. It is vital to tackle women's underrepresentation in the banking sector because including women both at entry and executive levels make the banking industry more stable and facilitates building better customer relationships (Chin, Krivkovich, & Nadeau, 2018).

There are several stumbling blocks women in the workplace encounter, in their bid to contribute their quota to productivity outcomes, and these include biases women face resulting from gender stereotypes. The focus on how overt gender biases affect women's development in the workplace is shifting globally. This is because

explicit biases have received considerable attention and are catered for using various measures while implicit biases are not easily noticed and have not received much attention. Ghana, for instance, is enforcing affirmative action strengthening measures. A good example is the 40 percent quota for women's representation on all government and public boards (Allah-Mensah, 2005). The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) endorses this quota (CEDAW, 2004).

This research investigates implicit bias as a retrogressive factor to women's career advancement in the banking sector. The Sustainable Development Goal (SDG) 5 aims to end discriminatory practices against all women and girls, ensure women's participation in leadership, and use legislation to promote gender equality (UN Women, 2018). This research interrogates how the banks' are providing a suitable work environment to achieve SDG 5. Gender parity is fundamentally linked to sustainable development and is essential in achieving each SDG (UN, 2018). Several studies have discovered the relationship between well-performing companies and those with strong female representation in top leadership roles, although correlation does not show causality (Barsh et al., 2012). This study provides feasible recommendations to Ghanaian corporations on organizational culture, such that it is tailor-made for the Ghanaian context to facilitate better corporate performance.

## **1.6 Organization of Study**

Chapter 1, which is the introductory chapter, gives a general overview of the subject matter, giving some background on the issue while elaborating on the problem statement. The research questions and objectives, as well as the significance of the study conducted, are highlighted in this chapter. Chapter 2 which is the literature review analyses literature on the subject of second-generation gender bias, and the



career advancement theoretical framework the study adopts, highlighting patterns running through the research and introducing a novel perspective showing the gaps within the literature. Chapter 3 encompasses the methodology. This part elaborates on the research tools and techniques used to carry out the study for data collection and analysis, with a justification for using these means.

Chapter 4 discusses how the data is analyzed. This chapter details the results obtained from the research conducted, giving insight into why such results were obtained. Chapter 5 is the concluding chapter, which also provides recommendations. The chapter summarizes the findings from the preceding section and gives feasible solutions for the issues raised. The recommendations are made to the two banks under study to make a deliberate effort to reduce, if not eliminate the bias discussed so that women's full potential in the workplace can be realized. Actionable points for individuals within the organization are also suggested.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This section highlights the literature relevant to the topic. It is in three major segments. The first part explains how women have been limited in their capacity as leaders in society, illustrating its extent in the corporate world historically while touching on contrary views. The second section outlines women's representation in the banking sector and its importance, underlining who a career woman is and why advancing in her career is important to her. The last section identifies second-generation bias as a limitation for career women's progression in the workplace, analyzing the appropriate theoretical framework for this study in career advancement. The chapter concludes with a highlight of the research gap this thesis seeks to fill within the Ghanaian context.

### **2.2 Pre-colonial Women in Power**

Since pre-colonial Ghana and Africa, women have played significant roles in the echelons of power, in the political, social, economic and in other spheres of society. In West Africa, excluding the highly Islamized societies in Sub-Saharan Africa, women were highly visible in "high places" in the pre-colonial era (Sudarkasa, 2005). Women were queen-mothers, princesses, chiefs, warriors and others, supreme monarchs (Sudarkasa, 2005). Africa is known for the presence of women in formal and informal governance structures as seen in having parallel chieftaincies where women reign vis-a-vis men. However, Sargent (1991) asserts that the problem in Africa is that the female role has been ignored or buried, particularly concerning the political sphere even though it applies to other domains.

Women wielding power, particularly in post-colonial times, spans from their role in marriages to political power and authority in kinship, as well as religious

activities. Women could obtain political power through marriage to a royal family which gave them an esteemed position and status that came with political influence (Sargent, 1991). Women were recognized as having political or economic power through kinship, where she was a queen mother or owned the means of production, controlling gains made from exchanges (Okome, 1999). Some examples of political officials include queen mothers of the Edo in Nigeria and the Akan of Ghana (Okome, 1999). Prominent among these examples is Nana Yaa Asantewaa, the queen mother of the Edweso state of the Asante ethnic group in Ghana (Akyeampong & Obeng, 1995). Her leadership appeared to be embedded in lineage politics (Akyeampong & Obeng, 1995). She is recognized for her bravery and is famous for championing the Ashanti uprising against British colonial rule to preserve the Asante monarchy in a period where male leadership was either unavailable or ineffectual (Aidoo, 1977). Nana Yaa Asantewaa is celebrated as an embodiment of African women's emancipation, and her story illustrates how influential women in power can be.

Queen mothers are often the focus of powerful political institutions as their authority parallels that of kings (Sargent, 1991). Another avenue through which women's power and authority have been recognized is through religious activities, that is, the control of cults, shrines and rituals, being priestesses and goddesses (Okome, 1999). An example is the activities of Queen Kitami and the Nyabingi cult in East Africa, which was a powerful cult led by women who controlled the political decisions of a vast region (Okome, 1999).

It is undebatable that women's power and authority have evolved and are recognized in various domains. Citing President Ellen Johnson Sirleaf of Liberia who is Africa's first democratically elected female president, as an example, women are

increasingly establishing their footprints in different echelons of power (Nkomo & Ngambi, 2009). With Rwanda having the most significant percentage of women in parliament in the world at an impressive 61.9 percent (Thornton, 2019), it is evident that women are increasingly wielding power. The story has been no different in Ghana as measures are continuously instituted to guarantee a balance in gender representation in Ghanaian governance (Allah-Mensah, 2005).

### **2.3 The Limitation of Women in Retrospect**

In pre-colonial Ghana, women did not have enough leverage to be leaders because of the largely patriarchal system of governance and inaccessibility to formal education (O' Barr & FirminSellers,1995). The negligible role women played in constitutionalism, and the creation of constitutions is evidence to show that women scarcely had any influence on the country's leadership affairs (Allah-Mensah, 2005). Allah-Mensah (2005) considers constitution-making as creating a political consensus around constitutionalism. Conversely, constitutionalism is delivering a system of active restraints on the existence of governmental authority, incorporating the rule of law and defining the appropriate procedures followed within a country (Allah-Mensah, 2005). In the year 1916, Ghana took the first significant attempts at constitution-making. From 1916, there was scarcely any evidence of women's involvement in governance until 1969, where one woman joined the Constituent Commission and 11 women representatives joined the Assembly (Austin & Luckam, 1975). The gendered educational system and the patriarchal traditional ruling system ceremoniously excluded women, from political affairs, and thus, women have been represented in more social than political groups (Austin & Luckam, 1975).

In post-colonial Ghana, Dr Kwame Nkrumah, the first prime minister and president of Ghana's regime, introduced a quota system where ten women were

appointed to the general assembly to give women some political authority and representation in governance (Tsikata, 2009). This regime was the first to see the end of pay discrimination against women, the approval of maternity leave with full pay, and the creation of new employment avenues for women, occasionally in male-dominated occupations (Tsikata, 2009). Ghana also had its first female pilot, policewoman, tractor driver, and judge during Nkrumah's administration, although many of these professions remained largely male-dominated (Tsikata, 2009). Nonetheless, the intention to allow women to be more active in decision making was disrupted by the consecutive military overthrows, which were primarily responsible for the setback in women's participation in politics (Tsikata, 2009).

The confines placed on Ghanaian women's leadership potential and active involvement in economic development have, over the years, shaped people's mentalities concerning women's capabilities, thus, forming gender stereotypes (Ngulube, 2018). A stereotype is a commonly held and accepted correlation between a social group and peculiar traits (Fricker, 2007). Stereotypes are affirmative, harmful, or impartial, subjective to the context used, and they can be derogatory, complimentary, or indifferent (Fricker, 2007). Stereotypes associated with being male or female are gender stereotypes, and negative stereotypes towards females can lead to sexism, the idea that the female status is inferior to the male (Lindsey, 2005). The patriarchal system and male-dominated societal structures evidenced from pre- to post-colonial Ghana have perpetuated the idea that the female status is inferior to the male in various institutions and industries, and the banking sector is not excluded (Tsikata, 2009). Stereotypes develop early in life and often influence children as young as three years old (Levinson & Young, 2010). Children learn to ascribe specific qualities to members of particular ethnic and social groups, derived from multiple

sources which include parents, peers, and media (Levinson & Young, 2010). Even though children may develop non-biased world views, their stereotypes largely remain unchanged and tend to become internally ingrained rather than outwardly displayed (Levinson & Young, 2010). These continue to affect their perceptions of the world, regardless of their subtlety.

#### **2.4 An Attempt to Include Women**

The relentless effort of women's rights advocates since the 1960s led to affirmative action for women being embedded in the policies and records created by international bodies such as the United Nations (Tsikata, 2009). Significant among the steps taken to protect women against discrimination in Ghana were CEDAW, and the Beijing Declaration and Platform for Action (BFA) in 1995 (Tsikata, 2009).

Subsequently, the United Nations Decade for Women (1975-1985), drew attention to the essence of women's involvement in nation-building (Fraser, 1987). This shifted the image of women in the world, and Ghanaian women were not left behind (Bosak, Eagly, Diekman & Sczesny, 2018). One hundred and twenty-seven member countries, including Ghana, took the necessary measures to foster policy, research, and programs geared towards expanding women's participation in development by the end of the decade (Chant, 2007). The case for Affirmative Action in Ghana is further strengthened by the CEDAW's expression of appreciation to Ghana in its periodic report, for setting up a 40 percent quota for women's representation on all government, councils, and official bodies, including Cabinet and Council of State (CEDAW, 2004). These political and systematic networks created to encourage more women to step into managerial positions has helped them to overcome the glass ceiling. However, the rate at which this is happening is not encouraging. Per the statistics presented by Allah-Mensah (2005), the participation of

women in the legislature as a primary decision-making body in the country has not increased significantly even though the number of women contestants has witnessed an increase. There was a 100 percent increase in the number of women expressing interest in taking-up parliamentary roles between 1996 and 2000 (Allah-Mensah, 2005). However, there has been a miserly increase in the number of women elected into parliament, currently at 13.5 percent (Parliament of Ghana, 2016).

The trend of low participation of women in managerial positions in the public and private sector has not significantly changed. In Ghana, the female to male ratio is only 0.15 in parliament, while the female to male ratio for women in ministerial positions, although higher than that of parliamentarians, is not encouraging as it is only 0.21 (The World Economic Forum, 2018). Overall, the advancement of women into leadership roles is at 63 percent in Ghana. However, the rate at which females become top managers in a firm is currently abysmal in the country, at a rate of 18 percent (The World Economic Forum, 2018). Ghana's rates are not peculiar, as the world average to close the economic gender gap is 108 years (The World Economic Forum, 2018). It is unfortunate that on a global scale, even a century would not be enough time to bridge this gender gap with regard to economics. The world needs both men and women to innovate in the transformative age as gender equality is connected to a country's economic performance and is not only a fundamental human right (Brooke-Marciniak, 2018). Recent research by the Peterson Institute for International Economics reveals that organizations with 30 percent of leadership positions being held by women could add up to 6 percent to their net margins (Noland, Moran, & Kotschwar, 2016). The aptitude of the world can only be fully measured when there is absolute gender equality and women have access to the same opportunities as men, especially in career advancement.

## **2.5 Representation of Women in the Banking Sector**

Globally, there has been an increasing number of women represented in the various management levels within banks (Metz, 2003). Nonetheless, in countries such as the United Kingdom and Australia, career advancement for women in banking and finance is especially difficult (Liff & Ward, 2001). As highlighted earlier, a study by Catalyst (2019) reveals that the probability of women being promoted in the finance industry globally is low. A similar narrative can be told concerning Ghana as very few women are represented at the top management roles within banks (World Bank Live, 2018). The pattern of underrepresentation in executive roles slowly began to change for women when the first-ever female Managing Director (MD), Margaret Mwanakatwe was appointed MD and CEO of Barclays Bank Ghana in 2004 (World Bank Live, 2018).

According to an Inclusive Boardroom report curated by the African Development Bank (ADB) in 2015, among 307 listed companies located in 12 African countries, women held only 12.7 percent of board directorships. This percentage is lower than the 17.3 percent women's representation on the boards of the 200 largest companies globally (Fraser-Moleketi & Mizrahi, 2015). The report noted that the board composition is linked to corporate governance, whose principles are still being defined in many African countries (Fraser-Moleketi & Mizrahi, 2015). It is also asserted that the African countries with the highest percentage of women on boards are Kenya (19.8 percent), South Africa (17.4 percent), Botswana (16.9 percent), Zambia (16.9 percent) and Ghana (17.7 percent) (Fraser-Moleketi & Mizrahi, 2015). This shows how women's representation in the banking sector concerning executive roles has improved over the years since 2004. Nevertheless, the



representation is still low, and that in itself is a hindrance to more women taking up executive roles in the banking sector.

A noteworthy number of cultural factors and the persistent insularity in executive role appointments may account for the continuous underrepresentation (Fraser-Moleketi & Mizrahi, 2015). The McKinsey (2018) study highlighted earlier stresses the importance of exploring unconscious biases as an explanation to why there are not many women at the top leadership tiers in the banking sector, and that is what this study seeks to achieve.

A career woman regards her job and progressing in it as very essential; thus, it is crucial for every career woman to freely advance in her field as it fosters innovation and enhances productivity in the workplace (World Economic Forum, 2018). The gains obtained from reducing barriers to women's participation and advancement in the workforce are more significant than previously thought. The World Economic Forum's (2018) calibration exercise suggests that for some of the countries, closing the gender-inequality gap could increase GDP by about 35 percent. A large part (four-fifth) of the gains from including women was obtained from merely increasing the workers in the labour force, while the remainder (one-fifth) of the benefits are due to the influence gender diversity has on productivity.

In cases where the gender gap has narrowed over time, a portion of the impact on growth from improved efficiency is a result of increased participation of women in the workforce when analyzed (Noland, Moran, & Kotschwar, 2016). The results of the World Economic Forum's (2018) study indicate that men's wages will also rise from the increased inclusion of women in the labour force since productivity will increase. The inclusion of women is vital because these higher wages may help

strengthen support for removing barriers that hold women back from decent work (World Economic Forum, 2018).

## **2.6 Second-Generation Gender Bias as a Limitation in the workplace**

### ***2.6.1 Second-Generation Gender Bias Definition.***

In contrast to the first-generation gender bias, which involves deliberate acts of discrimination against women, women in the workforce, are suffering a more disguised adversary: second-generation gender biases that serve as barriers to their advancement and causes distress (Carter, 2011). Second-generation gender bias, as defined by the American Association of University Women, happens when a person consciously rejects gender stereotypes but still unconsciously makes evaluations and decisions based on these stereotypes (Madsen, & Maureen, 2018). Stereotypes and organizational cultures and practices influence these biases; thus, they can be difficult to discern, but when people are educated on it, they see possibilities for change (Ibarra et al., 2013).

People often use stereotypes to explain why the gender-leadership gap has not been closed over the years, with the introduction of girl-child education without an understanding of second-generation gender bias (Ibarra et al., 2013). Without an understanding of implicit biases, people imply that women who have managed to succeed are exceptional and those experiencing setbacks are at fault for failing to be determined or dedicated enough (Ibarra et al., 2013). Hence, it is imperative to explore these unintentional and almost invisible forms of gender bias arising from cultural norms, organizational structures, and patterns of interaction as a significant retrogressive factor to women's low representation in top leadership positions (Ely, Ibarra & Kolb, 2011).

Sandberg (2010) gives a classic example of the second-generation gender bias that she believes women encounter daily but do not recognize as discrimination.

I was pitching a deal, and I was in one of those fancy New York private equity offices you can picture. And I'm in the meeting – it's about a three-hour meeting -- and two hours in, there needs to be that bio break and everyone stands up, and the partner running the meeting starts looking really embarrassed. And I realized he doesn't know where the women's room is in his office. So, I start looking around for moving boxes, figuring they just moved in, but I don't see any. And so, I said, "Did you just move into this office?" And he said, "No, we've been here about a year". And I said, "Are you telling me that I am the only woman to have pitched a deal in this office 49 in a year?" And he looked at me, and he said, "Yeah. Or maybe you're the only one who had to go to the bathroom. Sandberg (2010)

This quote essentially illustrates how intolerant the work environment was for women as there was no washroom for women. The man did not have to say that the work environment did not accommodate women as it was evident that perhaps the nature of their work was a male-dominated domain and thus, women were not even considered as plausible candidates. Even if they were, the unsupportive environment spelt out their unwanted presence. This bias is not blatant but has been built into the organizational structure such that it can be challenging to identify. If Sandberg (2010) did not have to use the washroom, she might have never known about this hostile work environment.

### ***2.6.2 Second-Generation Gender-Bias as a Limitation.***

Research has historically exposed several discriminatory factors that inhibit women's career advancement in the workplace. These factors include organizational culture, second-generation gender bias, lack of developmental opportunities, non-

recognition of “soft skills” as valuable, reduced access to informal networks as well as the “double bind” (Dominix, 2016). Oakley (2000) describes the double bind as a woman’s inability to win no matter what she does. However, second-generation gender bias is proposed to be one of the main reasons for the persistent gender leadership gap in the workplace (Kolb & McGinn, 2008; Ibarra et al., 2013). The Centre for Gender Organization’s (CGO) study explores the relationship between implicit gender bias and the gender leadership gap in organizations (Trefalt, Merrill-Sands, Kolb, Wilson, & Carter, 2011). It is worthy to note that there is limited known data that address the effect of second-generation gender bias on women’s career progression (Trefalt et al., 2011).

CGO’s study is the most notable research investigating the relationship between second-generation gender bias and the gender leadership gap in organizations (Opoku & Williams, 2018). The survey by the CGO (2011) also highlights that the coining of the term “second-generation gender bias” is quite recent; however, the issue of bias is not. Comparable to Cox (1994), Ely et al.’s (2011) study concluded that as the structures and customs go unopposed, masculine-feminine dichotomies become so rooted in an organization’s culture that they are seen as the norm.

## **2.7 Approaches to Gender Bias**

Literature that explains the barriers of career advancement existing in organizations are rationalized by several theoretical frameworks. This literature review explores three of these frameworks. Traditionally, many researchers adopt gender-centred and organizational structure theories to explain this phenomenon (Opoku & Williams, 2018), and this study follows a similar trend.

The first two frameworks adopt a classical approach to explain the limitation in career advancement as they presume that socialized gender differences are the significant causes of gender inequality in the workplace (Opoku & Williams, 2018). This approach suggests that women are the problem, and they need “fixing”. The third, however, views the issue from an organizational structure and culture perspective, asserting that gender biases are in the nature and structure of organizations; hence, those need fixing. The third framework is ideal for explaining the limitation as these biases are embedded in the organization’s structure and culture.

The first framework, endorsed by Heims (1993), Kay and Shipman (2014), emphasizes that socialized gender differences and the fact that women lack skills and understanding create barriers to become leaders. If women want to progress in their careers, they must integrate and follow prevailing male standards. Theoretically, adopters of this framework believe that there are no disparities between men and women, suggesting that women are just like men (Opoku & Williams, 2018). This school of thought is problematic because it does not challenge the male standards which various systems are embedded in, although they disadvantage women. The playing field must be levelled for both men and women while appreciating their differences before this theory can have a significant basis. This approach instead leaves the system intact and holds women responsible for the problem (Cox, 1994). Even so, researchers subscribe to it because it aids women to succeed and produces role models when they are successful. This framework believes that developing women’s skills through training and mentorship is effective in tackling the problem of women’s underrepresentation in executive-roles (Opoku & Williams, 2018).

The second framework is also structured based on the understanding that socialization causes women to develop different skills from men (Rosener, 1997; Vanderbroeck, 2010). Although separate spheres of activity are acknowledged, soft skills are not regarded (Opoku & Williams, 2018). This framework has a similar effect as the first because it reinforces already existing stereotypes; it does not question the system, and it permanently leaves the processes that produce the differences intact (Ridgeway, 2001). Those who subscribe to this framework believe that the approach to change the narrative is through training in diversity acceptance, as well as rewarding and celebrating the “women's way” of doing things. These are advantageous because they legitimize the differences and place value on the “feminine approach” and align with broad equality initiatives (Opoku & Williams, 2018). Nonetheless, these two frameworks have a narrow perspective in making evaluations, as their basis is on the existence of socialization affecting the way women behave in the workplace. This argument does not consider that perhaps, organizational structures in themselves are not gender-neutral, and thus, disregard specific “feminine characteristics” as leadership traits.

The third framework, however, argues that there are differences in treatment and access to opportunity (Acker, 1990; Jayne & Dipboye, 2004). As a result of these differences, the structures of power and opportunity create inaccessibility to resources by women (Opoku & Williams, 2018). Researchers who adopt this framework believe that there are structural obstacles that cause women's underrepresentation. These obstacles must be removed to create an even playing field for both men and women through compensatory policies such as affirmative action (Opoku & Williams, 2018). Although this framework assists with hiring, retaining, and progressing women, it has a marginal impact on organizational culture and may create a backlash problem (Ely

& Meyerson, 2000; Glass, 2004). This framework is ideal for explaining women's limitation in career advancement because the playing field is unlevelled for both men and women. As highlighted, organizational structures act as breeding grounds for various obstacles embedded in the organization's culture and structure.

## **2.8 Theoretical Framework**

### **2.8.1 Career advancement determinants.**

The theoretical frameworks of second-generation gender bias are deeply embedded in structural, cultural and action dimensions (Ely et al., 2011). This study looks at the career progression phenomenon through this three-dimensional lens. This framework has been previously used to show the barriers and elements of women's career paths and emphasize the means through which gender patterns are replicated and conserved in the workplace (Dainty, Bagilhole & Neale, 2000). Thus, it would be appropriate to use it to analyze the banking sector as a typical workplace as well.

These three dimensions, as highlighted by Evetts (2000), are:

1. Cultural dimensions: Family and feminine ideologies, and organizational cultures.
2. Structural dimensions: Organizational structures and processes.
3. Action dimensions: Women's choices and strategies.

Critics have underlined the tension within a feminist analysis, which asserts that culture and structure are the primary causes of women's constraints in their careers because their choices, actions and inactions are resultant in the outcomes (Hakim, 1995). Other researchers, such as Acker (1990) have connected the two dimensions of culture and structure rather than the choice elements in women's professions to explain the limitations women experience in the workplace. This framework is unique and ideal because it emphasizes that no one dimension of culture, structure and action is more important than the other. All three are necessary

to explain the experiences of women's careers, aspects of change, and continuity in women to careers.

### ***2.8.1.1 Structural dimension.***

Traditionally, organizational structures have been built mainly by and for men (Acker, 1990). Women thriving in these structures are disadvantaged and tend to succumb to prevailing male standards set because they want to progress in their careers (Opoku & Williams, 2018). They take up male-privileging ideologies of what is right and what is not. Although some researchers subscribe to the doctrine that structural and cultural dimensions interconnect, and thus, address them as one factor, researchers such as Crompton (1997) prefer to regard them individually.

The structural dimensions of a career are the institutional patterns in organizations (Evetts, 2000). Organizational structure comprises the divisions of labour and departmental systems in organizations, the promotion ladders, and career paths in the workplace and occupations (Evetts, 2000).

The structures and processes in post-industrial societies are primarily influential on the gendering of careers, and thus, have been classified as largely patriarchal (Acker, 1989). Organizations influenced by this patriarchal structure developed by male leaders have unstated yardsticks for excellent performance that recruits are expected to meet. These unstated criteria may include long working hours, having a top priority of work and hence, having the flexibility to travel and relocate readily (Lyness & Heilman, 2006). The stated criteria are favoured paths to leadership because they seem to demonstrate a commitment to the job (Evetts, 2000). Women may not meet these requirements as they are generally perceived and also perceive themselves as carriers of the prime duty to support and maintain their families and take care of their members (Evetts, 2000). These family responsibilities may restrict



and narrow women's commitment to paid work and top promotion in their professions.

Analyzing the structural influences on career advancement has raised the awareness and appreciation of how organizational structures and processes act as limitations to women's career advancement; thus, magnifying gender disparity in professions. Aspects of culture influence organizational structures because they rely on the acceptance of the "reasonableness" of certain behaviours. Cultural beliefs and social attitudes like "career success is individualistic", "promotion is merit-based", "certain jobs are most appropriately women's jobs", and that "women's family roles are more important" support and maintain the structural arrangement in the workplace (Evetts, 2000). These ideologies shape the promotional limitations for women in their careers. As such, men predominate at management levels of higher promotions in workplaces, and the hierarchies are not sympathetic to women (Crompton & Sanderson 1990).

#### ***2.8.1.2 Cultural dimension.***

Cultural dimensions exist where the reasons for women's limitations in career advancement hinge on specific beliefs and domineering attitudes that influence career choices and goals (Evetts, 2000). Traditional organizations have a predominant gender-biased tendency that ascribes to "masculine" cultures as men lead these organizations (Weyer, 2007). This tendency gives rise to elusive bias and produces an organizational culture that women are unable to blend into, and thus, suffer its rippling effects.

Cultural explanations are used to illustrate the struggles and determinants of women's career choices and the continuous reproduction of gender differences in career achievements. For instance, if professions and organizations exhibit a culture

that recognizes career potential as individualism and competitiveness, then career women will be required to meet these expectancies which creates cultural dilemmas for women because they wish to succeed (Evetts, 2000). These cultural dilemmas which arise from personal and organizational cultural contradictions have been explored in literature by Davidson and Cooper (1992). These contradictions primarily occur when women have to exhibit characteristics that are inconsistent with the supposed “nurturing” nature many communities tag women with.

In the 1980s, attempts were made to analyze the existence of exclusively female work culture, and this drew attention to the feminine attributes in contrast to male traits (Gilligan & Attanucci, 1988). The female work culture emphasizes collegiality as opposed to hierarchy, care and sensitivity in relationships as opposed to authority, and has a different perception of priority and good practice (Gilligan & Attanucci, 1988). Thus, it is advantageous for clients and employees to embrace that culture to redirect the conversation to embrace women’s strengths rather than deficiencies in their capabilities.

The congruity theory developed by Charles Osgood and Percy Tannanbeum supports the ideology that, implicit gender stereotyping causes implicit gender bias, which is described as the originator of workplace bias (Eagly and Karau, 2002). This concept deduces that the bias toward women in leadership positions exists because of the clashes between the attributes of social gender role stereotypes and traits related to conventional leadership, and this is buttressed by Vinnicombe and Singh (2002). For example, management roles in construction are viewed as “masculine”; hence, there is a cultural belief that competent managers require corresponding qualities such as being assertive, competitive, and autonomous. Eagly and Kulesa (1997) present evidence of this theory in a study which concludes that women leaders are less

effective than men in “masculine” environments. These results assert that men are advantaged when trying to progress in their careers due to the accommodating organizational environment shaped by pre-existing cultural perceptions.

### **2.8.1.3 Action dimension**

The cultural and structural dimensions focus on the constraints and determinants of career progression. However, the action dimension holds that limitation is not determined by cultural and structural, but rather, social interactions intercept the impact of these factors. (Clerc & Kels, 2013). Hence, the action dimension positions women and men to make choices regardless of cultural and structural barriers. The action does not confine the analysis of career to promotion or the lack of it in organizations; instead, it includes work, other positions, and obligations women actively or hesitantly assume (Finch 1983).

The area of action dimension is not rich in literature, although expressed subtly that women challenge, adapt or ignore prevailing structure and culture, and that informs their reactions and decisions (Opoku and Williams, 2018). Some researchers agree that cultural and structural dimensions limit women in creating a leadership identity (Ibarra et al., 2013). However, a study revealed that 59 percent of women did not accept leadership opportunities because they felt they did not fit into their organization’s leadership model (Trefalt et al., 2011). It is also debated that women are underrepresented in leadership positions because they prefer not to be in those positions of leadership (Hakim, 2006). Nonetheless, Maki (2015) believes that individual choices are not solely responsible for the gender-leadership disparity in many organizations, as people are influenced by prevailing structures and cultures.

People respond differently to challenges thrown at them, and as such, construct their meanings to make choices and strategize (Evetts, 2000). Women

manage these limitations in ways that include adaptation, manipulation, negotiation, resistance, and confrontation (Evetts, 2000). Different reactions are outcomes of different situations, and thus, interactionists have proposed the concept of “strategy” as a way to understand constraint management (Woods, 1983). Strategies are defined by (Woods, 1983) as a way of achieving goals. Allan and Crow (1989) highlighted the challenges of using the term in situations of differential power resources or in cases where outcomes are mostly unplanned rather than strategic. No specific strategy is valued over the other. The action dimension primarily gives a better understanding of how individuals cope career-wise in the face of challenges.

### **2.9 Gap in the literature**

Literature concerning second-generation gender bias within the Ghanaian context and Africa at large is limited. As highlighted by the International Finance Corporation (2018), some African countries, including Nigeria, South Africa, and Malawi, are spearheading the agenda to integrate gender diversity into principles of good governance. This agenda aims to close the gender- leadership gap in Africa. Meanwhile, in Ghana, the policy debate is still ongoing. The Affirmative Action Bill to warrant women’s representation in executive leadership roles was yet to receive cabinet’s approval and implementation by parliament by the end of 2016 (UNDP, 2016); however, the bill had still not been passed as at 2019. This delay is an indication of how the agenda of closing the gender leadership gap is seemingly not of primary focus in the Ghanaian context.

As the global focus of research concerning gender bias has gradually shifted to implicit gender biases, the conversation has not substantially changed as far as the Ghanaian context is concerned. This research sought to fill this gap in Ghanaian

literature to investigate the existence of second-generation gender bias in the workplace.

This research also aims to highlight the effect of implicit gender bias as a retrogressive factor to gender equality. The SDG 5 aims at attaining women's full and active participation and equal opportunities for leadership at all levels of decision-making as well as adopting and strengthening policies and legislation to promote gender equality (UN Women, 2018). Gender equality is fundamentally linked to sustainable development now and for future generations and is essential in achieving each of the 17 SDGs (UN, 2018). Women and girls hold half of the world's human potential, and thus, when their lives are improved, there will be a ripple effect in society (UN, 2018).

## **CHAPTER THREE: METHODOLOGY**

### **3.1 Introduction**

This chapter explains the research methods used in collecting and analyzing the data to meet the research objectives of the study, justifying why they were used and why they are the best fit for the study. It also highlights the research design, sampling techniques and data collection methods and analysis. The overall approach used in this study is a qualitative one and the qualitative method used is a case study. The tool used to carry out this study is in-depth interviews.

### **3.2 Research Objectives**

1. Compare and contrast the experiences of women with second-generation gender bias in the two banks under study.
2. Determine to what extent second-generation gender bias hinders career women from attaining top-leadership positions in the two banks under study.

### **3.3 Research Questions**

1. How do women experience second-generation gender-bias in the workplace?
2. To what extent does second-generation gender bias hinder career women from attaining top-leadership positions in the workplace?

### **3.4. Research Design**

This study exclusively adopted a qualitative approach using primary data collected directly from participants. The qualitative research approach involves an attempt to interpret phenomena in terms of the way people bring meaning to them (McLeod, 2019). The approach makes sense of data using techniques such as content analysis and thematic analysis (Braun & Clarke, 2006). Quantitative research, however, uses numerical forms which can be categorized in rank orders or measured using units of measurement (McLeod, 2019). The qualitative approach was used

because this research aimed to understand a “social phenomena in natural setting...emphasizing the meanings, experiences and views of the participants” (Pope & Mays, 1995). The social phenomenon this paper seeks to explore profoundly is second-generation gender bias as a career progression hurdle in the Ghanaian workplace, specifically sampling two banks. In order to compare and contrast the experiences in the two banks selected, a qualitative approach was used to give a more in-depth understanding, primarily from the participants’ point of view.

The exploratory case study was used to investigate this phenomenon because this type of case study is used to study interventions that have no defined set of outcomes (Yin, 2013). A case study was appropriate for this research because the aim of this research is to answer the question of how and to what extent the bias is experienced. It is also ideal because it does not need large sample sizes as an effective way of researching. Additionally, it deals with problems involving human interaction with minimal intrusion (Baxter & Jack, 2008).

### **3.5 Scope of Research Study**

#### ***3.5.1. The Population of the Study.***

This study’s participants included employees of two banks in Accra, Ghana. The names of the banks are withheld for confidentiality purposes. Female employees were primarily involved in this study. Only women were involved in this study because the study aims at making recommendations on how to combat implicit biases such that it does not become a career advancement hurdle, specifically for women. This is in light of Freedman and Phillips’s (1988) suggestion about further studies on second-generation gender bias focusing on within-sex variance (differences among

only females) to understand why few women advance. These participants who varied across job roles within their organizations shared their views on questions asked.

### **3.6. Sampling Strategy**

#### ***3.6.1 Sampling Method.***

Purposive sampling, as a non-probabilistic sampling technique, was employed in this study. It was appropriate because it enables researchers to choose participants that fall in the category of the research problem, and also allows the study to garner rich information about the research objectives (Wisker, 2009). This technique was also selected because the study sought to understand a social phenomenon within its context with a reasonably small sample size (Yin, 2013). The sampling technique also enabled the researcher to choose participants based on the qualities they possessed deliberately.

#### ***3.6.2. Sample Population.***

The sample population was made up of female employees in two banks. The first bank had 30 percent representation of women in their top executive roles while the other had 15 percent representation. Research has shown that more representation of women in leadership positions in the workplace is a lever to increase gender equality in the workforce as it requires employees to embrace and foster diversity and inclusion (Duke, 2017). This rationale was used to select two banks with disparities in the percentage of women represented at their top management level. Six women from each bank, totalling 12 participants for the two banks, were interviewed. This number is appropriate because Vanderstoep and Johnson (2009) assert that qualitative studies generally have small sample sizes as compared to quantitative studies. Thus, this sample size met the criterion of redundancy because it was found after interviewing 5 number of people, in each bank, that the same answers were reoccurring. The point of



redundancy which can be likened to data saturation occurs where there is no new information obtained from the population being interviewed (Tuckett, 2004). The decision that the data has reached redundancy was obtained through constant comparison of the data collected to additional data collected (Glaser 1999).

Participants were classified into three segments: Entry-level, Middle level and Executive level. Entry-level employees are those who have been working between 1 and 4 years. Middle-level employees are those who have been working between 5 and 10 years and may hold leadership roles, and executive-level are those who are part of the top leadership regardless of the years of working.

### **3.7. Data Collection**

This study used in-depth interviews as its data collection tool. In-depth interviews were used to glean insights from the participants to understand their experiences. Open-ended interview questions in a semi-structured interview form were used to achieve this. Interviewing is a way of collecting data to gain knowledge from participants as there is an interchange of views on a topic of mutual interest (Kvale, 1996). Using interviews was the best means of obtaining information from participants because the subject of gender bias is a sensitive one, and some experiences may be personal to the participant but relevant for the research. As Kajornboon (2005) shows, interviews also allow probing deeper into individual experiences, allowing for an easier comparison of the themes and patterns that emerge in responses for the two banks. Each interview was a one-on-one session to make participants more comfortable to share their experiences, not being intimidated by other respondents and biased from other responses.

Semi-structured interviews were used among the other interview forms because they are non-standardized and the interviewer does not have to test a specific hypothesis but instead has a set of themes, issues and questions to cover (David & Sutton, 2004). They also allow the interviewer to probe more in-depth into the phenomenon discussed (Kajornboon, 2005), and this was helpful for this research. All information was kept confidential during and after the research.

### **3.8 Data Analysis**

Data collected was analyzed by categorizing and developing themes. These were obtained by observing and transcribing words and phrases that frequently came up in all interviews as well as the dominant recurring ideas and responses. Transcribing involves a researcher processing the written form of an interview conducted in a study (Hancock, Ockleford, & Windridge, 2009). Core categories were identified, and emerging themes were discussed. The career determinants theoretical framework proposed by an Emeritus Professor in the social science department, Julia Evetts of the University of Nottingham, United Kingdom was used to guide the analysis. This framework has three dimensions, namely, cultural, structural and action dimensions. Each dimension was evaluated with a set of questions within the interview guide used. Themes were drawn from responses to questions within these segments.

### **3.9 Reliability and Validity**

This study is structured to achieve error-free results. Validity in research, according to Drost (2011), is when processes in the research are meaningful, and this study was designed to achieve this. Consistency in the information gathered from research participants was achieved by ensuring that the procedures and instructions

were clearly outlined and stated to make participants understand what is required of them. Transparency in the study was achieved by allowing participants to make inquiries freely. A high level of accuracy was maintained in the study allowing participants to seek clarification where necessary and orally repeating answers they gave, to ensure their ideas were well represented.

### **3.10. Ethical Consideration**

A consent form for each participant was issued under the authority of the Ashesi Institutional Review Board for Human Subjects Research (Ashesi IRB). Before the issuance of the form, the study was assessed and approved by Ashesi IRB. Participants were treated with due respect. They gave their consent before being interviewed. All information was kept confidential and protected during, and after the research. Information collected was stored with a password to allow access. Names of participants and the banks were also replaced with generic category names such as “Bank X” and “Respondent 1”.

### **3.11. Limitation**

Qualitative research designs typically do not draw from samples from large-scale data sets primarily because of the time and costs involved (McLeod, 2019). This may mean that the findings may only be representative of one cohort within either bank represented and not the entire organization or industry. However, this study has been designed to allow future research to benefit substantially from the results such that it is reliable enough to use for future research.

Getting access to a bank in Ghana, which had 50 percent representation of women at the executive level, was difficult. Moreover, the researcher had to settle for a bank with 30 percent representation of women at the executive level. The variation

of women at executive level, middle level and entry-level was not even in both banks. Nonetheless, all these sections were represented in each bank. Getting access to employees within these categories was challenging, and thus, some were more represented than others. Nevertheless, in the larger sample population, each category was well represented, and thus the results of the study were not affected by this limitation.

## **CHAPTER FOUR: DATA ANALYSIS AND FINDINGS**

### **4.1 Findings**

This chapter discusses the results and analysis of the study conducted. This research sought to investigate implicit gender bias as a career progression hurdle in two commercial banks in Accra, Ghana. As more representation of women in leadership positions is seen to promote gender equality (Duke, 2017), the two banks were selected on this basis. The bank with 14 percent representation of women on the executive management team, henceforth will be referred to as Bank X as anonymity of the bank's identity, was agreed on prior to the interviews. The bank, with 30 percent representation will be referred to as Bank Y. Six participants each were interviewed from each bank, making twelve in total.

Using Braun and Clarke's (2006) thematic analysis method, the interviews were analysed in themes for a better understanding of the subject. Evetts' (2000) career advancement three-dimensional theoretical framework which has been used to analyze implicit biases as an obstacle in women's career advancement (Dainty et al., 2000) was adapted to give a broader view of the themes. The theoretical foundations of implicit gender bias are rooted in structural, cultural and action dimensions (Ely et al., 2011) on which this framework is built.

The cultural dimensions highlight the difficulties women face in their career paths and illustrate how gender differences in career achievements are reproduced. Gender stereotyping, double-binds and organizational culture are discussed under the cultural dimensions. The structural dimensions, stress on the gendered aspects and attributes of organizational processes and patterns. The themes identified as part of structural dimensions were performance evaluation, access to informal networks and flexibility of working hours. The action dimensions show that women have the power

of choice so they can freely make decisions despite cultural and structural barriers. The themes discussed under the action dimensions are availability of role models, leadership identity, coping strategies and awareness.

## **4.2 Cultural Dimensions**

### **4.2.1 Gender Stereotyping.**

Gender stereotyping within this context refer to positive or negative generalizations about gender qualities, differences or roles. Some respondents had experiences dealing with gender stereotypes or found that women leaders were tagged with these stereotypes which they had to prove wrong to thrive in the workplace. In Bank X, it was not prominently spoken about as it was in Bank Y. A respondent who is a branch manager in Bank X highlighted that women leaders are not expected to be firm, when asked whether the expectation of leaders was the same for men and women. The men are seen as the go-getters who always want enforce things and get them done. The expectation of women leaders not to be firm is in line with the nurturing nature stereotype women are often labelled with, and the expectation that men should be the opposite in character (Arkorful et al., 2014).

A similar observation is made by two respondents in Bank Y, who highlight that women are not expected to be very assertive but rather friendly towards subordinates when asked the same question. The second respondent mentions how people have outdated perceptions of women in line with being confined to the kitchen and not necessarily being breadwinners. This was part of her response to explain how gender biases played out at her workplace. She also mentions how she has been questioned about whether she really needed a promotion more than a male colleague did because he had a lot to take care of, compared to her. Another respondent of Bank Y highlights that women are generally tagged as emotional and thus needed to make

an extra effort to detach emotions when relating with others. Women have to make an extra effort behave in ways that will prevent them from being tagged as “emotional”. In expressing themselves, they have to be composed in their emotions even when they have been wronged and get upset about it. Essentially, it may become difficult to be expressive because of how they might be tagged in the process.

#### ***4.2.1.1 Fighting the Stereotypes.***

Women in their various workplaces have to put up defence mechanisms to deal with the stereotypes they are tagged with. They may have to act a certain way which may be out of their character to avoid being tagged as emotional for example. Respondent 6 in Bank X when asked how different the expectation of women leaders are from men leaders, specifically said, “People look up to you all the time. So even when you have your own personal challenges, you have to act very strong. You don’t show emotions when you are a leader.” The need to act strong implies that the person involved may not be “strong”. However, they would have to behave that way, so they are perceived in a way that is generally more accepted by people within their workspace. Men are expected to be tall and strong – like the proverbial rock (Wittenberg-Cox, 2016) and this illustrates how they are not expected to show emotions as well. Walking in these qualities to be the ideal leader depicts the masculine leadership culture that has been established overtime. Women possessing such male characteristics may be evaluated to have better indicators of success in the workplace (Cortis & Cassar, 2005).

Respondent 5 in Bank Y, when asked about the differences in expectations of women as leaders summarizes the challenges faced by highlighting:

The women here spend half of the time trying to get up the ladder and spend the other half trying to take off the labels. Maybe you work at full capacity

when you are this way, but because you've been tagged, you are a bit too careful, so it affects your work. A man doesn't have to be calculated in their emotions. Sometimes I have to be soft-voiced to appeal to people.

This statement illustrates how women have to deal with gender stereotypes as they "get up the ladder". Working to possess male attributes contributes to the struggles women face when climbing the corporate ladder. As they progress in their careers it is seen that there is the need to be more careful and calculated in their conduct such that it is skewed toward male attributes, which are generally more accepted in the workplace. Some women have to incline their natural mannerisms, which may not be flawed, to conform to generally accepted behaviours that are associated with stereotypes. These conformities affect their efficiency while working.

#### ***4.2.2 Double-bind***

Double binds occur when individuals exhibit behaviours inconsistent with gender stereotypes, and thus, they are perceived negatively. Generally, respondents in Bank X highlight how the expectations of men and women leaders were not exceptionally different. However, one respondent when asked, revealed that women are expected to be laid back as leaders and so when they are doing everything a man is likely to do, everyone says "What kind of woman is this?" Three respondents out of six in Bank Y emphasized more situations where these double binds come to play. Respondent 5 when asked about the differences in leadership expectation of women highlights that:

Even if you become a head, and you say it the way it is meant to be said, the guys get emotional and automatically label you... You don't get the results you are looking for.... Men are forgiven easily. A man can come into the office, get upset and use words anyhow. For example, a boss who would come to the



office and use fuck fuck like he would come and fight with other people on the desk but let a woman come and do it, it would be remembered forever...and even brought up during calibration.

It is likely these women's mistakes are not easily forgiven because they have gone against the ideal perceptions of women's behaviour. Although women are perceived negatively because they have gone against the grain, one respondent, while commenting on the same question, also mentions how it is important to know the "why" behind such behaviours. She asserts that it is important to discover and understand the reason behind people's actions. She believes people go through phases that do not last forever and thus, they should not be labelled by their experiences.

#### ***4.2.3 Organizational Culture.***

Respondents in both banks generally state that their working environments were warm, and there was an "open-door" policy to reduce bureaucracy in the workplace. This means that employees did not have to go through long processes to have conversations with their managing director for instance. Respondent 5 in Bank Y when asked how they found their organizational culture mentioned how unbureaucratic it was because they used an open-door policy. She adds that sometimes, it depended on who the boss was.

Respondent 5 in Bank X also commented on the bank's organizational culture, mentioning that they operated on a first name basis and also had an open-door policy to minimize bureaucracy. However, some respondents in Bank X found their work environment stressful because they came early and closed late. Respondents from both banks affirm that their work environment is supportive of gender issues, making a conscious effort to create equal access to opportunity for men and women.

Nonetheless, in Bank Y, three out of six respondents highlight how women's mistakes

are not very easily forgotten as compared to men. Respondent 6 in Bank Y calls it “competing in a man’s world”. When asked if there were differences in the expectation of women leaders, she said, “As a woman, it is challenging because we live in a man’s world. If a problem happens to both the man and the woman, for example, they both steal, for the woman it would be a bigger issue.” She simply emphasizes that if men and women commit mistakes in the workplace, although they will both face the consequences, women’s mistakes are used to tag them for a long time as compared to men. She asserts that men’s mistakes are easily forgotten because “*we live in a man’s world*”. This means we live in a world where men call the shots.

#### **4.3 Analysis of Cultural Dimensions.**

This study shows that gender stereotyping exists within the workplace and these essentially become building blocks for implicit biases to occur. The congruity theory reinforces the ideology that, gender stereotyping causes implicit gender bias, and is described as the originator of workplace bias (Eagly & Karau, 2002). The theory illustrates that when someone makes a claim about a person, their attitudes are generally aligned with this claim because an imbalance between the two is unpleasant. The person is then motivated to adjust their perceptions to align with the claim. Thus, the presence of stereotypes makes it easy for work colleagues to unconsciously make evaluations and decisions based on these claims and consequently, causing implicit biases to occur through their attitudes.

The existence of double binds in the workplace also poses the threat of implicit biases occurring, especially when women act in contrast to the stereotypes they are tagged with. Literature asserts that if organizations exhibit a culture that recognizes potential in a particular light, career women will be required to meet these expectancies and this may cause cultural dilemmas that arise from organizational

cultural contradictions (Davidson & Cooper, 1992). If being assertive for instance is a heralded character trait in men who are leaders, it is only natural that women leaders in this workplace will want to act as such. Conversely, being assertive is contradictory to the warm and nurturing nature some women are tagged with. As one respondent emphasizes, women who begin to exhibit these character traits that are heralded but commonly associated with men are questioned. People then ask, “What kind of woman is this?” As seen from the results, these contradictions usually arise when women have to exhibit characteristics that are inconsistent with the supposed nurturing nature they are tagged with. The respondent who had to speak softly to appeal to people is a clear example of how women are tagged with the nurturing nature and thus, the expectation to be soft spoken.

Furthermore, the organizational culture is perceived as warm, cordial and intolerant of discrimination in both banks. It is seen that in Bank X, three out of six respondents assert that their work environment is supportive of women, giving them a lot of opportunity. They do not believe any gender biases exist in their organization. The other three believe that biases exist subtly and is almost invisible. What is interesting is how these implicit biases were downplayed by the women interviewed even when it was clear that they existed within the organization. The participants did not see it as very problematic because they did not manifest themselves in explicit forms of biases which are viewed as more difficult to overcome. One respondent mentioning how she had to speak more softly to appeal to people also shows how the bias is affecting women but is disregarded. Gender stereotypes existing in these banks include women being tagged as possessing a nurturing nature and are thus not expected to be assertive but rather friendly towards subordinates; women being tagged as emotional, as well as the perception of women being confined to the kitchen

and not necessarily being breadwinners. Most of these women have become so comfortable with these happenings that they do not realise that these contribute to the overarching organizational culture. The fight against implicit gender biases should not be downplayed as it may only seem like a spark today but can be easily sparked into a flame in a span of time. Avenues through which implicit biases can be manifested also exist within these organizations and these include the double binds as highlighted.

Bank X is perceived to do a relatively good job at ensuring that biases are almost non-existent within the organization. Respondents also find Bank Y's organizational culture simple, cordial and supportive of gender issues. These are the general perceptions of the participants as the manifestations of implicit biases may have been downplayed, with a more distinct focus on explicit gender biases. This is not surprising as implicit biases have little or no legal recourse (King & Jones, 2016) and thus, may be regarded as no more than unfair everyday occurrences.

#### **4.4 Structural Dimensions**

##### ***4.4.1 Performance Evaluation.***

Performance evaluation involves assessing the basis by which women's performance at the workplace are evaluated. Respondents in both banks underlined how their appraisal system worked. None of them felt the system-based appraisal was unfair in appraising their effort. However, in Bank X, Respondent 3 was dissatisfied with how the operations department was appraised based on both operations and sales, which they did not have great control over. Respondent 5 also believed that figures (the amount of business relationship managers brought in) alone are not sufficient enough to tell the full story of an appraisal.

Respondents in Bank X were confident that going on maternity leave did not affect chances of promotion in their experience because promotions are based on appraisals which are influenced by achieving key performance indicators.

Nevertheless, respondent 2 who is a branch manager believes that maternity leave subtly affected appraisal. She mentioned that getting pregnant might slow you down at work. However, after that period, women should not hesitate to bounce back and get active at work. She received a promotion after she came back to work from her second maternity leave. Respondent 1 also mentioned that it was possible to get promoted after going for maternity leave as well.

In Bank Y, respondents were satisfied with their system of appraisal. However, respondent 3 recommended a monthly review of the goals set, in-between monthly appraisals to keep employees on track to accomplish the targets set. Three out of six participants believe that maternity leave subtly affects their chances for promotion. However, they hold the sentiments that the extent of its effect depended on who your boss was or the department you were working in. Respondent 6 who is a manager highlighted that she had a staff who went on maternity leave, but she had her promoted. Respondent 3, when asked if maternity leave affected appraisal, explained that was difficult for bosses to give high scores during appraisals because of the time spent away from work. She explicitly said that, unless the decision to promote the person was made prior to their leave, it would take a miracle to be promoted.

#### ***4.4.2 Access to Informal Networks.***

Respondents in both banks had access to informal networks, spreading from family and friends' connections and even within the workplace, with the exception of one respondent in Bank X. Women's access and use of informal networks and mentors for progression in both banks was present. When asked the role networking

had played in their career and how gender affected networking, one participant in Bank Y mentioned that networking has played an important role in her career and there was a natural inclination to relate to someone of the opposite sex. However, whether it was a man or woman in her network, her focus was the value the person added to their relationship. Another respondent commented on the gender effect in networking saying that although women can relate well with men, women are easily seen as “more than colleagues” as men sometimes have ulterior motives.

In Bank X, some participants shared some similar sentiments when asked about the role networking had played in their career and how gender affected networking. One respondent said it was natural for men to relate better with women even in a male-dominated environment. Another respondent adds that networking is key to succeed as a relationship manager. Both sets of participants recounted times their networks served as sources provided steppingstones in their careers. Most of them had mentors who guided them in their career path. Associations with mentors and networks were mostly independent of gender preferences but rather based on factors such as the qualities the person possessed.

In Bank Y, the participants shared that they did not necessarily choose their mentors because they were male or female and thus, some had male and others, female mentors. They were particularly interested in how these mentors can help them grow in their careers. Respondent 3, when asked whether she had a mentor and how gender affected her choice of mentor, emphasized that one person would not have everything you desire in a mentor and hence, the need to allow other people to step into the role. Similarly, in Bank X, 3 out of 6 women asserted that they did not just choose their mentor because she was a woman, but the qualities possessed. One

respondent had a preference of her mentor being female, another not having a mentor and the other having a male mentor who was chosen based on qualities possessed.

#### *4.4.3 Flexibility of Working Hours*

Both banks had fairly flexible although sometimes long working hours. However, flexibility largely depends on the department they worked in. A majority of participants asserted that their work was accommodating of personal affairs and emergency though it may depend on your boss.

In Bank X their maternity leave lasts for 12 weeks. Respondent 3 emphasized that it was 12 weeks and not 3 months because some months have 5 weeks. This was an emphasis of the relatively short period. However, the period was generally viewed as satisfactory to respondents. Some respondents in Bank Y highlighted how the Human Resource (HR) department had extended the duration of maternity leave to 4 months which was satisfactory. Respondent 5 says that creating an accommodating environment for maternal issues promotes excellent work. Nonetheless, she reveals that some departments within the bank are rigid; thus, some women may want to hide their pregnancy. When asked whether maternity leave affected promotions she said:

Depends on your department. Some people may even have to hide the fact that they are pregnant and sometimes it even affects their pregnancy and some even lose it because they are trying to work overtime.

Although the exact reason some women have to hide their pregnancies is not explicitly mentioned, it is inferred from the above statement that they hide their pregnancies to avoid situations where their pregnancy is used against them to reduce their chances for promotions during appraisals.

#### 4.5 Analysis of Structural Dimensions

The structural dimension of performance evaluation revealed that appraisals were regarded as fair by most participants in both banks, except two from Bank X who made some recommendations for improvement. Nonetheless, two respondents explicitly said when asked how maternity leaves affect chances for promotions that it may reduce chances for promotion as mothers have to take time off work. Half of the participants in Bank Y asserted that maternity leave subtly affects chances of promotion when appraisals are being done. This illustrates the existence of implicit biases when women return from their maternity leave as their appraisals are affected.

According to the Ghana Labour Act (2003), women workers on maternity leave are entitled the benefits they would have enjoyed were they not on maternity leave. Decisions on promotions should be made independent of maternity leave such that maternity leave does not disadvantage them in appraisals. These results resonate with literature that highlights that particular patterns of attitudes such as “promotion is merit-based” shape the promotional limitations for women as the hierarchies are not sympathetic to women (Crompton & Sanderson, 1990). This implies that, even though it may be emphasized that “promotion is merit-based” for instance, an individual’s performance on various metrics is determined by their abilities and the opportunities they have had to demonstrate these abilities, although opportunities may not be equal across genders (Williams, 2015). Within the period of time employed mothers have to spend off work during their maternity leave, they do not get the opportunity to continuously demonstrate their skills in the workplace. Promotion being “merit-based” within the period they took time off means that they can be easily disadvantaged as other employees will have weightier evidence to exhibit their



superior performance in that period. Essentially, going on maternity leave should not put women at a disadvantage during evaluations.

Women in both banks have access to informal networks, spanning from connections within and outside the workplace, as well as mentors. This study did not extensively explore how they had access to these networks, however, their growing network often evolved from relations with close family and friends. Some acquired mentors based on recommendations or a personal decision based on desired qualities the person possesses. Contrary to literature which views reduced access to informal networks as a limitation to women's career advancement (Dominix, 2016), women in the two banks did not have to battle against powerful informal networks they were not granted access to. Powerful informal networks can be referred to as "the old boy's network" (Oakley, 2000). They are influential, gender exclusive networks of junior and senior men in executive roles that play a role in accessing opportunities for career advancement. McGuire's (2002) asserts that these networks being gender exclusive is not the barrier because some men are excluded from these networks. Although the scope of this study does not explore men's inclusion or exclusion in these networks, the focus on McGuire's (2002) claim for this study is the fact that these networks may not necessarily be gender exclusive. As seen from this study, some women had mentors who were men, some preferred to have male networks and most people engaged in these networks because of the qualities the people possessed and not necessarily because they were male or female. As associations with mentors and networks were independent of gender, it shows that these women have not been discriminated against with regard to being part of an informal network that could support them in their careers. Having access to mentorship and strong informal

networks play a significant role in career progression and as most of these women had access to them, it is laudable.

Working hours were fairly flexible although sometimes long for participants in both banks. Each participant asserted that their work was accommodating of personal affairs and emergencies. This assertion may be an indication of an organizational structure contrary to literature that says organizations influenced by patriarchal structure have unstated criteria for excellent performance which may include having a top priority for work (Lyness & Heilman, 2006). Having a top priority for work includes not leaving work unnecessarily to attend to personal matters unrelated to the workplace. This is because women are generally known and perceived to play the primary role in supporting and maintaining their families (Evetts, 2000). Thus, they are more likely to occasionally deal with family matters such as a sick child, in the case where they have children. Nonetheless, the women highlighting the flexibility of their jobs in dealing with such matters does not necessarily mean that having a top priority for work may not be an unstated criterion used in the workplace as the scope of this study does not provide these answers.

Flexibility of working hours during maternity is an important factor considered as well. Women in both banks mentioned that they had an uninterrupted maternity leave and had flexible schedules when they returned to work. In Bank Y, one respondent emphasizes the importance of creating an enabling environment to cater for maternal issues such that going on maternity does not become a burden as she was even able to exceed her work targets after she returned from her maternity leave that year. She adds that some departments in Bank Y, however, are unsupportive to the extent that some women have to work overtime to make up for the time they will be away from work. This stress may in turn lead to a miscarriage. This

implies that flexibility in working hours is based on the department as some may be more hectic than others. These variations are likely to facilitate implicit biases within departments that are unsupportive. This is because pregnancy which is peculiar to women may be treated as a burden within those department and thus, certain decisions are likely to be made against them because they are exercising their reproductive right. Nonetheless, this study does not capture the underlying factors that may cause women to hide their pregnancies in this bank.

Another unstated criterion is long working hours and in Bank X, five out of six participants indicated that they have to work overtime sometimes while two out of six indicated that their working hours are long because of either their department or the position they were in. Long working hours being an unstated criterion for excellent performance in the workplace implies that people who work longer hours will be recognized as more dedicated to work and seen as admirable employees. This has been seen to be disadvantageous to women who are unable to stay longer hours due to their family responsibilities. The scope of this study, however, does not include investigating whether long working hours is regarded as a criterion for excellent performance in the banks.

## **4.6 Action Dimensions**

### ***4.6.1 Leadership Identity***

In analyzing whether implicit gender biases prevent women from attaining leadership role in top executive positions, it necessary to consider women's views on being leaders. Do they embrace the opportunities they are presented with? Or do they reject the opportunity to lead in these roles? Each respondent was willing to embrace any leadership role they found themselves in. Although they were aware of the various challenges associated with the leadership identity, they saw it as an

opportunity to create an impact or grow in their career. In Bank Y, one respondent, when asked what their sentiments were about being a leader said “I think I am a born leader...So I think I need to groom myself for what I am supposed to do as a leader...They groom it in guys not girls.”

Participants in Bank X were also welcoming of leadership roles when asked what their sentiments about being a leader was. Another respondent added that, “I did not struggle to accept it. I embraced it. Maybe because of my personality. I embraced it and I took up the challenge.” Some women in both banks acknowledged that being a leader was challenging. Nonetheless, it is important to them that they take up the challenge, especially so they can advance in their careers and make a bigger impact.

#### ***4.6.2 Coping Strategies.***

Coping strategies outline the ways in which women handle challenges that come in the way of their career. Primarily, they challenge, adapt or ignore these challenges (Opoku & Williams, 2018). This is important to assess in order to understand how women respond to challenges such as facing implicit gender biases in their workplace. The common thread that ran through was that most respondents adapted. This means they were able to devise ways and means around the situation, so they can allow themselves to progress. Some respondents in Bank X when asked how they handled challenges that came in the way of their career one respondent emphasized that she turned challenges into opportunities and that each challenge must be uniquely dealt with. In Bank Y, the women share similar sentiments when asked how they handle challenges as they also share how they received external help from people like their mentors, as well as God. One respondent adds that she tries to be objective by asking herself what she can do to change the situation.

As highlighted, some ways the women adapt to the situation include seeking help from others, turning the challenges into opportunities and being objective about the situation. Two respondents gave responses that alluded to the fact that they sometimes chose to ignore the issues. One of them in Bank X said she kept it within her and did not directly address it sometimes. In other situations, she reads, speaks to her mentor or encourages herself to get through it. This meant people like her would keep quiet about the situation, probably sulk at home and pretend all is well. A few respondents also implied they would challenge the situation they were faced with. This may be in the form of questioning how things are done or not settling for what is generally accepted, just because it is accepted.

#### ***4.6.3 Awareness.***

Most respondents in Bank X and Bank Y were not very much aware of the existence of implicit gender biases. Nonetheless, with examples of how it manifested, they could now relate to them and knew that they occurred in their subtle ways. No participant was completely oblivious of the bias once they understood what exactly it entailed. They were simply unfamiliar with the term “second-generation gender-bias” but some of them were aware of some of its manifestations. When asked about the existence of gender biases in the workplace, those who responded in the affirmative would say it was the “subtle” ones that existed. Respondent 3 from Bank Y shares, “We try and intentionally make sure they aren’t there. It is the subtle ones that are there.” Respondent 1 in Bank X also mentions, “It should exist subtly, but it is not there for you to say that there is this or that.”

#### **4.7 Analysis of Action Dimensions.**

The action dimensions do not confine the analysis of limitations in women’s careers to only external factors. It underlines work roles and responsibilities women

take up reluctantly or actively. Contrary to literature which argues that women are underrepresented in leadership positions because they prefer not to be in those positions of leadership (Hakim, 2006), each participant asserted that they would embrace leadership roles that came their way as it was an opportunity to progress. This shows that women are not necessarily underrepresented because they refuse such opportunities to do so.

The women had various ways they handled challenges that came in the way of their career. They would adapt, ignore or challenge them. The majority of the participants in both Banks adapted to these challenges, in that, they found ways around the situation and tried to be objective about the situation. Sometimes this meant that they normalized certain biases they were faced with in the workplace and tried to work around them rather than challenging them. For instance, a respondent highlighted that she sometimes had to be composed in her emotions to appeal to people as opposed to confronting the situation. Being objective about the situation is also helpful for women to view their challenge as a part of the work experience, seeing them as being independent of any biases.

A few respondents said they would challenge the situation or simply ignore it. Those who would challenge the situation had mentioned they had learnt to address the challenges they are faced with by confronting them, despite the consequences. One participant in Bank Y asserts that when she confronts the situation in this way, she finds that the other person is able to see things from her perspective and things can be resolved amicably. On a few occasions, ignoring the challenge was considered an option. Ignoring meant sulking and not directly addressing the situation, watching it continue in the workplace. However, it is seen that these women are willing to overcome the obstacles they face in their workplace, not excluding gender biases.

As supported by the Centre for Gender Organization (2011) survey, which mentions that the coining of the term “second-generation gender bias” is relatively recent, but the subject of bias is not, the women were familiar with the examples of the bias and not the term. In explaining what this study was about, it became clearer when the bias was defined, or examples of its manifestation were outlined. This shows that they were not aware of the term but understood its expression. As Ibarra et al. (2013) emphasize, without a proper understanding of implicit biases, it would be easy to imply that women who have succeeded are exceptional and those experiencing delays are at fault for failing to be sufficiently aggressive or committed to the job. This is likely to occur as the vast majority of these participants were not fully aware of the concept of implicit bias but could relate to its examples.

#### **4.8 Ways Women Experience Implicit Gender Bias in the Workplace.**

Gender biases occur when people are treated unjustly or uniquely on the basis of gender or gender-based functions in the distribution of burdens and benefits in society (Mukherjee, 2015). These can be explicit or implicit, depending on the ways they are expressed. Respondents in both banks were confident that their organizations were being intentional about eliminating explicit gender biases in the workplace. As one respondent in Bank X asserts when asked about the existence of gender biases in her workplace, she believes the bank gives a a lot of opportunities to women as they have many female managers and their regional CEO is a woman.

However, in both organizations, participants believe subtle gender biases do exist in almost invisible ways within in the bank. In Bank Y, Respondent 3 highlights when asked whether any gender biases existed in her organization that:

There was a role that came up involving a lot of travelling and they were like ‘oh this job, a woman can’t do it’. But it’s about the work and not whether I

am a woman or not. Whether I leave my children at home and I do it, it's not your problem.

Respondent 3 in Bank X asserts that this also happens, explaining that management says everyone can apply for certain positions, but it is not everyone that they will give it to. This is because some jobs are for men who are known as the adventurous ones.

Respondent 3 in Bank Y also highlights that sometimes men who are team leads say they do not want women in their teams, saying that the work is stressful. She says it is a way of saying that they do not want women who will go on maternity in their team.

Nonetheless, a manager in Bank Y defends this stance by saying she had deliberately asked their HR department not to put a woman on her team before, simply because she wanted balance. She says it made sense to add a man to her team to create balance since she had a lot of women on her team. She adds that, some women "overdo" their pregnancy and that is why some people would not want women on their team. She believes that pregnancy is not a sickness.

Respondent 4, 5 and 6 in Bank Y asserted that men's mistakes are easily forgotten and regarded as mistakes, but women have their mistakes remembered forever, and thus they are always tagged with them. As highlighted earlier, women's mistakes seem to stick in people's memories longer, as compared to when men commit the same mistake.

In Bank X, one respondent says in her opinion, women are considered more for marketing roles across the branches because they feel women would be able to sell the product. Respondent 6 however holds the view that some roles are cut out for women and some are cut out for men because there are better outcomes when they handle these tasks. Respondent 1 also recounts an experience she had with her subordinate who was a Muslim man. She believed that his reluctance in accepting her



as his superior was affiliated to him being a Muslim. She had sufficient grounds to address the issue as Bank X does not support discriminatory practices.

#### ***4.8.1. Second-Generation Gender Bias as a Career Progression Hurdle.***

Participants in both banks asserted that implicit gender biases have not prevented them from progressing in their careers as some of them had developed coping mechanisms. However, one respondent in Bank Y highlights that it could have affected her progression. In Bank Y, participants highlight that the decision to be affected extensively by this bias rested in your hands as an individual. Respondent 4 believes that knowing yourself, being confident in yourself and being mature helps deal with the bias such that it does not affect your career progression. When asked if implicit gender biases have affected her career progression, respondent 5 says:

Yes, there is a lot of gender bias but with women, it's about how you carry yourself...we could all easily sulk and say oh my god... You learn and you grow. If it's happening to you, it is up to you to decide it's not for you.

Respondent 3 in Bank Y has learnt to always address issues by voicing her opinions rather than sulking, even if she will be tagged as being "emotional". She says not everyone has the courage to do that. Participants in Bank X emphasized that they were not affected as they had a work environment that was supportive, intolerant of biases and gave equal opportunities to men and women. Some of these women also emphasized ways they had learnt to manage their challenges such that it did not affect their career progression. Respondent 2 says:

As women, we all have our times... so when you go through that phase, you don't need to stay there. You need to be constantly conscious about the fact that your efficiency at work is as important as your efficiency at home...Go back to the things that were making you perform... I really don't think it has

affected me... You need to have a tough skin. And brush people off. You need to plan.

Respondent 6 also mentions that it is important for women to manage their situation such that it does not affect their career progression. For example, in 3 years someone would go for maternity leave three times and although they have the right to, she asked people to be considerate of others who will do their work while they were away. She believes situations like these may cause biases to arise when they can be avoided.

Both banks have striven to promote a work environment intolerant of biases against women in the workplace. Women in the workplace have also adopted coping mechanisms with regard to the biases that they encounter such that it does not escalate and affect them as they progress in their career.

#### **4.9 The Existence and Impact of Second-Generation Gender Bias**

This study shows that second-generation gender bias does exist in the two banks. Although there are some similarities, there were some differences in how women experience these biases in the two banks. In both banks, implicit biases are seen with regard to work involving travelling or “adventure” as well as the possibility of maternity leave affecting chances of promotion. Men were generally considered more when work opportunities that involve travelling came up. This validates the literature that shows that flexibility to travel and relocate is an unstated yardstick for excellent performance and a demonstration of commitment to the job in the workplace (Lyness & Heilman, 2006). Women are, maybe, unable to meet these requirements due to family commitments (Evetts, 2000). Maternity leave does not only have the propensity to affect chances of promotion, but it is also a basis of

discrimination when team members are being selected for a project as mentioned by two respondents in Bank Y.

In Bank X, the bias is seen to manifest when a respondent mentions how women are considered more for marketing roles because management feels women would be able to sell the product. A counter argument by a participant that some roles are cut out for women and some are cut out for men because there are better outcomes in either case highlights the generalized acceptance of some patterns of behaviour and attitude that “certain jobs are most appropriately women’s jobs” (Evetts, 2000). These have the tendency to create promotional limitations for women in their careers (Evetts, 2000). This is because women may not be readily considered when it comes to certain roles. As long as they qualify and have interest, getting into the role should not be a struggle. Three respondents in Bank Y emphasize how women are treated differently when they make the same mistakes as men; perhaps due to the different expectations of men and women as leaders, women’s mistakes are not forgotten as easily as men’s.

Although implicit biases manifest themselves in different ways in these banks, this study’s findings illustrate how women in these banks have been tactical in making sure that they are not affected by the bias. They assert that the decision to allow the bias to become a hurdle to your career progression was a personal decision. Different means of handling the situation are seen and these include self-awareness, confronting the issue, learning from the experiences, planning, striving to be efficient at home and at work and being considerate of co-workers. Both banks have taken measures to ensure men and women have a leveled playing field in the workplace. Nevertheless, the mere existence of these biases poses a threat as it can evolve and have a greater impact. Even though the findings show that the bias has not been a

limitation for women to advance in their careers, it is important to address these experiences that make the playing field for men and women employees uneven within the banking sector.

#### *4.9.1 Comparison of Experiences with Implicit Biases in the Two Banks.*

With the expectation that more representation of women in top leadership positions in the workplace may be an indication of increased gender equality, the natural assumption would be that Bank Y would have less gender inequality than Bank X. Although Bank Y has 30 percent representation of women on its executive team, and Bank X has only about half of that, at 14 percent, it is interesting to see that the women in Bank X were more confident in the bank's environment being supportive of women and thus, biases were seen as almost non-existent. Women in Bank Y did mention that the bank promotes gender issues, however, with regard to implicit biases, they were able to highlight some experiences they have seen play out in the bank. For instance, it is specifically mentioned by two respondents in Bank Y that not only is maternity leave a basis for affecting appraisals, it can also be grounds for discrimination when team members are being chosen to work on a project. Each participant in Bank Y asserted that maternity leave could subtly affect appraisals, highlighting that it can depend on your boss or your department. A respondent in Bank Y even added that in some departments, women sometimes work overtime or hide their pregnancy. Women have to overwork to make up for the time they will be spending away from work during their pregnancy. In Bank X however, two women out of four respondents asked about maternity leave believed that it did not necessarily affect appraisals. This is an indication that the bias may be experienced in a smaller degree in Bank X. Some respondents in Bank Y also mention that women's mistakes are not forgiven as easily as men's. This is not seen to manifest in Bank X

although one respondent believes more women are chosen in the marketing department as opposed to men.

There are also similarities in how implicit biases are experienced in both banks. This includes the fact that jobs involving a lot of travelling are usually targeted at male employees because they are seen as flexible enough to travel for work. Maternity leave also has the tendency to affect appraisals in both banks. Participants from both banks believe that their organization is doing well to be supportive of women and promote gender issues, especially in eliminating explicit gender biases. However, as implicit biases have been undermined and normalized overtime, it has become difficult for these women to see that there is more that needs to be done with regard to eliminating these biases.

## **CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Conclusions**

This chapter summarizes the purpose of this study, highlighting how the research objectives were met, peculiar findings, recommendations for stakeholders involved and suggestions for future research. This study sought to understand how women experience second-generation gender-bias in the workplace and to what extent it limited them in their career progression. The existence of the biases in the two banks under study was also compared on the basis of one having a higher representation of women on executive management level. Based on the findings and analysis in the previous chapter, the subsequent conclusions can be made.

Within the workplaces, factors leading to implicit biases, as well as activities that imply the bias are present. They manifest themselves in different ways, including gender stereotypes, double binds, fairly rigid working hours, as well as in appraisals. The two major ways the bias is experienced in both banks are through job roles involving travelling and during appraisals after maternity leave. Although the organizational culture is perceived as accommodating and intolerant of gender biases, the existence of implicit biases is an indication of a facet of gender biases that has been ignored. It is clear that, implicit gender biases and its manifestation have been “normalized” and ignored because they are not as visible as explicit gender biases, which need more introspection, analysis, and reflection, to detect, and have no legal recourse (King and Jones, 2016). This explains why the women may not have considered that the mere existence of these subtle biases poses a threat to the warmth of the organizational culture.

Overtime, women have developed defence mechanisms to combat the bias and any other challenges they are faced with, with few of them deciding to challenge the

situations they are faced with. The women had concluded that allowing yourself to be affected by implicit biases was a choice and thus, they asserted that it did not necessarily prevent them from progressing in their careers although one participant mentions that it could have. It was also observed that women are receptive of leadership positions that come their way and thus, contrary to Hakim (2006), they are not underrepresented in top leadership roles because they choose to be.

Although it may be debatable from this study that implicit gender biases directly contribute to the limitation women face when progressing in their careers, it is evident that these biases affect the lives of women who face it. It can be inferred that these biases possibly delay the progress of many women, who especially have to spend half of their time climbing up their career ladder and the other half fighting these biases. Employees' performance can be easily affected by the bias without them noticing until a close introspection. This study illustrates how an organization's structural and cultural dimensions can nurture an enabling environment for implicit biases to manifest themselves. The structural and cultural dimensions must be strengthened and improved by the banks while the action dimensions must be tackled by the women affected by the bias. Thus, it is imperative for the constructive recommendations inspired by the findings of this study to be adopted by organizations, and employees particularly in the banking industry.

## **5.2 Recommendations**

Based on this study's findings, recommendations made are presented in two parts to the stakeholders involved: Employees and their organizations. Ross (2014) states, "We do not necessarily have to question whether we have biases but rather, ask, 'biases are ours?'" This statement is a reminder that each person may unconsciously have their own biases or natural presumptions about people or things in

general. Thus, it is more about taking measures to be more conscious about “which biases are yours”, rather than questioning whether you have any biases at all. This would involve being deliberate in taking actions against implicit biases by making decisions more consciously.

### *5.2.1 Organizations*

1. Organizations should train employees in charge of evaluations and selection processes by consciously priming them to areas of potential biases to make them more conscious of the process of their decision-making. Priming is a memory effect created when an activity subtly and often unconsciously influences subsequent behaviors (Ross, 2014). This can be done by asking questions such as “What assessments have you made already about the person? Are they grounded in solid information or simply your interpretations?” Practicing this will help when appraising women who have returned from their maternity leave. It will also help managers judge whether they have already made assumptions about women who might be interested in taking up work roles that involve travelling.
2. The organization must be intentional about educating every employee about the high chances of unconsciously making decisions that are more favourable to one party than the other. LeanIn, a global community dedicated to help women accomplish their goals and help others reduce gender bias has established a creative way for organizations to educate employees. Using a deck of cards, 50 examples of gender bias in the workplace are underlined, to encourage group discussion and problem-solving for people of all genders (LeanIn, 2017). This helps to outline how these biases play out in the workplace, so that employees will become more familiar with how they



manifest and avoid causing them. more familiar with how they manifest and avoid causing them.

3. Organizations should reorganize structures and systems within their organization that serve as breeding grounds for implicit biases. These include appraisal systems and criteria for judging eligibility for opportunities.
4. The HR department of organizations should concern themselves with investigating issues of people who may have stepped out of their usual behaviours as these serve as sources of inquiry into matters of implicit gender biases. It is important to know the “why” behind these behaviours instead of addressing them at surface level.
5. Organizations must be more intentional about spreading the vision of intolerance for gender discrimination throughout their organization. This study found that, some departments and some bosses were more supportive of issues regarding gender equality as opposed to others. The HR department must play a role in making each department to align with the company’s goal of eliminating implicit gender biases. This should include periodical reviews of the work climate regarding implicit gender biases through surveys and semi-structured interviews.

### ***5.2.2 Employees***

Employees must remember that although they face implicit gender biases, they have the ability to confront the situation and report to the appropriate department in the office. The existence of implicit biases should not be tolerated within the workplace. In a situation where someone is unaware of the bias, the person must be made aware of their actions, so it is not repeated. As individuals, the onus also lies on each one to educate the next person on implicit biases, its manifestations and how to

avoid them based on knowledge acquired on it. When individuals are made aware of it, they see the possibility for change.

### *5.3 Suggestions for Future Research*

Future research should consider not only using women in top executive levels as a measure but also women in lower management levels who hold leadership positions as a measure of the representation of women in leadership that can cause a reduction in gender inequality in the workplace. It is possible that, although Bank X did not have as much representation of women at executive level, it had considerably more women at lower management levels who held leadership positions, which accounts for the lower level of implicit biases revealed by this study. Additionally, different results and perspectives into the subject matter may be obtained if men are included in the sample population and if another industry is analyzed.

The cultural and structural aspects of an organization are the fundamental facets that need to be modified if organizations truly want to become intolerant of these biases and eliminate them. From this study, it is seen that the structure and culture of the organization influences women's actions. And thus, alternative thinking in how to use these two dimensions to support the development of female talent must be encouraged. Particularly because legislation cannot be used as a tool to overcome implicit biases, as with explicit gender biases, sustainable policies on gender must be implemented in the workplace to ensure the optimal working capacity of women. Although these policies may have marginal effects, they will create better work environments for women to thrive in their careers. Second-generation gender bias may not be the principal stumbling block to women in this context, but we can acknowledge that there are hurdles holding them back and these need to be addressed if the world wants to achieve gender parity.

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## APPENDICES

### Appendix A: Consent Form

You are kindly invited to take part in a research conducted by Lydia Adobea Dampare Addo, a final year student currently enrolled at Ashesi University.

**The aim of this study is to:**

Explore implicit gender bias as a career progression hurdle in corporate Ghana.

Implicit gender biases, also known as second-generation gender bias, refers to practices which may appear neutral or unbiased but subtly discriminate against women because they may reflect the values of the men who developed the setting, usually in a workplace. It also occurs when one explicitly says they do not make decisions based on gender stereotypes but act in ways that indicate otherwise, usually unconsciously.

**Your participation in this study will:**

- Include an interview lasting not longer than an hour
- Include a voluntary participation. This involves an audio recording. You are free to skip any question which you wish not to answer, and you can stop at any time.

**The benefit of the study will include:**

- Identifying how career women experience implicit gender biases in the banking industry in Accra, Ghana.
- Identifying factors limiting women's potential in the workplace
- Making recommendations on how organizational structures can be improved to be more accommodating of women so they can successfully rise to the top in their careers.

**Risk involved:**

There is no risk involved in participating in this study.

**Confidentiality:**

All information collected will be kept confidential and safe. Participants' name and any disclosing information would not be included in the study.

If you have any questions, you can contact the researcher at (lydia.addo@ashesi.edu.gh)/ +233 26 215 6212 or my supervisor at [tmino@aucampus.onmicrosoft.com](mailto:tmino@aucampus.onmicrosoft.com)

This study and consent form has been reviewed by Ashesi IRB for Human Subjects Research. For further information contact the committee through the [irb@ashesi.edu.gh](mailto:irb@ashesi.edu.gh)

**Consent:**

I have read this informed consent and have agreed to participate in this study.

Participant's signature ..... \_

## **Appendix B: Interview Guide**

### **Entry-level Employees**

#### *Cultural Dimensions*

1. How do you find the work culture in this bank?
2. Which external factors would you say are likely to help you progress in your career?
3. Which external factors would you say are likely to bring challenges as you progressed in your career?
4. Which characteristics are leaders in the workplace expected to exhibit? Do you think this any different for women?
5. Which role would you say networking is likely to play in your career?
6. What role would you say mentorship is likely to play in your career?

#### *Structural Dimensions*

1. How flexible are your working hours? Are they accommodating of personal issues that need attention?
2. How are appraisals done? Are there any recommendations to improve the system?

#### *Action Dimensions*

1. Over the course of your career, have you had any role models? (Take note whether male/female and within/outside the office)
2. What are your sentiments about being a leader?
3. How do you handle challenges that come in the way of your career?
4. Do you think gender biases exist within your institution? How do they play out? (Take note whether they mention implicit/explicit)



**Middle level and Executive Level Employees*****Cultural Dimensions***

1. How do you find the work culture in this bank?
2. Which external factors would you say have helped you progress in your career?
3. Which external factors would you say have brought challenges as you progressed in your career?
4. Which characteristics are leaders in the workplace expected to exhibit? Is this any different for women?
5. Which role would you say networking plays in your career?
6. What role has mentorship played in your career?

***Structural Dimensions***

7. How flexible are your working hours? Are they accommodating of personal issues that need attention?
8. How are appraisals done? Are there any recommendations to improve the system?

***Action Dimensions***

9. Over the course of your career, have you had any role models? (Take note whether male/female and within/outside the office)
10. What are your sentiments about being a leader?
11. How do you handle challenges that come in the way of your career?
12. Do you think gender biases exist within your institution? How do they play out? (Take note whether they mention implicit/explicit)