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The banner features a dark blue background with a satellite-style image of Earth. On the left, there are three circular logos: the top one is 'ECS' in a white circle, the middle one is 'The Electrochemical Society' with a stylized 'ECS' logo, and the bottom one is 'THE KOREAN ELECTROCHEMICAL SOCIETY'. The main text in the center reads 'Joint International Meeting PRiME 2020 October 4-9, 2020' in white and blue. Below this, a blue bar contains the text 'Attendees register at NO COST!' in white. On the right side, there is a large white logo for 'PRiME' with a stylized 'P' and 'M', and the text 'PACIFIC RIM MEETING ON ELECTROCHEMICAL AND SOLID STATE SCIENCE 2020' below it. At the bottom right, a blue bar contains the text 'REGISTER NOW' with a white arrow pointing right.

Women in banking: Career choice and advancement

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Abstract. The purpose of this paper is to explore the factors that influenced the career choice and identify the barriers related to the career advancement of female bankers. Quantitative and in-depth interview methods were employed in this study. Close ended questionnaires were administered to female bankers in Metropolitan Lagos, Nigeria. Data were analysed using frequency counts, percentages and mean rankings. The findings showed that factors such as employment opportunities, hope for career advancement, personal skills, prestige and attractiveness of bank job, remuneration, educational qualification and job suitability influenced female bankers' choice of a career. Family responsibilities, strict banking promotional policies and employment policies and practice were identified as barriers that impedes female career advancement. The study also discovered that there is no form of gender discrimination in the banking sector in Lagos state. The study concluded that the findings would help in the better understanding of the career development of female bankers in Lagos state, Nigeria. The study recommended that Banks promote the personal well-being of their female employees, introduce and effectively implement family friendly policies, and review the promotion and employment policies.

1. Introduction

Career choice is a process that occurs throughout the lifetime and life cycle of an individual. The life pattern of a woman does not follow an orderly process such as education, career and family [32]. As they may decide to have their families before starting a career, pull out of the work force to bring up their children and withhold having families and rearing children to concentrate fully on their career [32]. The decision women take concerning their career is not based on only personal drives but on larger web of interconnected people and issues which most times are usually complex [15]. The relational orientation includes multiple roles and family concerns and responsibilities.

Women have shown interest in traditional male-dominated professions despite the gender discrimination, society defines what roles and occupations are suitable for a woman to engage in [11]. There have been arguments about the complex nature of women's career choice. Based on these arguments, authors have stated clearly that women put in more efforts in work, family and other activities and attempts to balance all which requires an absolute dedication of time and energy. Women occupational choice is more complex than men based on the following reasons: firstly, women make career plans together with their marital plan. Secondly, women's choice of career may not be as a result of personal abilities or interest but based on societal designation [30]. In addition, Sposito women's choice of career is as a result of rational cost utility calculation, that is the process of choosing a careers that would enable them combine family responsibilities [33].

Despite women increased participation in employment rose quickly in all sectors of the labour market, they occupy lower jobs and are not adequately represented in managerial positions [6]. The study of women in Australian bank indicated that training and development, work experience, work hours, occupational type, company changes and career opportunities were important to their career advancement [17]. Women faces different kinds of barriers when advancing in their various careers. Barriers described as the Glass Ceiling that prevents women from reaching top positions in Uganda



banks such as inflexible organisational policies, favouritism, irrelevant training are barriers related to career advancement [20]. In addition, an exploratory qualitative interview on the barriers of career advancement of Nigerian female managers discovered that the lack of mentoring, training and development opportunities, low aspiration, family responsibilities and social networking has limited them from attaining the highest position [18]. Study conducted on the career advancement among women in senior positions in Lesotho banks revealed that women's desire to advance in their career but are limited by gender role, personal factors, work life balance, commitments, stereotype, glass ceiling and gender discrimination [29].

In the Nigerian context, women's role has changed from the traditional-context of being only wives and mothers to acting as breadwinners and providers which has necessitated their entrance into the world of work [26]. Interestingly, women involvement in the labour force, most especially demanding jobs does not reduce the values they placed in marriage or even having a family [26]. This study is mainly interested in certain career choice women make and how they have able to advance based on those choice. Women's decision to participate in the labour force in Nigeria is usually based on several factors that either constrain or influence them [23]. Factors such as beliefs and practices, stereotypes, suitability of the job, employment opportunities and career advancement may either hinder or inspire their participation in the labour force. Just like other developing countries, the increased participation of women in the labour force stems from various factors such as the desire to provide for their immediate families and relatives, the increasing standard of living, personal development and the hope for a career advancement [23]. Literature search has revealed that there are little inputs in terms of investigation into women's career choice and advancement in Nigeria. The Nigerian female bankers constitute a sizeable proportion of women whose impact in the world of work can be felt [1]. Hence, this study aimed at understanding choice and career advancement of women in Nigerian banking sector. The research objectives of this paper is as follow:

1. to explore the factors that influenced their career choice of female bankers
2. to identify barriers related to the career advancement of female bankers

2. Literature Review

2.1 Women choice of career in banking

Although, few studies on the choices women make pertaining to their career have been conducted in this area, the studies conducted in different countries have been able to explore and delve into factors that have influenced the choices of women in the banking industry. The career choice entails individual choosing career that fit into their abilities, skills, qualifications and environment. Two themes can be identified in trying to understand the factors that influences women choice of occupation which include: firstly, women's relationship to their occupation [14]. The factors that influenced women choice of career in banking in Bangladesh were basically to support their livelihood and job satisfaction [13]. The support to livelihood and job satisfaction gives an insight to the kind of relationship women have with their occupation. Various factors that were likely to influence job satisfaction of female bankers in Bangladesh which include salary increase, better work, supervisor recognition, quality of supervision and better job [13].

Secondly in explaining women's relationship with people and environment, a qualitative study was conducted among female managers in commercial banks in China, the study revealed that stability, parental peer influence, norm, education, passion and value influenced their decision for taking up a career in banking [39]. This implies that a woman's career choice is influenced by either people in terms of significant others and/or environmental factors.

2.2 Career advancement of women in the Nigerian banking sector

Historically, in the Nigerian banking scenario, women were placed at lower position at work, prior to the nineteenth century, the chances of women getting into managerial positions were slimmer, as the Nigerian Banking sector was dominated by the British colonial masters. Before the establishment of the Nigerian owned banks, the British owned banks subjected women to Lower and subordinate positions

such as cleaning, secretaries, tea girls and messengers. The mid-seventies were characterised by an increasing proportion of women in the banking sector [35]. Indigenous bank led to a significant increase in number of banks and female employees in the sector [38]. In recent years, the banking sector is increasingly becoming a platform where women are given the opportunity to enter the formal employment sector and advance [22]. Recently, women are being represented at the entry level and management level position. These changes were reflected in all industrial sectors of the society including the banking sector.

According to the Central Bank of Nigeria (CBN), female employees in the banking sector have increased from 24percent in 2013 to 28 per cent in 2018 [38]. To curb the barriers related to women's career advancement, steps were made by the Bankers' Committee in Nigeria to adopt the quota system so as to increase women representation in the managerial positions to 30 percent. This quota went a long way to increase women's presence in higher management position. The institutionalized policies and programs of the CBN were designed to ensure gender equality and prevent barriers that may affect women's chances of advancing in their career [38]. The Bankers' Committee's adoption of the quota system to increase women's participation in managerial positions. This quota system supports the Affirmative Action of the 1995 Beijing conference which recommends 35% allocation of women in political and decision making positions. Despite their increase, women are still surrounded with factors that hinder their career advancement which could be the reason for their low turnouts in decision making and leadership positions as compared to the male counterparts [21]. In the same light, several policies and programs have attempted to addresses gender inequality in the place of work in Nigeria. For example, the part of the objectives of the National Economic Empowerment and Development Strategy (NEEDs) programme established in 2004 was designed to address the needs and plights of women in the workplace [36]. Other programs such as the Seven-point agenda and the Vision 2020 was designed to ensure that women are represented equitably in top managerial position with no less than 30% in those position and educational opportunities. Globally, programs like the Sustainable Development Goal (SDG) with one of goals, SDG 5 has been valuable in curbing different forms of gender discrimination, promoting gender equality and addressing gender gap that may exist in the workplace [12].

However, despite the policies implemented to ensure that barriers related to women's career advancement are eliminated, several authors have argued that women are still facing barriers that limits their opportunities to rise to top positions in the Nigerian banking sector. The study of women in commercial banks in Nigeria, confirmed that work-family conflicts have a negative impact on the career advancement of female bankers [34]. Surprisingly, stress associated with banking activities is likely to hinder the advancement of married female bankers [1]. Other factors such as organisational culture, cultural and societal expectation hinders women's advancement into top managerial position [18].

3. Theoretical Frameworks

3.1 Linda Gottfredson's Compromise and Circumscription theory (1981)

Linda Gottfredson's Compromise and Circumscription theory (1981) is employed to explain women's occupational choices. The content of this theory focuses on career aspiration and choices individual make during the course of their life. Gottfredson's theory has also gained its relevance in explaining the issues of women's career choices and aspirations in the society.

3.1.1 Circumscription

Gottfredson used the term circumscription to describe the process of excluding and retaining occupational choices. It also involves the process of which an individual eliminates unacceptable occupations from the extensive range of possible career. Individuals will eliminate or disregard career choices that does not fall in their acceptable prestige level or sex type. Gottfredson's theory of career choice primarily focused on children in their early stage and the decisions they make concerning choosing their career [28]. Gottfredson 's circumscription stage asserted that children are able to narrow their career alternatives and rarely consider any choice outside this. In the compromise stage, children

begin to make compromise between their preferences and employment realities. Circumscription process is guided by five principles which include [9, 28]:

1. Individuals move from concrete thought to abstract thinking as they grow older
2. Self-concept and occupational preferences are closely linked
3. The more individual grow older the more complex the information they absorbed
4. The moral abstract information an individual gets the more complex the development of self-concept
5. The development of self-concept is high unnoticeable and is brought to awareness by external sources

3.1.2 *Compromise*

Gottfredson describes compromise as obstacles and opportunities in one's environment that affects one's chance of getting into an occupation, compromise occurs as a result of barriers perceived [9]. In most cases these compromise leads to the sacrifices of the individual's interest, their desired prestige level and their preferred sex type. Compromise as seeking balance between accessibility and desirability [28]. Individuals either make choices from acceptable alternatives to unacceptable alternatives. Compromise occurs as a function of perceived compatibility between one's occupational self-concept and jobs and the perceived accessibility of jobs [28].

3.1.3 *Self-concept*

The self-concept refers to one's view of oneself based on appearance, ability, personal gender values and the position of one's self in the society [9]. People hold images of occupations, occupational stereotype, personalities of people in the relationship, rewards and conditions associated with the appropriateness of the work. The image of the occupation involves the masculinity and femininity nature of the work, occupational prestige level and overall desirability of the job. The self-concept models incorporate both the accessibility of job, opportunities and barriers and alternatives. The self-concept model stresses the fact that individuals make decision based on the accessibility of the job, opportunities, barriers and other alternatives [28].

Gottfredson's circumscription and compromise acknowledges the importance of gender type and occupational prestige in explaining career choice [9]. Based on this theory, women make choices on what job is considered gender appropriate for them in the society, this can be due to gender-role socialisation and also considering opportunities and barriers. Gottfredson believes that a woman career choice is limited by gender-role socialization [9]. Women's career choice is a product of the job-self compatibility, accessibility of the career, perception of the career based on its availability and discrimination [9]. Furthermore, women identify the occupation they prefer based on its accessibility, compatibility and the image of the career. The image of the career involves the masculinity and femininity nature, occupational prestige level and overall desirability of the job. In the course of this study, the focus would be on trying to incorporates Gottfredson's theory of circumscription and compromise into understand how women have been able make decision concerning their career.

3.2 *Glass-ceiling*

This study also employed the glass-ceiling effect to understand barriers related to women's career advancement. The glass-ceiling concept was first used by Morrison *et al* [19] in the article, Breaking the glass-ceiling: Can women reach the top of American's Largest corporation. The glass ceiling is an unreachable barrier that prevents women from rising into higher management positions in the organisation. The concept of glass ceiling refers to the existence artificial barriers to the advancement of women and minorities [7].

The glass- ceiling that women usually encounter involves the inability to progress in the chosen career based on structural and systematic discrimination that are present in the organisational policies and practices [25]. It also involves the lack of opportunities and mentorship, unfavourable policies and

denied access to challenging job assignment that impede women's career advancement in the organisation [25]

4. Research Methods

4.1 Study Design

This study employed the descriptive cross-sectional research design. The survey method was employed to collect the quantitative data through the use of structured questionnaire. The structured questionnaire administered to female bankers in seven commercial banks and their branches in the selected areas in metropolitan Lagos, Nigeria. The qualitative research method made use of the in-depth interview method to validate the findings of the quantitative data and also to elicit in-depth information on the study.

4.2 Study location

The areas of study focused on Lagos Metropolis. The choice of Lagos arise from the fact it is most populous city in Nigeria. The Lagos Metropolitan Area is an urban agglomeration consisting of 20 Local Government Areas (LGAs), 32 Local Council Development Areas (LCDAs) including the city capital, Ikeja. The Lagos Metropolitan Area is roughly divided into 3 categories, namely, Island, Mainland and Suburban. The study specifically focused on a particular area in the 12 wards: Victoria Island, Ikoyi, Oluwole, Idumota, Yaba, Ojuelegba, Makoko, Ebute-Metta, Adeniyi Jones, Allen Avenue, Isolo and Ejigbo. These areas were selected based on their high rates of commercial activities, entertainment and high accessibility of the study population.

4.3 Study population

The study population involves female bankers in each of the seven selected bank branches in the selected afore-mentioned areas of study. The selected seven bank branches are Access Bank, United Bank for Africa, Guaranty Trust Bank, Wema bank, First Bank, Zenith Bank and Fidelity Bank. The sample frame consisted of all female bankers in seven selected bank branches of the selected areas in Lagos Metropolis is 709. The sample size to be adopted for data collection, based on Taro Yamane's formula, is however 256 respondents. For the in-depth interview conducted, 7 female bankers from non-managerial and managerial positions were interviewed (3female bankers in junior positions and 2 female bankers who are Heads of departments)

4.4 Data Instruments

The questionnaire used for this study was designed by the lead researcher and divided into five thematic areas. However, only data collected from two sections of the questionnaire were presented in this study. The measure used in this study is divided into three parts:

- 1) 12 factors that influenced career choice (e.g. My hope for advancement in my career influenced my choice of career, financial rewards, working environment) centered on [27] Cronbach's $\alpha=0.78$
- 2) 6 barriers related to women's career advancement Cronbach's $\alpha=0.74$

Questions on career choice used the 5-point Likert scale ranging from 1= strongly disagree, etc., up to 5=strongly agree. Questions on barriers related career advancement used the 5-point Likert scale ranging from 1= strongly disagree, etc., up to 5=strongly agree.

4.5 Data collection procedures

Female bankers were randomly selected from each of the bank branches in the selected afore-mentioned areas. The administration and the retrieval of the questionnaire took place between November 2018 and December 2018. 256 copies of the questionnaire were administered, while 219 representing 85.5% of the distributed questionnaire were retrieved. However, 83.5% of the copies of the retrieved completed questionnaire were correctly filled and subsequently utilized in the data analysis of this research. In-depth interview was conducted to complement the qualitative study. They were assured that their response would remain anonymous. Each session of the in-depth interview lasted for 15-20minutes.

4.6 Data analysis procedures

Quantitative data analysis was done using the Statistical Package for Social Science (SPSS) version 23.0. Analysis was performed using the frequency counts, percentage tables, mean rankings, mean and standard deviation.

5. Results

Table 1 describes the socio-demographic characteristics of the female respondents.

Table I. Socio-Demographic Characteristics of the Respondents.

Variable	Frequency/ Percentages Total N=219
Age (3) *	
-18- 25yrs	65(29.7%)
- 26-35yrs	118(53.9%)
-36-45yr	28(12.8%)
-46-55yrs	5(2.3%)
Religion (3) *	
-Christianity	179 (81.7%)
-Islam	37(16.9%)
Marital status (4)	
-Single	126(57.5%)
-Married	88(40.2%)
-widowed	1(0.5%)
Academic qualification (4) *	
-Diploma	30(13.7%)
-B.sc	123(56.2%)
-Masters	59(26.9%)
-Doctoral	2(0.9%)
-Others	1(0.5%)
No of children ever had (16) *	
-One	33(15.1%)
-Two	37(16.9%)
-Three	16(7.3%)
-Four	3(1.4%)
-Five and above	1(0.5%)
None	113(51.6%)
Working experience (9) *	
-1-5yrs	118(53.9)
-6-10yrs	53(24.2%)
-11-15yrs	33(15.1%)

-16-21yrs	5(2.3%)
-22 and above	1(0.5%)
Current Work Position (33) *	
<i>Managerial positions**</i>	37(16.9)
<i>Non-managerial position</i>	149(68)

*non response, ** Current work positions were divided by the author based on the responses into two groups: managerial and non-managerial positions.

Table I showed the socio demographic characteristics was examined across items such as age, religion, marital status, highest academic qualification, number of children, working experience, current work position among other. The result presented in table I showed that 29.7% of the respondents were between 18-25years, 53.9% were between 26-35years, 12.8% were between 36-45years and 2.3% were between 46-55years. This implies that banks are more likely to employ younger female staffs than older staffs. The religion distribution of the respondents showed that majority are mainly Christians (81.7%) than Muslims (16.9%). The marital status distribution showed that there are more single female bankers than married female bankers. The academic qualification distribution showed that 13.7% of the respondents are Higher National Diploma Degree holders, 56.2% are bachelor degree holders, 26.9% are master degree holders and 2% are doctoral degree holders. This implies the level at which female banker's places so much priority in education, as their academic qualification qualifies them to seek higher prospects in their career. The number of children distribution displayed that majority of the respondents are without children, this could be as a result of more single women to married women employees in the bank. The working experience of the respondent showed that 53.9% of the respondents have 1-5 years' experience, 24.2% have 6-10 years' experience, 15.1% have 11-15years of working experience, 2.3% have 16-21years experience and 0.5% have 22 and above years of working experience.

Table 2 describes the factors that influenced the career choice of female respondents in the banking sector.

Table 2. Factors that influenced the career choice of female respondents

Factors	Mean value	S.D	Mean Rankings
Personal skills	3.50	1.05	3
Suitability of banking job	3.09	1.03	7
Educational qualifications	3.26	1.22	6
Hope of career advancement	3.55	1.10	2
Prestige and attractiveness	3.40	1.13	4
Friends and family pressure	2.19	1.07	12
Parent's educational background	2.34	1.09	11
Conducive work environment	3.01	1.10	8
Employment opportunities	3.56	1.01	1
Remunerations and other benefits	3.33	1.07	5
Family responsibilities	2.71	1.11	9
Marital status	2.69	1.17	10

5.1 Women's career choice in banking

Table 2 showed the various factors that influenced career choice of female bankers and the ranking of these factors based on their mean values. The ranking indicates the order to which the most important factor that has influenced the decision of the female respondents. The result shows employment

opportunities as one of the top rated factors that influenced the decision of women to go into the banking profession with the highest mean value of 3.56. Other factors such as personal skills (3.50) suitability of the job (3.09), educational qualification, hope of career advancement, prestige and attractiveness and conducive work environment. However, based on the responses the factors that might not influenced the career choice of female bankers include friends and family pressure, parental educational background, family responsibilities and marital status. With friends and family pressure factors having the lowest rating with mean value of 2.19.

Questions as regards to the factors that influence their career choice in the banking sector, below are the excerpts from female bankers.

It has always been my passion to work in the bank since I was a child; it has always been where I wish to work. I love the prestige that comes with working in the banking environment (Respondent 1, Retail officer).

I have always loved the corporate world; it has always been my dream to work in such an environment. I am happy to be here (Respondent 2, Customer care officer (Head))

For respondent 1 and 2 being in a corporate environment is a dream come true, a dream that has been actualized. It is also a dream that stem from their personal desires and aspirations. The respondent 1 and 2 owed personal interest as the reason for choosing a career in banking. This can be further expatiated by the self-concept of Gottfredson that the career choice made by an individual is based on how one sees oneself in relation to the particular occupation.

For respondent 3 choosing a career in banking was the best out of other available options. Respondent 3 agreed that working in the bank has exposed her to different professional trainings and personal development.

That was what I found as at when I was still searching for jobs. It is being the most suitable option as of the other options that were available. I felt it will be good for me based on the fact that It will expose me to financial marketing and how investment works and all that, you are more informed and you have access to how government policies affect the economy (Respondent 3, Client service officer).

Working here really has exposed me to a lot professional training that would be still be useful to me even if I decided to leave the banking sector. The good thing about the banking sector is that they constantly pursuing the growth and personal development of their staff. When I came into the banking sector I was really interested the department that deals on investments and holding (Respondent 4, Executive Trainee)

Respondent 4 was excited with the fact that her career choice has exposed her to different relevant opportunities, trainings and development.

It really has not been an easy one since I took up a career in the banking sector. I chose a career in the banking sector because of the scarcity of jobs in Nigeria. I have stayed at home for a very long time and then I got opportunity to work in the bank. I never really liked the idea of being a housewife and being idle. I wanted to assist my husband financially, so I decided to take the available opportunity to work in the bank. (Respondent 5, Account Officer (Head)).

For Respondent 5 the decision to take up a career in banking was as a result of the external forces such as scarcity of job and the high cost of living.

a. Barriers related to career advancement

Table 3 describes the barriers affecting the female respondents' career advancement in the banking sector.

Table 3. Mean and standard deviation of the barriers affecting the female respondents' career advancement

Negative factors	Frequency	Percent	MD	SD
Lack of Professional Training and Development				
strongly disagree	23	10.5	3.25	1.25
Disagree	48	21.9		
Neutral	24	11.0		
Agree	89	40.6		
strongly agree	29	13.2		
Non response	6	2.7		
Insufficient work experience				
strongly disagree	33	15.1	2.72	1.16
Disagree	68	31.1		
Neutral	50	22.8		
Agree	46	21.0		
strongly agree	14	6.4		
Non response	8	3.7		
Family responsibilities				
strongly disagree	42	19.2	2.38	1.01
Disagree	80	36.5		
Neutral	59	26.9		
Agree	24	11.0		
strongly agree	5	2.3		
Non response	9	4.1		
Discrimination of women from leadership position				
strongly disagree	96	43.8	1.85	0.97
Disagree	69	31.5		
Neutral	32	14.6		
Agree	12	5.5		
strongly agree	3	1.4		
Non response	7	3.2		
Exclusion from organisational mentorship and support programs				
strongly disagree	35	16.0	2.44	0.94
Disagree	76	34.7		
Neutral	77	35.2		
Agree	20	9.1		
strongly agree	4	1.8		
Non response	7	3.2		

Absence of programs/policies to balance work and non-work activities				
strongly disagree	28	12.8	2.46	0.94
Disagree	89	40.6		
Neutral	64	29.2		
Agree	23	10.5		
strongly agree	5	2.3		
Non response	10	4.5		

Based on the findings in Table 3 shows that lack of professional training and development has the highest mean value with mean value above 3.00 which indicates that majority of the respondents agree with the fact that professional training and development (3.25) impedes their career advancement.

Question was asked on what factors ranging from the positive to negative factors that would influence their career advancement in the banking sector. Below are the excerpts from female bankers:

For career advancement, there are strict banking policies concerning this issue. Like in my place of work, you should have been on that work position for at least three years and you should have gotten at least three good appraisals before you can move. In most cases, the advancement process is very slow if you ask me. It takes too long for those in lower position to advance. I think one or two years' work experience should be fine for lower work position in the bank (Respondent 2 Customer Officer (Head))

To me on a personal level, my work interferes with my personal time. For example, I am still single so it not so bad but if I were married and I had a child I don't think I would be propelled to advance as much as I want to. In summary, I think immediate family responsibilities would pose a barrier to my career advancement. (Respondent 3 Client Officer)

Working in the bank and being a married woman has not been easy for me. For Monday to Friday and even Saturdays all I think about is my work. I have not been able to develop in other aspects of my life. when I was single it is a lot better to manage, now I am married and I have children which makes advancement in my career so difficult (Respondent 4 Executive Trainee).

Regarding the issue of career advancement, I have not been able to advance in my career because I was recruited as a temporary staff. Promotion for us is so difficult because the banking sector makes policies that are so difficult for us the temporary staff to convert into full-time employees (IDI Respondent 5, Accounting officer Head).

Respondents were asked if the issue of gender discrimination existed in the place of work. Question as regards to the existence of gender discrimination in their place of work was asked, below are the excerpts from female bankers:

It can never happen in my place of work. Most of the departments are headed by women even the head of human resource in my place of work is a woman. There is no discrimination of whatsoever. As women in those top positions you have better standing than your male counterpart (Respondents 1 Retail Officer).

I would not say that about my place of work. We have women in top position, we have women in heads of departments and heads of units, so I wouldn't say there is gender discrimination (Respondent 2 Customer Officer Head)

No, not at all. In my place of work every man and woman is given equal chance to advance to any position (Respondent 3 Client Officer)

I am very certain with the fact that every woman is given opportunity to hold any leadership position there is no such thing as gender discrimination. It does not exist here (Respondent 4 Executive Trainee)

In my place of work, every woman is given an equal chance and opportunity to advance. There is no room for gender discrimination based on my knowledge. Equal opportunities are given to men and women to rise to any position (Respondent 5 Account Officer Head).

Based on the response, there exists no sort of gender discrimination in the banking sector. Every woman is given an equal chance to rise to managerial position in the bank. This implies that issues of glass-ceiling effect do not arise in the Nigerian banking sector.

6. Discussions of Findings

Based on the socio-demographic characteristics of female respondents, the study discovered that majority of the female respondents are still single, which therefore implies banks preference to employ single women than the married ones [1]. The findings also showed that all the female respondents investigated are educated and majority of the respondents hold Bachelors' and Masters' degrees. These findings confirm the manner to which education is being prioritized by them. Majority of the female respondents are between the age of 18 and 35 with no children and (1-5) years of work experience.

The career choice of Female respondents respectively. Based on the findings in the result, there are various factors that influenced career choice of the female respondents. The findings focus on the factors that have influenced the career choice of women who are presently in the banking sector. The result showed that employment Opportunities was one of the major factors that influenced the decision of female to go into the banking profession. Other factors include hope for career advancement, personal skills, prestige and attractiveness, remuneration, educational qualification, suitability of the job and conducive environment. According to the findings, factors such as family responsibilities, marital status, friend and family and parent's educational background did not influence the career choice of female bankers. It can be inferred from this finding that the female bankers in the choice of their career considered factors that relates to survival, personal development and conditions, work conditions and economic and financial situations and less attention to influence of friends, spouse and significant others. This supports the findings of women's career choice factors such as educational qualifications [5, 24,37], hope of career advancement [2], conducive work environment [31], paid employment [3,4] and financial independence [8] and social norm that legitimize women employment [3]. The findings supported Gottfredson's theory of Compromise and Circumscription that acknowledges women's career choice as a product of the job-self compatibility, accessibility of the career and perception of the career. Women identify the occupation they prefer based on its accessibility and the compatibility of the different occupation or career with the image of themselves. The image of the occupation involves the masculinity and femininity nature of the work, occupational prestige level and overall desirability of the job.

These findings of this study validate study of [16, 37] that professional training and development is essential for women's career advancement. Based on the quantitative results, insufficient work experience, family responsibilities, discrimination of women in position, exclusion from mentorship and support programs and the absence of programs/policies to balance work and non-work related activities were unrelated to women's career advancement. However, there appear to be a contradiction between findings of both quantitative and qualitative results. In the quantitative result, only one factor was identified while, using the in-depth interview two factors were identified which include family responsibilities, strict banking policies and employment practice. According to one of the respondents, family responsibilities is one of the major problem likely to hinder the career advancement of women in the banking sector. This is in line with Spósito belief that for women being a wife and a mother make it difficult for them to take up certain work roles that involves traveling and working for long hours, as they are aware that these factors are necessary for their career advancement [33]. Also, combining work roles and family responsibilities is likely to lead to work-family conflicts. Family responsibilities as a barrier to women's career advancement validates the findings of Ihemeje and Zurainia [10].

Another factor identified is the strict banking policy. Respondents believe most policies concerning promotion according to the banking sector is strict and inflexible. In addition, temporary staffs are denied career advancement in the banking sector. The main issue is that women are more likely to become contract staffs than men in the banking sector [1]. Based on the findings of this study, the glass-ceiling exist although to some extent, and the inability for female bankers in Lagos state to progress can be accrued to various factors such as family responsibilities, promotion policies and employment practices.

Expectedly, based on the responses from the qualitative results, there is no form of gender discrimination in the Nigerian banking sector. This goes to show how far the institutionalized policies and programs designed by CBN and other stakeholders has been able to curb gender discrimination in the Nigerian Banking sector.

7.Limitations of the Study

One of the obvious limitations to this study is that firstly, it is gender-specific. Secondly, the study did not evaluate the influence of spouse, mentors and family and sibling's decision on female bankers' choice of career.

8. Conclusion

Based on the key findings of this study, the following conclusions are drawn. Firstly, the career choice of female bankers in Lagos state are influenced by personal factors such as educational qualifications, personal interest and the job suitability. environmental factors such as conducive environment, occupational prestige, employment opportunities, hope for advancement and salaries. The factors identified such as lack of professional training, family responsibilities, contract staff (employment practice) and promotion policies hinder female banker's career advancement in Lagos state.

Thirdly, there is no form of gender discrimination in the banking sector in Lagos state. Based on the findings, women are given equal opportunity as men to rise in their career ladder. This study has been able to provide deep insights into the understanding the women's involvement in the world of work. Finally, career choice and advancement barriers of female bankers can help in the better understanding of the career development of female bankers in Lagos state, Nigeria.

9. Practical Implications for Banks

Towards the end, this study examined factors that influenced their female bankers' choice of career and the extent which they cope with the nature of bank work. As it helps in the understanding of women's career development. The findings from this study would enhance practitioners and career counsellors in understanding some of the career choice women make.

The first implication for banks is that women's inability to advance in the banking sector is as a result of family responsibilities. Therefore, Banks should not only be concerned about the the job-relevant characteristic but also personal well-being of their female employees. Banks must ensure that family-friendly policies that helps female employees most especially the married ones should not only be introduced but also effectively implemented.

The second implication for banks is that women's career advancement just like their male counterparts, is also based on professional training and development. The banking sector should introduce more professional training programmes. Since it is one of the major barriers that hinders career advancement. These professional development and training programmes should not only be centred on the purpose of only achieving an overall development of the banking sector but on improving the personal well-being of the employees.

The third implications for banks is that employment practices such as contract staffing hinders the career advancement of women. As part of the SDG 2030 targets of protecting the labour rights and promoting safe and secure working environment for all workers, banks should review her employment policies as it relates to the recruitment of contract staffs and ensure a maximum reduction and possibly elimination of such employment practice.

Finally, outcomes of this study will be useful not only to the banking sector but also policy makers of both in public and private sectors in the designing of inclusive organisational policies or programmes and employment practices. Thus, crafting inclusive organisational policies and programmes that seek a better working atmosphere for women.

10. Further Areas of Research

For the purpose of this work further areas of this work should be looked. It is therefore suggested that a phenomenological study of either women or both gender's career choices in the banking sector and other industries or perhaps a comparative studies of women in the banking sector. Secondly, a qualitative study on the career advancement of female managers in commercial banks in Nigeria.

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