

Women Career Advancement and Organizational Effectiveness in the Nigerian Banking Industry

Dinah Mngushir AkperaBsu/Bsm/Ph.D/14/3720

A THESIS

Submitted to Postgraduate School, Benue State University Makurdi, in Partial Fulfilment of the Requirements for the Degree of Doctor of Philosophy (Ph.D) in Management

DECLARATION

I, Dinah Mngushir Akpera , do hereby declare that this thesis titled “Women career advancement and organizational effectiveness in the Nigerian banking industry” was written by me and it is a report of my research. It has not been presented for the award of any degree elsewhere. All works cited had been duly acknowledged in the bibliography.

Dinah Mngushir Akpera

Registration Number BSU/BSM/Ph.D/14/3720

Signature/Date.....

CERTIFICATION

We certify that this thesis titled “Women Career Advancement and organizational effectiveness in the Nigerian banking industry” has been duly presented by Dinah Mngushir Akpera (BSU/BSM/P.D/14/3720) of the Department of Business Management, Faculty of Management Sciences, Benue State University, Makurdi, and has been approved by the undersigned examiners.

Supervisors:
Signature:.....
Name: Prof. Saasongu Ezekiel Nongo
Date:

Head of Department :
Signature:.....
Name: Dr. AcHoda Ipuele Ochugudu
Date:

Signature:.....
Name: Dr. Joseph Teryima
Sev Date:.....
Signature:.....
Date:.....

Having met the stipulated requirements, the thesis has been accepted by Postgraduate School

.....

Dean, Postgraduate School

.....

Date

DEDICATION

This work is dedicated to the memory of my late father Peter Aorku Iorzua for instilling in me virtues of hard work, persistence and selfless service.

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ABSTRACT

The study examined the effect of women career advancement on organizational effectiveness in the Nigerian banking industry. The study sought to establish the relationship between women career advancement variables of work-family balance, women aspirations, self-development and organizational culture and organizational effectiveness variables of productivity, profitability and service quality in the Nigerian banking industry. The study was anchored on Bandura (1978) theory of self-efficacy. Cross-sectional survey design was adopted for the study with target population being all the women employees of the 21 deposit money banks in Nigerian banking industry. However, the accessible population was 15,866 women employees of the seven (7) selected Money deposit banks in the industry. A sample size of 476 was drawn using the Taro Yamane's (1967) formula. The study used primary source of data, collected with the aid of closed-ended questionnaire while simple random sampling technique was adopted in choosing respondents for the study. Correlation coefficient and regression analysis was conducted using Statistical Package for Social Sciences (SPSS version 21) to ascertain the relationship and effect of women career advancement on organizational effectiveness in the Nigerian banking industry. The findings revealed that there is a positive relationship between women career advancement variables (work-family balance, women aspirations, women self-development, organizational culture) and organizational effectiveness measures of productivity, profitability and service quality in the Nigerian banking industry. Statistically, using t-value, work-family balance had productivity (0.205), profitability (0.153), service quality (0.169); women aspiration had productivity (0.438), profitability (0.216) and service quality (0.074). Women self-development had productivity (0.105), profitability (0.254) and service quality (0.678); organizational culture had productivity (0.016), profitability (0.296), and service quality (0.085). It was concluded that women career advancement (work-family balance, women aspirations, women self-development and organizational culture) are predictors of organizational effectiveness (productivity, profitability and service quality) in the Nigerian banking industry. This study recommends among others, that management should establish and sustain leadership development programme for women to facilitate their self-development and enhance managerial skills that will increase organizational effectiveness. The industry management should adopt and implement policies that will ensure comfort of women employees to instill work-family balance. Women employees should make self-development a necessity to help them surmount performance challenges and limited opportunities for promotion.

CHAPTER ONE INTRODUCTION

➤ *Background to the Study*

Women are naturally meticulous people; caring, focused and passionate about given responsibilities and home management. Configured by creation with the temperament, intellectual acumen, psychological foresight that propel growth, these natural endowments or personality traits place women on pedestal of efficient management with potentials for actualization of organizational goals necessary to accelerate economic development. Generally, the society links women's career to household and family, focusing mostly on completing a domestic task rather than long-term benefit from former job-oriented experiences.

The engagement of women in white collar jobs over the years had changed the societal perspective. Globally, women's participation in the labour force has increased greatly since the return of the 20th century and rising labor force participation was one of the most remarkable economic developments of the 21st century. This was possible through the mass literacy campaigns, increase in women participation in education, and exposure to the influence of urbanization and industrialization, implementation of affirmative action for women - a policy strategy designed to correct an existing imbalance. Organization for Economic Co-operation and Development presents the participation rate for women population in labor force between 1990 - 2017, stating current rates during the study to include United States 56.8%, South Korea 40.60%, Spain 34.74%, Australia 31.90%, Germany 30.55%, and Netherlands 24.83%, to mention but a few. Regionally, participation of women in labor force within African countries has not been indifferent. Statistics show an impressive increase in female labor force participatory rate to include Kenya 62.44%, Ghana 74.77%, South Africa 47.85%, Gambia 51.22%, Ethiopia 77.22% and Uganda 66.58%. Labor force participation of women in Nigeria has equally made an appreciable increase by 50.43%. This was affirmed in a report from the Organization for Economic Co-operation and Development which stated that the gender gap in labor force participation has steadily declined from 1980 through 2013. (Ortiz-Ospina, Tsvetkova and Roser, 2018; Ajayi, 2013; Omenka, 2017; OECD, 2017).

With women in organizations as employees of labour, the issue of advancement on a career became crucial. Organizations had to pay close attention to women employee career needs since effective management of the workforce determines their level of contribution to the success of such an organization. Women employees are an integral component of human resource and an important factor that contributes to organizations effectiveness. As more women continued to enroll in the workforce, organizations implemented programs and policies that supported women's career advancement. Career in the general sense focus on the totality of jobs a person undertakes in a lifetime. A wider approach to it encompasses the training for fulfilling the expectation, goal, emotion and desires related to the job role, and as a result, advancing in that workplace with the knowledge, skill and desire to work. Career advancement increases personnel quality through knowledge, experience and skill acquisition regarding their contributions to the achievement of organizational goals and helps employees evaluate their skill so that they can move to jobs that are more congruent with their personal goals and plans. Women career advancement is an essential element in the context of organizational management (Allen, Frank & Pofeet, 2016, Osibanjo, Oyewunmi & Ojo, 2014).

Scholars have advanced various factors that affect women career advancement which include gender roles, self-concept, employee performance, organization culture, attitude of top management, work-family balance, personal aspirations and self-development (Allan, French and Poteet, 2016; Mouniovaara and Turenen, 2015).

These variables (work-family balance, aspirations and self-development) shall be adopted for this research, basically because they specifically relate to women performance which affect the effectiveness of the organization. In addition, organizational culture shall be adopted from Ajayi (2013) as a measure for women career advancement since it acts as a medium that influences how goals are set, tasks are performed, resources administered, employees think, act and feel.

Work-family balance seeks to create satisfaction and good functioning at work and at home with minimum role conflict. It measures the extent to which inter-role conflict dimensions create a strain on the work life of women employees thereby impacting on productivity. Aspirations refer to goals or objectives that are strongly desired, longed for or aimed at. It measures the extent to which household activities, child-care, and culture affect women career expectations. Self-development refers to the willingness or interest of the individual or steps taken to improve oneself through formal or informal education. It measures how knowledge and skills acquired through training influence women employees' output. Organizational culture refers to an organization's personality that holds a workplace together that leads to organizational success or ineffective work practices. It measures how values, leadership styles and set goals affect the performance of women employees.

Organizational effectiveness is determined by the extent to which an organization has met its stated goals and objectives and how well it performed in the process. Organizations, therefore, can be effective through the harmonization and development of a well-structured system and efficient handling of employees that are deeply committed to the organizational goals and objectives. Evaluating the effectiveness of an organization is influenced by the organizational culture, which affects the way the managerial functions of planning, organizing, staffing, leading and controlling are carried out as affirmed by Peters and Waterman (2012). Effectiveness is measured by profitability, productivity and quality service. Profitability means a state of producing at a profit or

the degree to which a business is profitable. It is the primary goal of all for profit business ventures as stated by Amah (2009). Productivity is basic to organizational effectiveness as the measure of how efficiently and effectively resources (inputs) are brought together and utilized for the production of goods and services (out puts) of the quality needed by society in the long term. High productivity indicates that resources are efficiently and effectively utilized, and waste is minimized in the organization. Productivity measurement therefore helps in the analysis of efficiency and effectiveness.

Service quality is a critical prerequisite and determinant of effectiveness for establishing and sustaining satisfying relationships with customers (Felix, 2017), an important indicator of customer satisfaction and a major competitive edge for a service sector like the banking industry (Salami & Olannye, 2012). It looks at the degree of discrepancy between customers expectations for service and their perceptions of service performance (Aremu, Mustapha, Aparo & Okpara, 2016). Basically, service quality in banking can be viewed from two perspectives: customer perspective and bank perspective. Kang and James (2004) propose that service quality may be evaluated on the functional quality dimension, described by five components: tangibility, reliability, responsibility, assurance and empathy.

The effectiveness of deposit money banks as an organization was determined based on the degree to which predetermined goals were achieved. The indicators or variables to show that the organization (in this case, the deposit money banks) was effective were: productivity, profitability and service quality.

Women career advancement and organizational effectiveness was viewed as having direct impact on fitting the employee's goals with the needs of the organization. Studies on women career advancement by Andric (2015), Allen, French and Poteet (2015), Saadin, Johari and Harin (2015), Akmola and Oganniyi (2014) Omotayo, Oladele and Adenike (2012) all focused on issues impacting career advancement of women in both public and private sectors, emphasizing such reasons as sidelining of education and career progression to focus on work and family life, self-concept, gender roles, glass ceiling effect and career decision-making as factors affecting women career advancement within organizations.

This study shall focus on managing women career advancement for effectiveness in organizations using the banking industry. The selection of the banking industry is borne out of the relative importance of the banking services to the growth of the Nigerian economy. The banking system is a catalyst and engine of growth that is a life-wire to every sector of the economy. Deposit money banks play key roles in the development of Nigeria economy which involves investment in various sectors of the economy by collecting savings from surplus spending units and distributing to deficit spending units. It also makes funds available for investment in industrial projects. Deposit money banking activities account for substantial foreign investment earnings and attract savings both from urban and rural areas that provide needed funds for production within the economy. It impacts economic growth through employment opportunities, increased purchasing power (commercial activities) payment of taxes and gross domestic product (GDP) of Nigeria. Data from the Federal Ministry of Women Affairs and Social Welfare (2018) and National Bureau of Statistics (2018) showed that women constituted about 44.2 per cent of the workforce in the Nigerian banking industry. With the importance of this industry to the Nigerian economy, it remains an incredible sector that provides employment opportunity to a high percentage of Nigerian women. Women pursuing careers in the Nigerian banking industry are found in great numbers at the technical and operational levels of the organization.

Though the banking industry is dominated by women employees, their advancement to the upper management levels in the banking institution was unimpressive. In light of the above, the study tolled the path in efforts to establish the effect of women career advancement on organizational effectiveness in the Nigerian Banking industry using variables for women career advancement to include work-family balance, women aspirations self-development, organizational culture and organizational effectiveness variables to include productivity, profitability, and service quality.

➤ *Statement of the Problem*

Women career advancement is a management issue that has attracted substantial interest from the scholarly domain. It is an essential element in human resource management and organizational effectiveness is anchored on the capabilities of the human resource which women are part and parcel of. The banking industry on one hand provides enormous employment opportunities for the women population in Nigeria and contributes to the gross domestic product (GDP) of the economy. It is classified under the finance and insurance sector of Nigeria's GDP and over eight (8) years (from 2010-2017), the average contribution of the sector to GDP stands at 2.5% (Nigeria Economic Sector Report, 2020).

Career advancement of women in the banking sector provides the organization with effective governance and inclusive economic growth. International Labor Organization affirmed that utilizing the skills and talents of both men and women is beneficial for enterprises and for the society in general (ILO, 2015). Interestingly, the banking industry is dominated by women employees but their advancement to the upper managerial levels of the banking institution is unimpressive. Previous research showed that this could be as a result of factors such as historical traditions, lack of encouragement, inability to balance between work and family, lack of proper management qualities, gender roles, self-concept and career decision-making. The participation of women in the economic growth of a country can be sustained through increased utilization of their skills and talents at management levels as suggested by Sugandha (2020). When organizations fail to utilize the skills of women, the

capabilities that they bring to bear on productivity, profitability and service quality to achieve overall effectiveness remain untapped, and since a reasonable percentage of the workforce in the industry are women, it implies human resource is not utilized at full capacity. It is in the light of the foregoing that this study aims to investigate the extent to which women career advancement affects organizational effectiveness in the Nigerian banking industry.

➤ *Objectives of the Study*

The research seeks to determine the effect of women career advancement on organizational effectiveness in the Nigerian Banking industry. Specifically, the study aims at achieving the following:

- Evaluate the effect of women work-family balance on productivity of Nigerian banking industry.
- Investigate the effect of Women managerial aspirations on productivity of the Nigerian banking industry
- Examine the effect of women self-development on productivity of the Nigerian industry.
- Ascertain the effect of organizational culture on productivity of the Nigerian banking industry.
- Evaluate the effect of women work-family balance on profitability of the Nigerian banking industry.
- Investigate the effect of Women aspirations on profitability of the Nigerian banking industry.
- Examine the effect of women self-development on profitability of the Nigerian banking industry.
- Ascertain the effect of organizational culture on profitability of the Nigerian banking industry.
- Evaluate the effect of women work-family balance on service quality in the Nigerian banking industry
- Investigate the effect of Women aspirations on service quality in the Nigerian banking industry
- Examine the effect of women self-development on service quality in the Nigerian banking industry.
- Ascertain the effect of organizational culture on service quality in the Nigerian banking industry

➤ *Research Questions*

The following research questions have been formulated to guide this study:

- To what extent does women work-family balance affect productivity of the Nigerian banking industry?
- To what extent does Women aspirations affect productivity of the Nigerian banking industry?
- To what extent does women self-development affect productivity of the Nigerian industry?
- To what extent does organizational culture affect productivity of the Nigerian industry?
- To what extent does women work-family balance affect profitability of the Nigerian banking industry?
- To what extent does Women aspirations affect profitability of the Nigerian banking industry?
- To what extent does women self-development affect profitability of the Nigerian banking industry?
- To what extent does organizational culture affect profitability of the Nigerian industry?
- To what extent does women work-family balance affect service quality in the Nigerian banking industry?
- To what extent does Women aspirations affect service quality in the Nigerian banking industry?
- To what extent does women self-development affect service quality in the Nigerian banking industry?
- To what extent does organizational culture affect service quality in the Nigerian banking industry?

➤ *Research Hypotheses*

To achieve the objectives of this study, the following hypotheses shall be tested.

- HO1: Women work-family balance has no significant effect on productivity of the Nigerian banking industry.
- HO2: Women aspirations has no significant effect on productivity of the Nigerian banking industry.
- HO3: Women self-development has no significant effect on productivity of the Nigerian industry.
- HO4: Organizational culture has no significant effect on productivity of the Nigerian industry.
- HO5: Women work-family balance has no significant effect on profitability of the Nigerian banking industry.
- HO6: Women aspirations has no significant effect on profitability of the Nigerian banking industry.
- HO7: Women self-development has no significant effect on profitability of the Nigerian banking industry.
- HO8: Organizational culture has no significant effect on profitability of the Nigerian banking industry.
- HO9: Women work-family balance has no significant effect on service quality in the Nigerian banking industry.
- HO10: Women aspirations has no significant effect on service quality in the Nigerian banking industry.
- HO11: Women self-development has no significant effect on service quality in the Nigerian banking industry.
- HO12: Organizational culture has no significant effect on service quality in the Nigerian banking industry.

➤ *Significance of the Study*

The research was carried out with the aim to determine the extent to which women career advancement affect organizational effectiveness, thereby, broaden the wealth of knowledge in career advancement and organizational effectiveness with specific reference to the banking industry. The study was significant to specific stakeholders like management of commercial banks, employees and customers of banks in Nigeria, policy makers, management of organizations, the public, academics and the

researcher.

To management of Nigerian Banks, it availed them the opportunity to see the relationship that exists between women career advancement and organization effectiveness. Ascertaining how career advancement variables of work-family balance, women employee aspirations, self-development and organizational culture impact on productivity, profitability and service quality allowed management to adopt strategies that would enhance women career advancement for positive impact on organization effectiveness. It was noted that changing workforce had given rise to increased participation of women in both public and private organizations. Their career advancement was therefore key to productivity, profitability and customer satisfaction of the organization.

To employees of banks particularly women, the study aided in self-management as it provided knowledge on surmounting challenges of work-family balance, personal aspirations, self-development and negative organization culture norms to positively impact on productivity, profitability and service quality in the banking industry. Based on the assumption that women career advancement enhances organizational effectiveness, the empirical evidence that confirmed this presupposition held enormous implications for employees. Determining the specific women career advancement variables that impact on organization effectiveness availed women employees of available empirical facts that were harnessed for improved productivity, profitability and service quality in the banking industry.

The public and organizations in Nigeria stood to gain from the research since it contributed tremendously to the wealth of knowledge on women career advancement and organizations effectiveness in the Nigerian banking industry. It was significant to organization's top management and supervisors that manage human resources to operate from an informed perspective when handling women employees' career advancement as it relates to organization effectiveness.

Academics and researchers on women career advancement and organization effectiveness benefited from the information that formed the basis for future research and provided useful empirical knowledge for educational purposes. Empirical review in this study showed that there existed scanty literature on investigating women career advancement variables of work-family balance, women self-development, women employee aspirations and organizational culture as it impacts the Nigerian banking industry. This research attempted to bridge the identified gap.

To the researcher, the process of conducting the study on women career advancement and organization had significantly extended the frontiers of knowledge in women career management. It will also helped to meet the requirement for award of Doctor of Philosophy Degree (Ph.D) in management.

➤ *Scope of the Study*

The research concerned conceptual and theoretical issues related to women career advancement variables as women employee work-family balance, women aspirations, women self-development, organizational culture (independent variables) and organizational effectiveness variables as productivity, profitability and service quality (dependent variables). The Study area was Nigerian banking industry, specifically deposit money banks that were consolidated and re-structured by the Central Bank of Nigeria which constitute a major sector that employed many female employees.

Both population and sample size for the study was drawn from women managers and employees of these banks. The research used categorization of top global banks by the Bank Magazine which gave only five Nigerian banks ranked among 1000 global banks. They included Access bank, Zenith bank, First bank, United bank for Africa and Guaranty Trust bank. The scope further extended to cover categorization by Corporate Finance Institute which included Union bank and Fidelity bank.

Selection of the above deposit money banks as study area for women career advancement was based on several reasons. The population of women employees and their advancement to managerial positions in various branches made it appropriate population for study. The Bankers' Committee decision to implement a policy to increase women representation on boards to 30% and that of Senior Management level to 40% resulted to a surge in women employee's advancement to managerial positions as stated by Andah (2018). Also, increase in women labor force participation in the banking industry as affirmed by Omenka (2017), made the industry an appropriate sector for studies on women career advancement.

➤ *Limitations of the Study*

The Study was particularly concerned with broadening knowledge in the area of women career advancement and organization effectiveness and therefore, limited in the following ways:

- The research was situated in deposit money banks in Nigerian, excluding non-deposit money banks and other organizations that operate in Nigeria. Since management of organizations is based on the situation on ground (contingency approach), it generalizing the findings to organizations that are not from this industry became a challenge.

- To generate empirical evidence for this study, copies of questionnaire were distributed for data collection in the course of soliciting responses from respondents. The researcher assumed that elements of bias could not be ruled out since employees had their personal interest and also a duty to protect organizational secrets. Also, not all copies of questionnaire distributed were returned. This implies unwillingness on the part of respondents to provide information for fear of the unknown. This limitation was, however, overcome through persuasive and convincing language to instill confidence that data will be used specifically for research purposes.

➤ *Profile of the Selected Banks*

This study was in the area of women career advancement and organizational effectiveness in the banking industry, using selected commercial banks as study area.

Banking in Nigeria came with the advent of Colonial Masters, the British Colonists. The introduction of modern banking is dated back to 1892 when African Banking corporation was established in Lagos with the primary aim of meeting the commercial needs of the colonial administration (Ajayi, 2013). The banking industry in Nigeria has developed over the years and currently comprises 21 commercial banks, 942 microfinance banks, 5 discount houses, 64 finance companies and 6 development finance banks. The Nigerian banking system is regulated through the Central Bank of Nigeria, which is the apex bank and started operation on July 1, 1959 (Utor, 2017).

Deposit money bank is an organ of the money market. It is a profit-making institution and a banker to the general public owned by shareholders, accepts deposits and advances loans to the public, using notes as legal tenders. They create credit to meet the requirements of businesses as well as help industries by underwriting shares and debentures, and agriculture by meeting its financial requirements through cooperatives or individually (Jhinghan, 2004).

Deposit money banks in Nigeria support Small and Medium Enterprises, Production, Manufacturing, Agriculture, Mining and Service Organizations, create jobs and contribute immensely to the Gross Domestic Product (GDP) of Nigeria. Statistics show that majority of employees within commercial banks in Nigeria are female (ILO, 2015).

This study deems it appropriate to determine the Career Advancement of women as it relates to the effectiveness of the organization using selected deposit money banks because lack of women advancement in an industry where they are dominant causes a concern and therefore, creates a problem that shall be investigated. For effective coverage, the researcher used categorization by the Banker Magazine which gave only five banks ranked among 1000 global banks. These include Access Bank, Zenith Bank, First Bank, United Bank for Africa, and Guaranty Trust Bank. The scope was further extended to cover categorized by Corporate Finance Institute (CIF) of top Nigerian banks which included Union Bank and Fidelity Bank. An overview of the selected banks is as follows:

➤ *Access Bank Plc*

The Bank was incorporated as a private limited liability company on 8 February, 1989 and commenced business on 11th May, 1989. The Bank was converted to a public limited liability company on 24 March, 1998 and its shares were listed on the Nigerian Stock Exchange on 18 November, 1998. The Bank was issued a universal banking license by the Central Bank of Nigeria on 5 February, 2001. The Bank's principal activities include the provision of money market products and services, retail banking, granting of loans and advances, equipment leasing, corporate finance and foreign exchange operations. Access Bank Branch total number of 3,189 employees, male - 1,756 and female - 1,433 (Annual Report, 2017). Headquarters 14/15, Prince Alaba Abiodun Oniru Road, Victoria Island Lagos, Lagos State, Nigeria. Website accessbankplc.com

➤ *Fidelity Bank*

Fidelity Bank is a full-fledged commercial bank operating in Nigeria, with over 5 million customers who are serviced across its 231 business offices and various other digital banking channels. Focused on select niche corporate banking sectors as well as Micro Small and Medium Enterprises (MSMEs), Quoted on the Nigerian Stock Exchange (NSE), Fidelity Bank Plc, began operations in 1988, as a merchant bank. In 1999, it converted to commercial banking and then became a universal bank in February 2001. The current enlarged Fidelity Bank is a result of the merger with the former FSB International Bank Plc and Manny Bank Plc in 2005. Fidelity Bank has a total number of 3,511 employees; male - 2,009 and female - 1,502. (Annual Report, 2015) **Headquarters:** Lagos State, Nigeria. **Website:** www.fidelitybank.ng

➤ *First Bank Nig. Ltd*

The Company was incorporated as a private limited liability company in Nigeria in 2010 and was converted to a public company in September 2012, when it commenced operations. The Company's shares were listed on the floor of the Nigerian Stock Exchange on 26 November 2012. The principal activity of the company is the raising and allocation of capital and resources. The company is also responsible for coordinating group-wide financial reporting to shareholders and managing shareholder, investor and external relations to the group and the task of developing and coordinating implementation of group strategies. First Bank Plc has a total number of 7,616 employees; male - 4,647 and female - 2,970 (Annual Report, 2016). **Headquarters:** 35 Marina, Lagos, Lagos State, Nigeria **Website:** firstbanknigeria.com

➤ *Guaranty Trust Bank Plc*

Guaranty Trust Bank Plc was incorporated as a private limited liability company on July 20, 1990, obtained a license to operate as a commercial bank on August 1, 1990, commenced operations on February 11, 1991 and became a public limited company on April 2, 1996, with the listing of its shares on the Nigerian Stock Exchange on September 9, 1996. The Bank was issued a Commercial Banking License with International Scope on December 20, 2012, by the Central Bank of Nigeria. Its principal activities are retail banking, granting of loans and advances, corporate finance, money market activities and related services, as well as foreign exchange operations. Guaranty Trust Bank has a total number of 3,284 employees; male - 1,804 and female - 1,480 (Annual Report, 2017). **Headquarters** 635 Akin Adesola Street, Lagos State, Nigeria.

➤ *United Bank for Africa (UBA) Plc*

United Bank for Africa Plc was incorporated in Nigeria as a limited liability company on 23 February 1961, under the Companies Ordinance [Cap 37] 1922. It took over the assets and liabilities of the British and French Bank Limited, which had carried on banking business in Nigeria since 1949. UBA merged with Standard Trust Bank Plc on 1 August 2005 and acquired Continental Trust Bank Limited on 31 December 2005. It is engaged in the business of banking and provides corporate, commercial, consumer and international banking, trade services, treasury and digital banking. Pension custody service is offered through a subsidiary. The Bank operates in 18 other African countries, outside of Nigeria. UBA also operates in United Kingdom, United States and France. United Bank for Africa Plc has a total number of 9,624 employees; male - 5,187 and female - 4,437 (Annual Report, 2018). **Headquarters:** UBA House, 57 Marina, Lagos, Lagos State, Nigeria **Website:** ubagroup.com

➤ *Union Bank of Nigeria (UBN) Plc*

Union Bank of Nigeria was established in 1917 and is one of Nigeria's long-standing and most respected financial institutions, incorporated as a limited liability and listed on the Nigerian Stock Exchange in 2005, offering a portfolio of banking services to individuals, SMEs, commercial and corporate clients with a robust geographical network comprising more than 300 service centres and over 950+ ATMs spread across Nigeria. The principal activity of the Bank is the provision of banking and other financial services to corporate and individual customers using a customer-centric business model which encompasses retail bank, commercial bank, corporate bank and treasury servicing individuals, SMEs, commercial and corporate clients. Union Bank Plc total has a number of 2,894 employees; male - 1,783 and female - 1,111 (Annual Report, 2018). **Headquarters;** 36 Marina, Lagos Island, Lagos, Lagos State, Nigeria. **Website:** <http://www.unionbankng.com>

➤ *Zenith Bank Plc*

The Bank was incorporated in Nigeria under the Companies and Allied Matters Act as a private limited liability company on 30 May, 1990, was granted a banking licence in June 1990, to carry on the business of commercial banking and was converted into a Public Limited Liability Company on 20 May 2004. The Bank's shares were listed on the floor of the Nigerian Stock Exchange on 21 October 2004 and was admitted into the premium Board of the Nigerian Stock Exchange in August 2015. The principal activity of the Bank is the provision of banking and other financial services to corporate and individual customers which include obtaining deposits from the public, granting of loans and advances, corporate finance and money market activities. Zenith Bank Plc. Has a total number of 6,130 employees; male - 3,177 and female - 2,953 (Annual Report, 2017). **Headquarters:** Zenith Heights, Plot 83, Ajose Adeogun street, Victoria Island, Lagos, Lagos State, Nigeria. **Website** www.zenithbank.com

CHAPTER TWO

REVIEW OF RELATED LITERATURE

A. Introduction

This chapter focused on the conceptual framework for women career advancement and organizational effectiveness, determined the theoretical perspectives associated with the study and reviewed the existing literature on the relationship between women career advancement and organizational effectiveness in the banking sector. Section one considered the concepts of women career advancement, with a focus on measures of career advancement to include work-family balance, Women aspirations, self-development and organizational culture and measures of organizational effectiveness to include productivity, profitability and service quality. Section two concentrated on exploring existing theoretical perspectives on women career advancement as it relates to organizational effectiveness, while section three is on review of literature that relates to the topic under study.

B. The Conceptual Framework

The Study on “Women Career Advancement and Organizational Effectiveness in Nigerian Banking Industry” identified two variables based on the research problem. The variables were women career advancement (independent variable) and organizational effectiveness (dependent variable). The concepts of career, career advancement, women career advancement and organizational effectiveness shall be discussed in this section.

➤ Career

The term ‘Career’ has varied connotations, depending on the view of the writer. Osibanjo, Oyewunmi and Ojo, (2014) sees career as a series of work-related positions an individual occupies throughout work life. The authors view career in structural terms in relation to paid jobs as a succession of related jobs arranged in a hierarchy of prestige, through which persons move in an ordered, (more or less predictable) sequence. The authors emphasized that career is a design, tailored for individuals to undertake, whereby the end can be predicted.

Adeniji and Osinbanjo (2012), argue that career is a by-product of job and job is an activity individuals get into in order to get paid. They further stated that jobs do not lead individuals anywhere, while career is a continuous and progressive behavior displayed by individuals moving through a journey (path/ladder) that leads to predicted or known ultimate end. Utor (2016) viewed career as a set of occupational experiences and roles that make up a person’s working life. In the same vein, Baruch and Sullivan (2014) define career as an individual’s work-related and other relevant experiences, both inside and outside of organizations, that form a unique pattern over the individual’s life span. Career as a concept is associated with work and has undergone dramatic changes as a result of transformations to working practices. These historic transformations caused by frequent changes have all impacted on the conceptualization of career (Sullivan & Baruch, 2009, Utor, 2016).

The concept of career as defined by various authors cited above denote incremental development, the steady ascent of hierarchy, the accumulation of expertise in a profession or movement through position towards mature stability. Career generally denotes experience that takes place over a period of time. One is trained or developed to acquire expertise utilized for adding value. Traditionally, career is viewed from the perspective of training and development as provided by the organization and in turn, loyalty and progression are expected (Hall, 2005). This is a very structural perspective that provides little or no consideration for individual factors or internal processes. This view is no longer sufficient in an era of continuous changes because the workplace is much more fluid, and individuals’ needs are more varied. The changes that have occurred in the world or workplace over time have a dramatic impact on both the way in which careers are perceived by individuals. The existence of continued change in the workplace means that traditional view of careers is no longer sufficient.

Steele and Francis-Smythe (2007) discussed current trends in relation to the traditional career concept to highlight the reasons why it is no longer applicable today. According to him, the changes in our working practices have resulted in a difference to the working relationships that exist between employees and employers. The concept of a job for life within one organization no longer exists for the majority of employees. This has resulted in a need for individuals to change jobs during their working life and thus caused significant changes to the working relationship between employer and employees. An important and relevant change highlighted by Steele and Francis-Smythe (2007) is the increasing diversity in the workplace. Male employees heavily dominated the workplace, many of whom were in pursuit of hierarchical advancement in keeping with the traditional perspective. Major demographic trends are occurring in the global labor force that have direct implications for organizations, among them is the large movement of women entering the workforce (Knorr, 2015). For some women, the traditional definition of career is no longer applicable to them (Hakim, 2006), implying a proportion of the workforce is precluded. This satisfies the assumption of Guest (2004) which states that diversification has created greater flexibility in the nature of psychological contracts that exist, thus the need for a conceptual framework that addresses changes in the workforce and covers a broad range of career needs and value in today’s workplace.

Currently, career is viewed in the light of life expectancy. Rander (2016), Gratton and Scotch (2016) stated that careers have followed the same general format for generations (get an education, land a job, try to move up the corporate hierarchy and eventually retire). However, current careers are about changing in such a way that both individuals and companies will significantly be impacted. Gratton and Scotch (2016) see a transformation of the current system to a multistage life where multiple careers, different educations, sabbaticals, and physical locations can succeed each other over and over. With this approach, people can build competencies that are relevant at each given time in their life while allowing the flexibility of adapting to changing interests and physical capabilities along their life span. Current approaches to the concept of career have broadened the idea to encapsulate the changes in the workplace, thereby deviating from the traditional trajectory approaches that emphasize more on hierarchy. Olsson, (2003) affirmed that the current perspective on career allows for the greater diversity of needs in the workplace by moving away from the hierarchical approach and allowing people to combine work and career needs with home and family needs. Also, greater focus has shifted from the organization to the individual. The implication is that it allows for flexibility and lateral movements and decreased emphasis on management progression as the sole purpose of a career. The conceptualization of career based on current views provides a more encompassing approach in the discussion of careers particularly as it relates to women employees and shows the potential support for more engagements on the study of women career advancement.

➤ *Career Advancement*

Career advancement is an essential determinant of goal achievement in organizations (Kumra & Vinnicombe, 2008) and the relationship between career advancement and organizational performance is subjective (Hall & Chanler, 2005), meaning that individuals make their own internal understanding of career and how it drives objective results. The aim of career advancement is to help the individual to succeed in a chosen career, thereby aiding the organization to achieve its predetermined goals. In the vast amount of literature presented within the career advancement field, several definitions of the concept can be found. Some of these definitions are stated below for purposes of gaining knowledge and to chart a course for achievement of the research objectives. According to Kow, Kwagh and Lee (2012) career advancement is an individual influence and behavioral process which lead to the aspects including occupation's choices, role integration, career pattern and identity, work values and decision making. It is used to fit an employee's goal with the needs of an organization.

Oyerinde, Adekunle and Ademola, (2017) stated that career advancement is the total constellation of psychological, sociological, educational, physical, economic and chance factors that combine to shape the career of any given individual over the life span. Baer, Flexer, Luft and Simmons (2008) see career advancement as a life process of childhood, the formal career education from school alongside with the maturation processes that persist throughout a person's working maturity and into retirement. Greenhaus (2003) explains career advancement as the process by which individuals gather relevant information about values, skills, strengths and weaknesses, identify a career goal, and engage in career strategies that can bring about an increase in the probability that career goals set will be achieved. Schreuder and Coetzee (2006) stated that career advancement involve diverse stages and the individual is confronted with different issues during each of these stages. Baer, Flexer, Luft and Simmons (2008) identified these stages as exploration, growth, maintenance and decline.

Striking similarities can be underscored from the above definitions; there is emphasis on the process an individual goes through over a period of time, and the fact that certain factors determine or shape the process at different intervals in a chosen career. However, the definitions express differences in the identified stages of career advancement which takes a traditional approach and are more specific to employment. The traditional approach represents a narrow perception of career advancement (Sunandha, 2018) as it looks at career advancement in relation to the nature of an individual's promotion to higher positions and income over time (Ackah & Heaton, 2005). A more encompassing conceptualization of career advancement should incorporate all life areas and not subjected to stages/phases. Baer, Flexer, Luft and Simmons (2008) suggested an inclusive of the influences from other life roles and responsibilities that ultimately lead to a satisfactory quality of life. Career advancement is not only related to promotions on the job and increased remunerations (Sugangha, 2008), the concept of career advancement in the organizational framework is established in the management literature (Hall, 1996, Schein, 1978) and various theories covering career research stressed on developmental stages (Super, 1980), personality perspectives (Holland, 1963), individual characteristics (Tiedeman & O'Hara, 1963) and person-environment compatibility (Hackett & Betz, 1981). This means career advancement provides a framework for personal development that ultimately determines performance and achievement of organizational goals.

Studies on career advancement comprised objective career success, which is evidenced by an individual's achievements on the front of compensation, promotion and hierarchical position in the organization (Arther, Khapova & Wilderom, 2005). On the other hand, some researchers view career advancement as subjective, meaning that the individual makes an internal understanding and evaluation of what career is (Hall & Chanler, 2005). The advocates of the subjective perspective of career advancement believe that it drives objective results by providing individuals with positive psychological capital, that is, the satisfaction derived from a career. Career advancement should be explained within both objective and subjective contexts since climbing the hierarchical ladder within the organization symbolizes advancement and future prospects, also, devotion to career and increase in the probability that career goals set will be achieved gives psychological satisfaction.

The concept of career advancement changes dramatically when the lens of gender is used to investigate the subject. Women employees keep their families on priority and are the managers of the home. A number of studies depict the reasons for women opting out of their career to primarily include child/elder care demands, workplace discrimination, sexual harassment, and poor gender-supportive policies of their employers or organizations, lower chances for advancement, unreasonable working hours and entrepreneurial desires and instincts to have a balanced work-family life (Graves, 2003; Moove, 2002).

➤ *Women Career Advancement*

The publication by Allen, French and Poteet (2016), affirmed that career advancement of women has been a subject of abundant research, discussion, and debate for decades. Research to date has examined the advancement of women in their careers from multiple angles, the individual characteristics that contribute to or detract from a woman's success, the impact of the work environment, coworkers, and managers/leaders on women advancement, the integration of work and non-work lives for women and the interplay of social, gender role and power structure dynamics on women success.

Sugandha (2018) noted that previous studies on women career advancement has been delimiting to the identification of barriers to advancement. Glass ceiling is the term which has been used more frequently in discussions on barriers to women advancement (Gunasekare and Ratnayaka, 2015; Hague and Okpala, 2017; Jayatilake, 2016). A study by Okafor, Fagbemi and Hassan, (2011) on career advancement of women focused mainly on the upward mobility of women managers and isolated lack of mentoring; fewer opportunities for training and development, low aspiration level, gender stereotype and work-family life as some of the barriers to women career advancement.

This study conceptualizes women career advancement as women's acquisition of more knowledge and managerial skills on a chosen career and the ability to navigate through work demands and job responsibilities at various levels in the organizational hierarchy with increased performance. The above conceptualization has the following basic tenets: acquisition of more knowledge and managerial skills, ability to navigate through work demands and job responsibilities; increased performance. The desire of women to acquire more knowledge and managerial skills in this study is determined by Women aspirations and self-development; ability to navigate through work demands and job responsibilities is determined by more knowledge/skills and work-family balance while increased performance is determined in the light of the organizational culture.

• *Dimensions of Women Career Advancement*

Women career advancement is determined by scholars from different dimensions. Nonetheless, the bases for isolating women career advancement dimensions in this research is anchored on studies by Dubey and Tiwari, 2014; Allen, French and Poteet, 2016; Ajayi 2013; Patrick and Kumar, 2011; Sugandha, 2018; Okafor, Fagbemi and Hassan, 2011; Hague and Okpala, 2017, who, in their studies have identified opportunities for self-development, aspiration levels, women mobility, integration of work and non-work lives, power structure dynamics, work-family life, gender norms and expectations, work environment, developmental behaviours and activities as dimensions of women career advancement.

This study shall adopt four dimensions of women career advancement in view to achieving its predetermined objectives to include: work-family balance, Women aspirations, women self-development and organizational culture.

✓ *Work-Family Balance*

The first and most widely held meaning of work-family balance is a lack of conflict or interference between work and family roles (Frone, 2003). Work-family balance focused on the relationship between work and family roles. Work roles can be identified as manager, employee, occupation, (Hart, 1999), while family roles fall under non-work roles as spouse, parent and offspring (Markel and Frone, 1998). Clack (2017) explains work-family balance as the extent to which individuals are equally involved and satisfied with work and family roles. Greenhaus and Allen (2006) believe work-family-balance to be the non-presence of work-family conflict or the rate of repetition and force with which work meddles with family and family meddles with work. Carison et. al (2010) maintained work-family balance to be an accomplishment of role-related expectations that are negotiated and shared by individuals and his/her role-related partners in the work and family domain.

Greenhaus and Allen (2006) stated that work family balance is how an individual's effectiveness and satisfaction in the roles of work and family areas are well-matched with the individual life needs. Ajayi (2013) defined work-family balance as the extent to which individuals are equally involved in and equally satisfied with their family role and their work role. Research by Syed (2018) stated a more precise meaning for work-family balance as the degree to which an individual is able to simultaneously balance emotional and behavioral demands of paid work and family responsibilities. Balancing work and family is a delicate task especially for women because they are closely associated with household cares and shores (Clark, 2017). The situation of not rightly balance can contribute to social and work-family conflict. Women, particularly those working, have a dual career, meaning the woman has the dual role of a homemaker and a wage earner in the workplace (Sugumar, 2013).

Work family conflict can lead to several negative externalities such as stress, poor job performance, loss of motivation, burn out, absenteeism, employee turn-over, health and social problems (Sugumar, 2013.) Besides, frustration over not achieving, work and family balance is likely to make women employees leave the organization, thus causing a harm to career progression

(Stienstra & Gucciardi, 2002). Women employees who are satisfied with their jobs are less likely to leave their career. A study by Lacovides et. al (2003) showed that job dissatisfaction is more common among women employees and affects every aspect of their task particularly interpersonal and family relationships and leads to a negative attitude towards life in general. Sauve, (2009) recognizes the inter-relatedness of work life and family life, thus affirms that an imbalance degenerates work-family conflicts. The research further identified four broad categories associated with work-family conflicts as role overload, work-to-family interference, family-to-work interference, caregiver strains.

Role overload is a form of work family life conflict that occurs when the total demands on time and energy associated with the prescribed activities of multiple roles are too great to perform adequately and comfortably. Work-to-family interference occurs when work demands and responsibilities make it difficult to fulfill family-role responsibilities. Family- to-work interference occurs when family demands and responsibilities make it more difficult to fulfill work-role responsibilities. Caregiver strain is a multi-dimensional construct defined in terms of burdens in the caregivers day-to-day activities. (Health Canada, 2008).

The underlined question here is how to determine when women employees' work-family life is balanced. Suave, (2009) maintained that work-family life balance is a self defined state of well being that allows one to effectively manage multiple responsibilities at work, home and in the community; it supports physical, emotional family and community health. The scantiness of performing work roles due to family burden and family participation due to excessive job demand is termed Work Family Conflict (Abdul, Rahman, and Uddin, 2017). A study on work-family balance among women in selected commercial banks in Nigeria by Ajayi (2013) considered work-family conflict as a bidirectional form of work-family construct with two distinct but related inter-role conflict dimensions which are family-to-work and work-to-family conflicts. Family-to-work conflict is a form of inter-role conflict where the gender demand of the family and time devoted to it creates a strain to work and vice versa. The antecedents of work-family conflict can be grouped into three main categories: non-work associated, work associated and demographics/individual characteristics (Ajayi, 2013).

Non-work associated antecedents emanate mostly as a result of family demands like spousal employment/marital conflict, number of children, age of children and child rearing demands among others. Work associated antecedents are mainly derived from job characteristics such as average work hours, work schedule, flexibility of work schedule and work support. Women consider, when planning for their careers, how their work will fit with romantic relationships and with having children. Influenced by societal expectations, women are inclined to consider family and relationship goals and issues prior to starting their careers. Allen, French and Poteet (2016). Demographic/Individual antecedents are related to individual personality and social differences such as gender, level of education and income level. Work related antecedents result in work-to-family conflict and in turn cause family domain outcomes while non-work-related antecedents result in family-to-work conflict and in turn, cause work domain outcomes. Both domains exerting influence on the female employee ultimately affect career advancement.

✓ *Women Career Aspirations*

Aspirations refer to goals or objectives that are strongly desired, longed for or aimed at. The goals an individual set for are referred to as aspirations (Dubey & Tiwari, 2014). Career aspiration is a major driving force in women's career advancement and necessary to explain their occupational paths (Schon, 2001). Knowledge of career aspiration paves way to gain a better understanding of women's career development and their progress in making appropriate career decisions. Career Aspiration refers to an individual's desire for future employment (Powell & Butterfield, 2013). It represents dreams that an individual has about what an ideal occupation would be for them (Farmer & Chung, 2005), and can influence a person's achievement and persistence in a career (Baruch, 2004). Career aspirations can also be viewed as an objective measure of career success (Evetts, 2005) which is similar to other items such as individual inclination, interest and competencies. All these influence one's career choice other than factors such as family and education.

Women participation in the workforce has led to the study of career aspirations of women (Johns, 2006), and better understanding of how career aspirations are influenced by gender factors (Watson et al; 2002). Women career aspirations represent or refer to women's orientation towards a desired career goal under ideal conditions (Rhodes, 2002). Career aspirations provide information about women's interests and hopes about reality or future (Watson et al., 2002) and are influenced by factors such as gender, socioeconomic status, race, parent's occupation and education level, and parental expectations (Khallad, 2008). Gender influence is clearly one of the most powerful of all influence on vocational behavior of a woman. Study on gender and career aspirations revealed that women had more restricted career aspirations than men and often opted for a narrow range of occupational categories (Mendez and Crawford, 2002; Wahl and Blachurst, 2000).

Writing on factors affecting women career aspirations, Heins et. al (2003) reported that families often encouraged the educational and career aspirations of male children but not those of female children. Thus, not only did sex differences in career aspirations develop early in childhood, it further reinforced societal sex-role expectations. Affirming this assertion, Dubey and Tiari, (2014) stated child-care and household activities, cultural expectations within the family and lack of time for themselves due to maintaining balance between work-family life and role demand as factors affecting women career aspirations.

Wahl and Blackhurst (2000) noted that women's aspirations for career attainment have remained low, especially for high status, traditionally male careers. Nevertheless, recent studies refuted earlier findings and asserted that women demonstrated interest in a greater number of careers and displayed more gender-role flexibility in their career aspirations. (Francis, 2012; Mendes and Crowford, 2014). However, Dubey and Tiwari (2014), isolated responsibility factors which includes child-care and household activity, cultural expectations within the family and lack of time for themselves due to maintaining balance between work- life and role demand as influencing Women aspirations. In a similar study, Mordi et al (2010) maintained that women tend to direct their career goals towards occupations that are in line with social perceptions of female roles which affect their aspirations for promotion and advancement to senior management positions.

✓ *Women Self-Development*

The desire for self development is present in human nature as the desire to grow and fulfill potentials (Masarosova, 2010). Self-development refers to the willingness or interest of the individual to improve oneself through formal or informal education (Antonacopoulon, 2010).

It measures how knowledge and skills acquired through training influence employee's output (Syed, 2018).

Self- development is one of the most important functions of Human Resource Management (Hameed & Waheed, 2011) and there exists a direct relationship between employee self- development and employee performance (Champtes, 2006); increase in employee performance has a direct impact on organizational effectiveness. Women self-development concept indicates that women employee development must be recognized by women employees who must be learned or willing to learn (Waheed & Hameed, 2011). The willingness to learn shows interest in the developmental activities, resulting in more satisfaction on the job and increased performance. (Antoncopoulou, 2010).

Self-development also depends upon the individual employee, how much curiosity to learn and develop themselves. The curiosity to learn propels the employee to participate in many other activities such as attending seminars, workshops and other training programs either on the job or off the job (Antonacopoulou, 2010) which indeed impact positively on career advancement. Employee self-development is also a personal responsibility of the employee. Women employees at all levels are involved in the developmental activities whether at the upper, middle or lower management levels (Collins & Holton, 2004).

Again, employee self-development depends on organizational culture, attitude of top management and limited opportunities of promotions (Waheed & Hameed, 2011). An organization culture that supports women employees encourages them to participate in decision making that would more develop capabilities and increase individual performance and organization effectiveness. The sincerity and commitment of top management to employee self-development influences employee developmental activities (Chay & Norman 2013). Leadership development programs aimed solely at women facilitate their self-development and career advancement abilities (Elmuti, Jia & Davis, 2009). Chay and Norman (2013) maintained that if organizations focus on employee developmental activities, it would enhance the skills of employees, leading to developed career and realistic career plan and thus, increase organizational effectiveness.

When women self-development is core, their skills are developed for active participation in all aspects of life in the society. Okoyeuzu, Obiamaka and Onwumere (2012) affirmed that the impact of women labour activity on the economy is achieved through the possession of the right skills and knowledge in the profession.

Signals from the society invariably contribute to gender differences in self-concept, thus affecting self-development. The media more often portrays women as decorative objects rather than as whole persons; women are demeaned in various ways that objectify and denigrate the female personality. Such messages possibly send signals that erode the confidence of young women, set unrealistic expectations about the requirements for and implications of objective career success, and sway women away from developing themselves for career pursuits (Allen, French & Poteet, 2016).

✓ *Organizational Culture*

Walkins, (2013) noted that organizational culture exists and it plays a crucial role in shaping behavior in organizations. However, the author also noted that there has been limited consensus on exactly what organizational culture is.

According to Olynick (2016), organizational culture can be viewed as an organization's personality, the glue that holds a workplace together, which can either lead to organizational success or ineffective work practices. Deal and Kennedy (2008), and Schein (2010) summed organizational culture as a set of shared informal rules, assumptions, and values that provide cues on how members of an organization should behave. It acts as a medium that influences how goals are set, tasks are performed, resources are administered, employees think, act and feel (Lok and Crawford, 2014). The managers of a workplace play an important role in the development and maintenance of organizational culture, such that the values, leadership styles routines and goals of an organization are a reflection of those held by management (De.Joy, 2005; Kane-Urrabanzo, 2006).

Schein (2010) noted the interdisciplinary nature and use of the term, spanning business, sociology, leadership and other fields. According to Schein, an organizational culture is influenced by historical events, religion and group decisions contributing to a type of organizational identity. He further offered a distinction between visible organizational structures and processes; strategies, goals and philosophies and the unconscious or taken-for-granted beliefs, perceptions, thoughts and feelings that ultimately shape the values and actions of an organization. A variety of external, internal and interpersonal factors that can hinder women career advancement have been identified by Ely and Rhode (2010) as factors related to organizational culture. They stated that women aspiring to leadership face a litany of behavioral and attitudinal barriers in many organizational settings. That “women leaders clearly navigate a different societal and organizational terrain from their male counterparts, a terrain deeply rooted in cultural ambivalence” (Ely & Rhode 2010 : 379).

The dominant organizational culture of one organization influences the way its members behave with each other, the relationship set between superior and subordinates, the atmosphere surrounding the organization, all will be finally transferred over to the individual is behavior in their relationship with clients or customers (Macarie, Hintea & Mora, 2018). Organizational cultures dominant of male values explain to a greater extent why female managers are concentrated more in the medium and low levels of the management (Macarie, Hintea & Mora, 2018). Values which define organizational culture based on gender include self-assertion, control, competition, rationality (for male) and interdependence, cooperation, receptivity, emotional tonus (for female). Organizational culture where male values predominates, it imposes in organization an autocratic and direct style, while female values are characteristic of democratic and participative style (Cole, 2004), implying an effect on career advancement of women in such an organization depending on the nature.

Literature on organizational culture has proposed numerous types as well as several organizational culture assessment instruments. Balthazard, Cooke and Potter (2006) developed the organizational culture inventory (OCI) which evaluates culture as either constructive, passive/defensive or aggressive/defensive. On the other hand, Cameron and Quinn (2012) proposed four types of organizational culture: Clan, adhocracy, market and hierarchy. The clan culture operates on cooperation and group morale and is identified as a pleasant environment to work. It takes employee loyalty and customer satisfaction into consideration. It fosters trust, teamwork, a sense of belonging, achievement of potentials, and group maintenance (Sherman, Leahy, Del Velle, Anderson, Tansey & Lui, 2014)

The adhocracy is a creative and dynamic workplace where risk-taking and innovation are key. It emphasizes change, flexibility and employee individuality. The market culture is goal oriented and defined by achievement, competition and success. The hierarchy culture is viewed as a structured, policy and procedure-governed environment, in which coordination between employees management exist and values such as stability, security, conformity and efficiency are emphasized (OCAI Online; 2012; Sherman, Leahy, Del Velle, Anderson, Tansey & Lui, 2014) When the culture of organizational is pleasant to work, consider employee loyalty and customer satisfaction, trust and achievement of potentials, women employees tend to be more efficient and progress faster (Kane-Urrabanzo, 2006).

➤ *Organizational Effectiveness*

Effectiveness is a broad concept and is difficult to measure in organizations. (Amah, Weje & Dosunmu, 2013). It takes into consideration a range of variables at both the organizational and departmental levels. Organizational Effectiveness is a complex construct, which depends upon multiple factors and their interactions and has been a unifying theme that has underpinned a lot of research in organization management and design (Srivastava & Guntam, 2009). Organizational Effectiveness has been of significance since the ultimate objective of any organization is to be effective in doing what they are doing.

Organization Effectiveness has been defined in a variety of ways, with no single definition universally accepted. This is because organizational effectiveness is inherently tied to the definition of what an organization is. As conceptualization of organization changes, so does the definition of effectiveness.

Organizational effectiveness is a concept that describes how effective an organization is in achieving the outcome it intends to produce (Oladimeje & Akingbade, 2012). To measure organizational effectiveness, the organization determines proxy measures which are used to represent effectiveness. These include efficiency of management, performance of employees, core competencies, number of people served, types and sizes of population segments served and so on.

Glenn (2012) stated that organizational effectiveness is the capacity of an organization to increase satisfaction, reduce turnover and maximize productivity and profitability through providing outstanding customer services. The study established indicators of organizational effectiveness to be customer satisfaction, productivity, profitability, employee motivation and technological efficiency. Nongo (2011) further identified effectiveness as quality of products, efficiency of people, morale of workers and managers, rate of growth, efficiency in utilization of resources, profit, change in sales volume, capital employed and net worth. The study maintained that selecting an appropriate criterion for effectiveness depends entirely on the type and nature of the organization under review; implying there is no particular criteria that can be considered as best for all organizations. Again, different organization functions must be evaluated using different characteristics (Vinitwatanakhun, 2013).

The research has established productivity, profitability and service quality as measures of organizational effectiveness, as ascertained above by Oladimeji and Akingbade (2012). The banking industry under investigation is service oriented and its productivity and profitability runs pari-passu with service quality, thus further justifying the use of these variables.

- *Dimensions of Organizational Effectiveness*

- ✓ *Productivity*

Productivity to Knootz and Weihrich (2008) is the output-input time period with due consideration for quality. Productivity of an organization according to Nongo (2011) is the measure of how efficiently and effectively resources inputs are brought together and utilized for the production of goods and services (outputs) of the quality needed by society in the long term. This implies that for an organization to be effective, the input resources must be combined and utilized appropriately to yield quality service or good.

Productivity measures the efficiency of a company's productive process. The banking sector focuses on operational efficiency to achieve productivity gains.

Productivity as an economic measure of output per unit of input is more easily applied to industrial settings than in the context of the service sector, particularly the banking industry (Saini, 2014). Unlike the manufacturing industry in which productivity can be measured by the number of items produced, the service industry measures how the service is delivered, as well as the degree to which the service impacted the customer experience (Wright, 2018).

The traditional employee productivity calculation in the manufacturing industry is by dividing total output (e.g. number of manufactured cars) produced by total input over a specified period (e.g. 12 - hours shift) but for organizations in the service industry, a purely productivity measure doesn't work quite as well. (Wright, 2018). In the service industry, the input (decision-making, judgement, service-rendered) and output (customer experience, achievement of performance objectives and so forth) may be harder to measure and are subject to variations from employee to employee. Prescott, (2009) and Wright, (2018) suggested that instead of focusing on the number of customers or hours worked, an effective strategy for measuring employee productivity in the service industry takes into account a range of factors that will vary depending on the sector, company or employee role. The study suggested strategies for measuring productivity as customer satisfaction, employee engagement and performance against goals. The research further affirmed that customer satisfaction should focus on quality outcomes of service rendered rather than number of transactions because the service industry provides customer experiences rather than products. A customer service representative's patience, professionalism, and friendliness matters as much as the number of calls taken or forms filled in the space of an hour.

Teams with high employee engagement are 21 percent more productive than those with lower engagement (Gallup Research, 2011), though engagement does not guarantee employee productivity, yet engaged employees have the desire to perform at their best than those who lack engagement. Productivity can be measured according to how successful employees meet their performance goals. Business development productivity requires that sales people deliver a high level of productivity. The factors described above help with measuring employee productivity in different service sectors. Employee engagement and the quality of service rendered, are proxies in measuring organizational effectiveness. Deposit money banks' productivity is its ability to generate, create, enhance or bring about quality services rendered to customers. (Olokoyo, 2016). This can be ascertained in the roles they play which include financial inter-mediation role and creative role. According to Olokoyo (2016), deposit money banks serve as engines of growth to greatly assist the promotion of rapid economic transformation of nations. This is the case of Nigeria where the banking system has undergone a series of restructuring to speed up the developmental process through the financial inter-mediation role, which is the primary function of the banking sector. Ojo (2010) defined this role as the process of channeling funds mobilized from the surplus sector of the economy (savers) to the deficit sector (investors).

The deposit money banks in Nigeria perform this role by combining bank deposits and transforming them into bank loans. Productivity of Nigerian commercial banks is how well the banks have professional expertise of matching the interest of depositors with those of borrowers by providing more or less a coordination function for the two groups. The inter-mediation process also involves directing idle funds from surplus sectors of the economy to deficit sectors. The degree to which this is done depends on the level of development and advancement of the Nigerian financial sector as well as the savings habit of the populace (Olokoyo, et al. 2016). The saving habits of the populace to a large extent depends on the reliability and dependability of services offered to savers. This also is a measure of the bank's productivity.

Generally, deposit money banks play a creative role in the industrial sector by acting as catalysts to industrial activities of any country. They facilitate payments on one hand and channel credit to business on the other. When banks perform this function efficiently, the economy would be able to mobilize a meaningful level of savings and channel these funds in an efficient and effective manner to ensure a viable and productive economy. (Olokoyo, et al., 2016).

- *Profitability*

The primary objective of business organizations is to make profit. Profit is an excess of revenues over associated expenses for an activity over a period of time. Profit is the engine that drives the business enterprise and every business strives to earn sufficient profits to survive and grow over a period of time. It is therefore a yardstick for measuring the efficiency of an enterprise (Martz, 2013). Profitability is the ability of an organization or firm to make and maintain profit from business activity year after year (Fisseha, 2015, Hayward & Upton, 2012). Profitability in the banking industry is a significant success/growth indicator because profits assures depository/stakeholders of the safety of their investments (Goyit & Nmadu, 2016).

Ayele (2012) stated that profitability refers to measuring the results of a firm's policies and operations in monetary terms. These results are reflected in the firm's return on asset, return on equity, and net interest margin. Bank profitability is impacted by both external and internal factors. Capital adequacy, Asset quality, Earning quality, Bank size, liquidity, Loan Performance, technology, managerial efficiency and Human capital. The people in a bank are the most valuable resources and the major driving force for successes or failures and the quality of human resources employed by a bank greatly affects its profitability. The human capital in the banking industry is valuable because of the capabilities that employees bring to service. The competencies that the employee in the organization have determine to a large extent its growth and profitability (Ayele, 2012).

Profitability ratios are metrics that reveal insights about the financial health of a business. Each ratio measures performance relative to a specific variable over a given period. The results highlight how successful the business is at using its assets to make profit. Every financial ratio has a unique profit formula, though several, they can be classified loosely into three headings as margin ratios, return ratios and cash flow ratios. Margin ratios show how well the business converts revenue into profit. The three most common margin ratios are the net profit margin, operating profit margin and the EBITDA margin. Return ratios reveal how well a business generates returns for shareholders and how good a business is at converting investments which could be assets, equity or debt into profits. The most common return ratios are return on capital employed (ROCE), return on equity (ROE) and return on assets (ROA).

Cash flow ratios show how well a business converts sales into cash and indicate if it is building a cash surplus or deficit. They are vital because a business can be profitable, yet slow to collect payment of its invoices. Running out of cash is the reason most businesses fail. The most popular ratios of this type are the cash flow margin and the net cash flow. Cashflow margin ratio shows the profitability of a business purely in the context of cash movement over a given period of time. Net cash flow reveals the percentage by which the business is running either a cash deficit or a surplus.

Profitability ratios provide a potent insights into understanding the pattern of movement of the business overtime and the appropriate action to take.

Goyit and Nmadu (2016) observed that banks seeking to maximize profitability have come to realize that good quality helps banks obtain and keep customers and poor quality causes customers to leave a bank. They recognized that service quality is one of the most effective means of establishing a competitive position and improving profit performance.

- *Service Quality*

Service quality is commonly noted as a critical prerequisite and determinant of effectiveness for establishing and sustaining satisfying relationships with customers (Felix, 2017). It is therefore an important indicator of customer satisfaction. In the service industry such as banking where products are largely undifferentiated, service quality becomes a major competitive edge (Salami & Olanye, 2012). The effectiveness of the commercial banks is tied to focusing on quality service as a core competitive strategy (Chaoprasent, & Elsey, 2004). Service quality is the provision of service that can meet the expectation of customers (Reeves & Bednar, 1996).

Parasuraman et al. (1998) sees service quality as a function of difference between service expected and customer's perceptions of the actual service delivered. A number of researchers (de Ona and de Ona 2015; dell' Olio et al, 2010) have pointed out that service quality leads to customer satisfaction. They further explained that the quality of service rendered is a key element to attract potential customers and retain loyalty of existing ones. According to Wang and Wang (2006), service quality is a form of an attitude, related but not equivalent to satisfaction that results from the comparison of expectation with performance. The customers generally use certain criteria to evaluate service quality by examining reliability, responsiveness, assurance, empathy and physical aspects.

According to the service quality theory (Salami & Olanye, 2012), it is predicted that customers will judge quality as low if performance does not meet their expectations and as high when performance exceeds expectations. Perceived and actual quality of a given service is the result of an evaluation process since consumers tend to make comparison between the services they expect with perceptions of the services that they receive. Quality spells superiority or excellence (Gilbert, 2006). High performance rate coupled with seemingly satisfied customers will essentially promote the image of the organization, ultimately support its standing on a strong footing and enable it to dominate the market and boost profitability (Adeyeye, Fapetu & Adefolu, 2018).

Service Quality differs from industry to industry; it’s measurement depends on each industry that of the banking sector is different from the real sector. In essence, strategic management decisions and efforts should take cognizance of factors that enhance and sustain customer satisfaction in bank services, which will in turn, lead to customer loyalty, customer retention, increased market share and enhance profitability. (Adeyeye, Fapetu & Adefolu, 2018).

In the present global economy, the service industry constitute the major employer of labour (Salami & Olannye, 2012) and the issue of service quality has become critical to efforts geared towards maintaining competitive advantage. Adeyeye, Fapetu & Adefolu (2018) noted that financial institutions such as banks compete in the marketplace with generally undifferentiated products. Service quality therefore, becomes a primary competitive weapon (Salami and Olanye, 2012; Felix 2017, Goyit and Nmadu, 2016);

The Nigerian banking industry carried out banks consolidation, recapitalization and merges to embrace a culture of providing superior service quality to the Nigerian populace (CBN 2009).

According to the Central Bank of Nigeria, the services indicators such as speed, service quality and customer satisfaction will be key differentiators for each bank’s future success. This implies effectiveness of the banking industry to compete favorably is greatly tied to provision of quality service.

➤ *Conceptual Model*

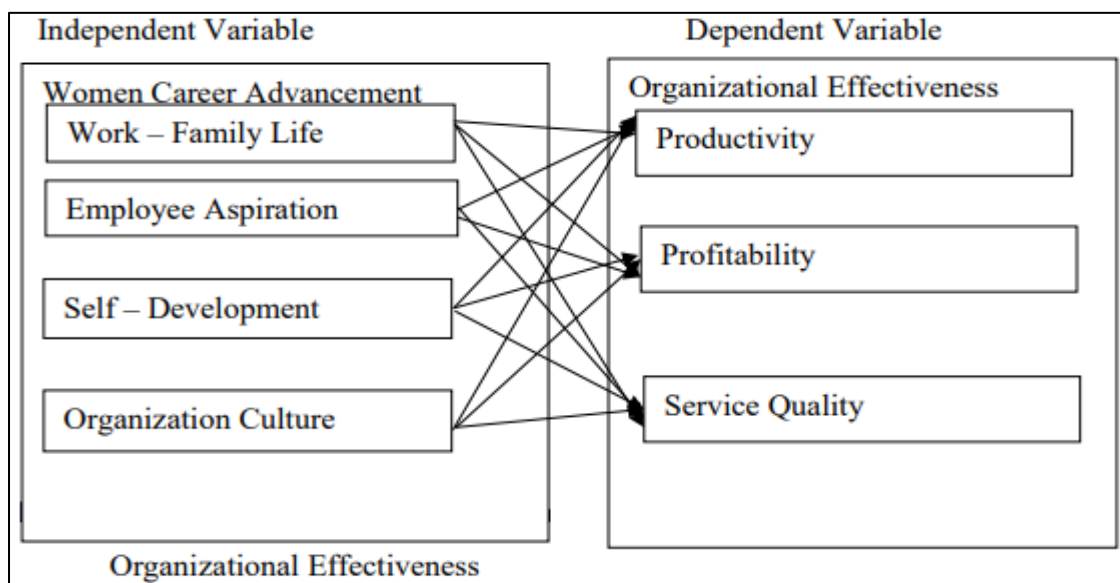


Fig 1 Relationship between Women C
Source: Researcher’s Schemer, 2021

The Conceptual framework attempts a conceptualization of the study based on the review of related literature. It establishes a relationship between determinants of women career advancement (WCA) as adopted from Datta and Agarwal (2017) Afande (2015), Allen, French and Poteet (2016), Ajayi (2013), to dimensions of organizational effectiveness (OE) as adopted from Mordi, Adedoyin and Ajonbadi (2011), Oladimeji and Akingbade (2012). The independent variable (women career advancement) is on the left side of the model while the dependent variable (organizational effectiveness) is on the right-hand side. The four determinants of the independent variable as adopted from related literature reviewed include: work-family balance, women employee aspirations, women self-development and organizational culture. The measures of the dependent variable were also adopted from related literature reviewed, which include productivity, profitability and service quality.

C. *Women Career Advancement and Organizational Effectiveness*

Nigerian women in general have some distinctive qualities which they bring to bear on any organization and have made outstanding impacts in the economy through commerce, banking, education, administration as well as politics (Okoyeuzu, Obiamaka and Onwumere, 2012). Their career advancement is therefore necessary to bring about organizational effectiveness. Oladimeji and Akingbade (2012) maintained that effectiveness of an organization is achieved through productivity, profitability and service quality. The Banking system is a catalyst and engine of growth that is a life-wire to every sector of the economy. Writing on the role of commercial banks in the economic development of Nigeria, Okafor (2016) stated that the activities of commercial banks are greatly required for the development of the Nation. They serve as a means for obtaining loans for developmental projects, create credits to meet the requirements of businesses, help industries and agriculture to meet its financial requirements.

Commercial banks support the establishment and growth of Small and Medium Enterprises, manufacturing and service organizations through financial inter-mediation role. It provides enormous funds mobilized from the surplus sector of the economy (savers) to the deficit sector (investors). The effectiveness of the commercial banks is therefore in its ability to achieve per-determined goals for economic development of Nigeria.

D. Factors Affecting Women Career Advancement

According to Mainiero and Sullivan (2005), women change their career pattern according to the priority given to different aspects of their lives as they attempt to conciliate their roles in new ways. Specifically, O'Neil and Bilimoria (2005), Ajayi (2013) show that family responsibility impact women's career advancement while other scholars (Eagly & Carli, 2007) have identified challenges like education, social capital informal networks (Festing, Kornau & Crompton, 2008). Organizational cultures in some instances perceive women as less capable and committed to their careers, affirmed that this also affects the advancement of women into opportunities from promotions. Khapova, Briscoe and Dickman, (2016) noted that a country's cultural values influence the culture of any given organization in the country and therefore, women's careers in the organization

Women career advancement is understood as promotion to higher levels in the organizational hierarchy or to positions with greater responsibility (Hall, 2002); a traditional career model approach that continues to be the most commonly used in organizations (Baruch, 2006; Baruch & Reis, 2015, Broadbridge, 2015) characterized by high levels of rigidity and structure, linking professional successes to upward movement and to external factors such as salaries and social status (Baruch 2006). Omotayo, Oladele and Adenike (2012) maintained that factors such as glass-ceiling, lack of training and self-development are bound to affect the career advancement of women employees in the banking industry with such a traditional structure.

The achievement of a family-work balance is probably the most recognized career advancement challenge for women employees (Kelly, Ammons, Chermack & Moen, 2010; Lyonette and Crompton, 2008; Stone, 2007 and Metz, 2005), owing to the fact that women have greater familiar family responsibilities which tend to reduce their educational and professional opportunities. Mainiero and Sullivan (2005); Duberley et. al. (2004) affirmed that women often make career decisions based in large part on family necessities and this influences whether or not they continue at their workplace.

Educational attainment is an important requirement for executive management positions, due to the fact that it defines intellectual capabilities and competencies that employees must possess in order to effectively perform in this kind of jobs however, women lead to have fewer opportunities for educational attainment (Joshi, Meely, Emrich, Griffiths & George, 2015), including fewer training possibilities during their professional practice (Cheung, & Halpen, 2010, Murley 2014). This lack of education and work training places women in a position of fewer opportunities to access relevant work experiences (De Pater, Van Vianera, and Becholdt, 2010; Joshi et. al., 2015), thereby limiting their career advancement.

Cabrera (2007) reviewing numerous literature in organizational culture (Acker, 2006; Broadbridge, 2008; Kell et. al. 2010) posits that the traditional organizational culture is male, thus, dominated by gender stereotypes and male values and patterns characterized by power and hierarchical relationships in which managerial decisions are based on the masculine values of rationality, orderliness and conformity to authority.

Lyonette and Crampton, (2008) indicate that women tend to have less power in organizations, one reason being the stereotypes regarding their managerial skills and abilities. Female characteristics and skills are unappreciated by many organizations (Kumra and Vinnicombe, 2008) and talent is defined as a pattern of behaviours associated with male characteristics such as assertiveness and competitiveness (Festing, et. al., 2015). This adversely affects career advancement of women. The organizational culture that is conceived and designed to attract less female talent for management positions and the perception that there are jobs for women which are more affiliative and social are very ingrained (Haller, 2011).

E. Theoretical Framework

Career theories abound in research that explain the relationship between women career advancement and organizational effectiveness. This research is anchored on self-efficacy theory.

➤ *Self-Efficacy Theory*

The self-efficacy theory, also known as social cognitive theory or social learning theory was propounded by Albert Bandura in 1997. Self-efficacy refers to an individual's belief that one is capable of performing a task. (Robbin and Judge, 2009). According to Smyth (2019), the theory proposes that an individual's learned beliefs about positive and negative outcomes from certain types of behaviour will affect their expectations, and thus, their decision-making. The interaction between an individual's ability to achieve, their expected outcomes and the actual outcome is what motivates a person's career choices under this model.

The higher your self-efficacy, the more confidence you have in your ability to succeed in a task. In difficult situations, people with low self-efficacy are more likely to lessen their efforts or give up altogether, while those with high efficacy will try harder to master the challenge (Bandura, 1997). In addition, individuals high in self-efficacy seem to respond to negative feedback with increased efforts and motivation, while those low in self-efficacy are likely to lessen their efforts when given

negative feedback (Bandura and Cervon, 1986).

The expectation that an individual's action will produce the results is called outcome expectations, whereas the expectation that the person can successfully perform that action is called efficacy expectations. This theory posits that these are learned behaviours individuals pick up from childhood onward by observing the environment. (Symth, 2019). This concept of belief in self and belief in this set of expectations ends up driving the career process. The theory relates the behavioral expectations of women employees to performance. Based on the theory, it implies that women are drawn to fields with more likelihood to be successful in, requiring skills they either have or are capable of learning and likewise stay away from career paths involving skills they think they don't have or cannot learn. An understanding of this theory can help management focus on the development of women employee skill needs that will increase the measure of self-efficacy with regards to work place.

Albert Bandura argues that there are four ways self-efficacy can be increased; enactive mastery, vicarious modeling, verbal persuasion and arousal. The most important source of increasing self-efficacy is through enactive mastery, that is, gaining relevant experience with the task or job. Applying it to women employees in the banking industry, women who have been able to do that job successfully in the past definitely have gained relevant experiences and are more comfortable and confident to do even better in the future.

The second source is vicarious modelling or becoming more confident because you see someone else doing the task. Vicarious modelling is most effective when you see yourself as similar to the person you are observing. Women employees will build more confidence having more women performing in higher capacities to ginger and lift-up their career aspirations. A role model in the system speaks more persuasively than any action. The verbal persuasion builds more confidence in employees since someone convinces you that you have the skills necessary to be successful. The culture of an organization should be designed to uphold and build confidence in women employees rather than stereotypes and segregatory values based on masculinity. Finally, Bandura argues that arousal increases self-efficacy. It leads to an energized state, which drives a person to complete a task. Women employees are psychologically motivated to perform better with increased self-efficacy.

Based on review of related literature, women career advancement is determined by factors as work-family balance, Women aspirations, women self-development and organizational culture. All these variables affect women one way or the other in their career advancement. The organizational behavior implications of self-efficacy theory for this research is its application to women work setting. Robbins and Judge (2009) noted that training programs often make use of enactive mastery by having people practice and build their individual skill, and training can only be effective if it increases self-efficacy of women employees. The best way for a manager to use verbal persuasion is through the Pygmalion effect or Galatea effect, (Eden, 2003), a form of self-fulfilling prophecy in which believing something to be true can make it true. Here, self-efficacy is increased by communicating to an individual's superior that the person is of high ability and high performance. Expectations are communicated directly to an employee.

Boeree, and Shippenbrug (2015); Symth (2019) alluded to the fact that Bandura's self- efficacy theory is indeed appropriate in developing career progressions in employees. That notwithstanding, a gap identified by the research in this theory is the over emphasis on self to the neglect of what organizational culture and family factors exert on female employee. This creates a room for further research. Women self-development, balancing of work- family lives and aspiring to achieve higher heights should not just be restricted to how high or low your belief in self rates, but your intellectual capabilities as well as your emotions or personality to handle the situation.

F. Empirical Studies

Related studies shall be reviewed in this section based on established objectives.

The relationship between women career advancement and organizational effectiveness has been investigated by several scholars from different approaches and contexts. This study considers it necessary to review a few of such related studies carried out by other researchers on the topic under investigation, and shall be done in accordance with established objectives.

Jàuregui and Olivos (2018) conducted research on the career advancement challenges faced by female executives in Peruvian organizations. The findings identified four challenges that female executives face regarding their career advancement: family responsibilities, educational attainment and experience, informal networks and social capital, and organizational culture. The study recommended the implementation of policies which encourage gender equality in education and labour laws. The sample study of this research engaged more male as against female in determining the challenges that female executives face. This creates room for possibility of bias since the focus is not on men advancement. Secondly, the factors identified were basically external, the self-concept of the female executive was not examined, implying the interview significantly focused on the organization ignoring the role of the individual in career advancement. This shortcomings constitute a gap that this research aims to fill.

Gshtsho and Sukdeo (2018) studied impact of organizational culture on service Quality in Gauteng, South Africa. The study was to establish how the exiting organizational culture adopted by electrical energy industry impact on service quality. The survey based research used questionnaire to gather primary data. The main variable was organizational culture and service quality. From a population of 1000, a sample size of 96 respondents was determined. Data collected included dimensions of organizational culture (involvement, consistency, adaptability and mission) and dimensions of service quality (Tangibles, Reliability, Responsiveness, Assurance and Empathy). Descriptive statistical analysis, correlation and regression analysis were used to determine the relationship between organizational culture and service quality. Findings reveal that organizational culture has a strong significant impact on service quality within the organization. The study concluded that employees are not clear of what is expected of them in their roles and equally not aware of the customer requirement. The study however, did not recommend any way forward. Another limitation is that it failed to identify other factors that influence service quality. This study shall explore other factors such as work-family balance, self-develop and employee aspirations. It will also specifically target women employees.

Burke, Fiksenbaum, and Koyuncu (2018) examined the relationship of perceived organizational practices on women career advancement in Turkish banks. Data were collected from 286 women in management professional jobs. Five organizational experience were considered. Findings showed that women reporting more organizational experiences and practices were more engaged in their work, more job and career satisfied. The study recommended top management support and commitment to the exercise, career planning and employee development, development of policies and procedures consistent with the goal of supporting women, provision of rewards for providing the required support and achieving agreed upon goals for women advancement. The research is silent particularly on work- family balance and the desire for self-development, a gap this research hopes to fill.

Datta and Agarwal (2017) researched on factors affecting career advancement of Indian women managers in Mumbai, India. The purpose of the study is to explore the factors that influence the women leadership pipeline of Indian organizations. Quantitative study was employed to sample data through questionnaire. Investigation examined the career paths of 26 salaried women managers, inquiry into factors that influence the career aspirations and perceived career advancement of women in the corporate leadership. Findings suggest that there was a significant effect on shaping career choices of their female team members and recommended management to provide intangible support in form of understanding, confidence and empathy which will likely reduce the emotional labour for women managers and thereby help to develop more authentic leadership styles as they advance in careers. The limitation of this study is that it focused only on theories of career identity and culture to explain the context of intra-personal, interpersonal and organizational aspects. It would be appropriate for other dimensions to be considered, a gap that this research shall fill.

Ugwu, Amaze and Onyidire (2017) studied work-family life and organizational effectiveness in Nigerian banks. The study employed quantitative method using questionnaire to examine how work-family life balance affects the level of the banking efficiency. A sample size of 121 commercial bank employees from the North Central region of Nigeria was the participants with 37.5% females. Questionnaires were employed to collect data for measures of work-life and work-interference with family conflict (WIFC). A regression analysis showed that work-role overload was a significant predictor of WIFC ($B = .33, P < .001$) and contributed 47% of the variance in work interference with family conflicts. Findings suggest that employees tend to experience work-interference with their family lives and recommended management to implement flexible schedules to overcome work-family conflicts. The study over emphasized the role of work-family interface on career advancement to the neglect of or issues like organizational culture, women self-development and Women aspirations, a gap this research shall fill.

Andtonacopoulou (2017) carried out studies on employee development through self- development and retail banks performance in Manchester, United Kingdom. The study discussed employee development through self-development approach using population from three (3) commercial banks. Findings presented show the impact of employee development initiatives on individual's willingness to learn and take personal responsibility for their development. The analysis highlights the strength of the relationship between individual employee and organizational priorities, isolating challenges that underpin employee development initiatives.

Haryono, Sawitri, Raini, and Harsono (2017) researched on the impact of career advancement on organization performance in Indonesia. The study aimed at establishing the relationship between career advancement and performance. Data was collected through questionnaire administered on 200 employees. Regression coefficient was used for analysis and findings showed that there is a strong relationship between career advancement and performance. The study revealed that the intention to perform is influenced by employee's motivation, attitude and experience. It recommended motivation variables like promotions, staff training and development and increased responsibility as measures to improve performance. The research was not narrowed to women and failed to address specific areas that affect the performance of women employees such as work-family balance and women employees aspirations, a gap that this research shall fill.

Otwere (2017) researched on assessment of the effect of career development on organizational performance in Almasi. The study objective was to assess the effect of career advancement on organizational performance. A descriptive research design was used to collect data from a target population of 113 employees. Questionnaire was employed to collect data from sample size of 34 employees. Data collected was analyzed using weighted average and percentages. Findings revealed that the major factor hindering effective career advancement is employee motivation. The study recommended coaching and workshop as internal methods of training and seminars. Seminars for employees to increase employee skills, loyalty and competence towards achieving organizational success. Also career development methods like counseling facilities, career mentors, career planning and training progress should be widely adopted to improve organizational performance.

Adewoye, Abioro, and Adele (2017), research on functionality of career advancement and organizational effectiveness in Nigerian deposit money banks to determine the relationship between career advancement and organizational effectiveness in the Nigerian deposit money banks. Primary data was collected from a total of seven (7) banks through structured questionnaire. Data collected were analyzed using descriptive statistics to determine relationship between respondents socio-economic characteristics and organizational effectiveness while inferential statistics of Pearson Product Moment Correlation Coefficient (PPMC) was employed to analyse the relationship between the variables of career advancement and organizational effectiveness.. Findings revealed that employee career advancement exert influence on the operations of deposit money banks in Nigeria. It recommended management investment in employee development to stem employee turnover and improve productivity and improve career advancement.

Allen, French and Poteet (2016) carried out a study on Women and Career Advancement: Issues and opportunities in the United States of America. Qualitative study was adopted to generate data through structured and semi-structured interviews. The findings identified gender roles, self-concept and career decision-making as factors impacting women career advancement. The study concluded based on review that early decisions that women make are important since they impact the course of their career across the lifespan. The research recommended organizations to facilitate women career advancement, by making decision makers hire, evaluate and promote choices based on gender-free performance-related criteria. The limitation of the research is that it limited proxies for women career advancement to management decisions only. Individual factors like women self-development, Women aspirations for growth and work-family life issues are left unattended, a gap this research hopes to fill.

Afande (2015) examined the factors affecting women career advancement in the banking industry in Kenya. Quantitative method was applied to collect data through questionnaire on 75 bank employees. Findings of study indicate that age, gender, individual skills, tenure, hard work, reputation and performance affect women career advancement; and women's lack of self-confidence and tendency to be more self-critical than men hinder their career advancement in the banking sector in Kenya. The findings from this study have enlightened us to the fact that lack of career advancement rests not on their individual skills, reputation and performance but on age, lack of confidence and their self-concept. What the study has not considered is the effect of work-family relationship as well as the culture of the banking organization on women, a gap that this study aims to fill.

Saadin, Johari and Harin (2015) studied women and barriers for upward career advancement – A survey at Perak State Secretariat, Ipoh, Perak. The study investigates whether there is a relationship between work-life balance and gender stereotypes among women at public sector. The quantitative method was applied for data collection via questionnaire administration on 63 women employees. Cluster sampling technique was adopted and Statistical Software Package SPSS version 20.0 used for data analysis and multiple regression analysis technique to objectively assess the degree and character of the relationship between the independent variables and the dependent variables. Result indicated both work-life balance and gender stereotypes have a significant relationship with career advancement. The study recommended organizations to formulate policies that create a family-friendly environment so that women employees keep focus on their daily tasks and are able to reach personal goals appropriately, and women employees should ensure that they plan and manage their career path appropriately to have a better career advancement opportunity. The study has approached career advancement from only the traditional viewpoint, thus, failing to identify personal factors, a gap that this research aims to fill.

A study by Okpara and Edwin (2015) on self-development and organizational effectiveness in the Nigerian banking sector in Nigeria. The study investigated the relationship between self development and organizational effectiveness. Cross sectional survey method was adopted and target population was the banking industry in Nigeria. Taro Yamene's formula was applied to determine the sample size of 292 from heterogeneous population and results showed that there is a relationship between self development and organizational performance. and self development correlated with net profit and return on investment. Findings were that managers that are self-developed have confidence in whatever they do. They are decisive, positive, manage emotions well, stay composed and take effective decisions that can add to the bottom line of their organizations. The study concluded that self development positively influences organizational performance and recommended effective training to improve managers self confidence, self awareness, self competency and self efficacy which improves personal performance. The study is limited and weak on grounds that it is totally silent on Women aspirations to growth and the role of work-life balance on women career advancement, a gap this study hopes to fill.

Osibanjo, Oyewummi and Ojo (2014), studied career advancement as a determinant of organizational growth in the Nigerian banking industry. It aimed at relating the organizations human resources (employees) to organizations needs. Questionnaire was employed to draw a sample of sixty-five (65) respondents from First City Monumental Bank. Using SPSS to analyse demographic data while AMOS 21 was adopted for the structural equation modelling. Findings showed a positive relationship between the tested variables such as reward, recognition, skills promotion on employee performance while experience had impact on organizational growth. The study recommended suitable strategies in training employees, which tends to effect on the growth of the organization.

Mordi, Adedoyin and Ajonbadi (2011) conducted studies on impediments to women career advancement in Nigeria. Using an exploratory qualitative approach based on in-depth interviews with 72 executive and middle managers; the study explored barriers to career progress of females in acquiring top management positions and the challenges that come with such career advancement within Nigerian context. Findings suggest that challenges posed by individual factors such as cultural expectations of females within the family set up and Nigerian society and organizational factors within their context of operation are key barriers perceived by female managers to attaining the highest positions and recommended organizational policies that are female compliance. This study only focused on organizational factors as inhibiting women advancement. This study shall explore individual factors too to fill the gap.

Okafor, Fagbemi and Hassan (2011) conducted a study on women leadership and managerial aspirations in Lagos, Nigeria. Three hundred and ninety-seven (397) women managers was a sample of size from both private and public organizations that measured their perceptions on the barriers faced by women managers. Stratified sampling technique was adopted because study targeted strictly women managers. The study discovered a significant relationship between gender stereotypes of a woman manager and her career aspiration. It also revealed that women managers possess all the attributes for top management but what affects them are family issues, individual factors (gender-imposed) and organizational factors and recommended a sustained focus on the education of the girl child and capacity building for women, leadership training and development of women, and gender sensitivity in the organization. The study only made use of Women aspirations as the variable for women career advancement and ignored organizational culture, self-development and work-family balance which shall be considered by this research.

➤ *Research Gaps*

The research has reviewed numerous studies with the aim to achieve established objectives which is to determine the effect of women career advancement on organizational effectiveness in the Nigerian Banking industry. It is established from the review that there is a relationship between women career advancement and organizational effectiveness and women career advancement does impact organizational effectiveness. However, none of the studies researched on women career advancement and organizational effectiveness in Nigerian banking industry, using four determinants.

Review of previous studies on the women career advancement and organizational effectiveness indicates a need for more literature for enrichment of the subject matter and better understanding. A few of such studies are stated below to substantiate the above assertion. Allen, French and Potet (2016) studied women and career advancement in America and identified gender roles and self-concept as proxies for career advancement. The study failed to take cognisance of work-family life and organizational culture as proxies for career advancement. Afande (2015) examined the factors affecting women career advancement in the banking sector in Kenya and identified proxies for career advancement to be individual skills, self-confidence and gender bias. This study is obviously adamant or silent on family-work balance and the role of organizational culture. Datta and Argarwal (2017) researched on factors affecting career advancement in India and identified career aspirations and choices as proxies for career advancement of women. The study mainly focused on career identity to the neglect of family-work life, organizational culture and self-development. Mordi, Adedoyin and Ajonbadi (2011) studied impediments to women career advancement in Nigerian banks and isolated cultural expectations of females within the family and organizational culture as proxies for career advancement. This study intends to employ the four dimensions which cut across family factors, individual factors, work factors as well as organizational factors with the aim of finding the extent of the effect of these determinants on organizational effectiveness and fill the gap in literature.

Again, some of the works reviewed did not use the banking industry and generalized on both female and male employees with study environment and other factors different from Nigeria. This study shall focus on women employees in Nigerian banking industry, with particular emphasis on Deposit Money banks which is rated high in female employment and gross domestic (GDP) of Nigeria economy. This, shall immensely contribute to knowledge and add to already existing literature on the women career advancement and the Nigerian banking industry.

CHAPTER THREE RESEARCH METHODOLOGY

➤ Introduction

This chapter presents a specification of the procedures employed to gather required data in order to solve the research problem. It specified the study design, population of the study, sample size, sources and method of data collection and analysis as well as model used for the study.

➤ Research Design

The study adopted the cross sectional survey design. The choice of this design is because the data for this research was collected just once through the administration of questionnaire to answer research questions. Cross sectional design is a type of survey design involving the collection of information from any given sample of population elements just once (Ogunbameru, 2003). That is, the collection of data at a single point in time from a specified population. The survey method is justified and was adopted for this research because the study involves collection of samples drawn from a specified population and was measured at a single point in time.

• Population of the Study

The population of this study comprised all women staff of the registered deposit money banks operating in Nigeria. The consideration is based on the fact that the focus of the study is on women and their advancement in the banking career. However, for effective coverage the researcher used categorization by the Banker Magazine which gave only five Nigerian banks ranked among 1000 global banks. These include Access Bank, Zenith Bank, First Bank, United Bank for Africa, and Guaranty Trust Bank. The scope was further extended to cover categorization by Corporate Finance Institute which categorizes top banks in Nigeria. The inclusion of this categorization sees two additional banks Union Bank and Fidelity Bank. Therefore, the population of the study is drawn as shown in Table 1 below.

Table 1 Accessible Population for the Study According to Deposit Money Banks

Name of Bank	Number of Male Employees	Number of Female Employees	Total Employees	Percentage of Female (%)
Access Bank Plc	1,756	1,433	3,189	44.94
Fidelity Bank Plc	2,009	1,502	3,511	42.77
First Bank Nig Ltd	4,646	2,970	7,616	38.99
Guaranty Trust BankPlc	1,804	1,480	3,284	45.07
Union Bank of Nigeria Plc	1,783	1,111	2,894	38.40
United Bank for Africa Plc	5,187	4,437	9,624	46.10
Zenith Bank Plc	3,177	2,953	6,130	48.17
Total	20,362	15,886	36,248	43.83

Source: Annual Report and Statement of Accounts of the various commercial banks (2017) [see appendix E].

• Sample Size Determination

In carrying out a research, it is usually not possible to deal with the entire target population. As such the researcher identified that portion of the population that can be accessed. From the accessible population, a sample size for the study was selected in such a way that it is representative of the target population and the findings from the sample can be generalized to the population. In determining the sample size for this study, the probability level, also called confidence level was set at 95 percent (0.05 level). The sample size was determined by using the Taro Yamen's formula (Baridam, 2001), as shown below:

$$n = \frac{N}{1 + N(\epsilon)^2}$$

Where:

n = designed sample size

N = the finite population

I = the constant value

e = the allowed margin of error. The study assumes 95% confidence level, leaving 5% to sampling error.

The sample size therefore is:

$$n = \frac{15,886}{1 + 15,886(0.5)^2}$$

$$n = \frac{15,886}{1 + 15,886(0.0025)}$$

$$n = \frac{15,886}{1 + 39.715}$$

$$n = \frac{15,886}{40.715}$$

$$n = 390.175611$$

$$n = 390 \text{ (approx.)}$$

The total sample size for the study as computed above is 390. The research used a proportionate sampling method to determine the sample for each bank selected from the banking industry for investigation. This was computed using Kumar (1976) proportional allocation formula as follows:

$$n_h = \frac{nN_h}{N}$$

Where:

n = the total sample size

N_h = number of women employees in each selected deposit money bank

N = the accessible population size

The sample size is 390 but a buffer margin was introduced to take care of human error expected by the researcher. Buffer margin for survey sample depends on the assumption of the response rate the researcher thinks the survey will achieve (Dessel, 2013). Oversampling is recommended in order to account for unreturned copies of questionnaire and uncooperative subjects as to ensure that minimum sample size is achieved.

Barlett, Kotrlik and Higgins (2001) recommended that a researcher should use pilot results or response rates to determine buffer margins for data collection in order to ensure that the minimum sample is met. They came up with a formula for calculating adjusted sample size as follows:

$$n_2 = \frac{\text{Minimum sample size}}{\text{Anticipated return rates}}$$

Where:

n_2 = Sample size adjusted for response rate given a sample size required to produce the minimum sample size calculated as:

Anticipated return rate according to pilot studies = 82% Therefore $390/0.82 = 475.6097$

Approximately 476.

Hence, the actual sample size is 476.

The actual copies of the questionnaire distributed were 476 copies to the selected deposit money banks.

Table 2 Sample Units for Each Selected Deposit Money Bank (Adjusted for Response Rate)

Commercial Bank	Number of Female Employees	Number sampled $n_h =$
Fidelity Bank Plc	1,433	$476(1433)/15,866 = 43$
First Bank Nig Ltd	1,502	$476(1502)/15,866 = 45$
Guaranty Trust Bank Plc	2,970	$476(2970)/15,866 = 89$
Union Bank of Nig. Plc	1,480	$476(1480)/15,866 = 44$
United Bank For Africa Plc	1,111	$476(1111)/15,866 = 33$
Zenith Bank Plc	4,437	$476(4437)/15,866 = 133$
Fidelity Bank Plc	2,953	$476(2953)/15,866 = 89$
Total	15,866	476

Source: Researcher’s computation.

• *Sampling Techniques*

Sampling is an act of taking a limited number from a large number of items (referred to as populations), studying the characteristics of these few items and using the findings as a basis for reaching conclusions about the population (Akpa, 2011). It is intended to gain knowledge about a population as a whole. The simple random sampling technique was employed, sampling elements consisted of women employees from the seven (7) selected deposit money banks in seven states (Benue, Kaduna, Kano, Enugu, Nambra, Lagos and Federal Capital Territory, Abuja) within Nigeria. Respondents from the selected banks were identified and chosen for questionnaire administration. The justification for employing random sampling techniques was that it gave each element the equal opportunity to be selected for the sample that will ultimately provide the needed data for analysis into investigating the problem of women career advancement and organizational effectiveness in the banking industry.

➤ *Sources of Data*

Data for this research was collected from both primary and secondary sources. The primary data are those which are collected afresh and for the first time and thus happen to be original in character (Kothari and Garg, 2014). The study employed the use of close ended questionnaires as a source for gathering first-hand data from respondents who are women employees of selected commercial banks.

➤ *Methods of Data Collection*

Primary data constituted the main source of data for this research and was collected through structured close-ended questionnaire, administered to the targeted respondents being women employees in Nigerian commercial banks. The closed-ended questionnaire is a type of questionnaire designed with questions that force respondents to respond in a predetermined manner (Agburu, 2007). The questionnaires were administered personally with the help of seven (7) research assistants to ensure high rate of return.

The questionnaire for the study was basically adapted from previous studies reviewed and partially developed by the researcher to inculcate originality. Multiple choice close-ended questions were drawn to evoke responses on two parts. Part one(i) sought to generate responses on the demographic characteristics of the respondents while part two(ii) sought responses on the effect of women career advancement on organizational effectiveness. The questions on women career advancement addressed measures of work-family balance, Women aspirations, women self-development and organizational culture, while questions on organizational effectiveness addressed measures of productivity, profitability and service quality.

The questionnaires were administered to women employees in the selected banks, and responses structured on a five (5) point Likert scale ranging from 5 – 1; where 5 = Strongly Agree, 4 = Agree, 3 = Neutral, 2 = Disagree and 1 = Strongly Disagree. The Likert scale is appropriate for this study since the numerical scale is used to measure the attitude, perceptions and

general behavior of the respondent towards the object or event. Consequently, relevant information were drawn from the analysis of collected data as it relates to women career advancement and organizational effectiveness in the banking industry.

➤ *Validity and Reliability*

In formulating a research design, the issue of credibility of the research findings is very paramount. The study ensured that the research instrument was subjected to both validity and reliability tests.

Validity is a measure centered on whether the instrument measures what it is intended to measure (Avwokeni, 2007). There are different types of validity, each requiring different operations to follow. They include face validity, content validity, construct validity, concurrent validity and predictive validity. Face validity is concerned with the researcher's subjective evaluation as to the validity of a measuring instrument (Nongo, 2011). The questionnaire designed to collect data was reviewed with colleagues in the Ph.D programme, lecturers in the field of human resource management, and views of my supervisors. With respect to sampling validity, the sample size was drawn from the population under study, which implies the accessible population was also studied, not just the sample.

To evaluate content validity, index for individual items (I-CVI) was used (Gantscho & Sukdeo, 2018) Questionnaire contains 60 questions. The 1st 35 describing women career advancement and the last 25 describing organizational effectiveness. For 6 or more experts I-CVI should not be less than 0.78 and for 5 or less experts, I-CVI should be equal to 1. The I-CVI for this study was 0.84 which is above 0.78, meaning the questionnaire was valid.

Concurrent validity is the extent that a test instrument constructed is similar with a standard test already used. The study compared the results of hypothesis test with a similar research carried out by Allen, French and Poteet (2016), Afande, (2015), Ajayi (2013). Construct validity refers to an evaluation of the extent to which an instrument assess the construct it is deemed to measure (Strauss & Smith, 2009)

Predictive validity indicates the ability of a test instrument to predict some future behaviour. With respect to this study regression and correlation analysis were used on measures of both women career advancement and organizational effectiveness.

Reliability of a research instrument refers to the consistency of the measure (Baridam, 2001). To Saunder et al (2009), reliability refers to the extent to which data collection techniques or analysis procedures will yield consistent findings. Reliability of the research instrument was determined through Cronbach's Alpha Coefficient using Statistical Package for Social Sciences (SPSS, see appendix D4). The study consists of seven constructs where four were concerned with information on women career advancement while three were concerned with information on organizational effectiveness. The four constructs in women career advancement include: work-family balance (10 items), Women aspirations (8 items), women self-development (7 items) and organizational culture (10 items). Organizational effectiveness has three constructs which include: productivity (9 items), profitability (7 items) and service quality (9 items). A total of 60-item survey questionnaire was developed to obtain responses from women employees in the Nigerian banking industry. Cronbach alpha was used to measure the strength of consistency of the test instrument. According to Field (2017), Cronbach Alpha (α) values substantially lower indicate an unreliable scale, a value of 0.7 - 0.8 is acceptable. Cronbach Alpha for this study was approximately 0.7 (see Appendix D4)

• *Pilot Study*

A pilot study is one of the essential stages in a research dissertation/thesis and is conducted to identify potential problem areas and deficiencies in the research instruments and protocol prior to implementation during the full study (Lancaster, Dodd and Williamson, 2004). Pilot study, also known as pretest is the preliminary administration of data collection in order to determine its quality of adequacy (Zikmund, Babin, Carr and Griffin, 2010). The purpose of pretest includes exploring the question contents, wording and the overall quality of survey data (Cooper and Schindler, 2007)

To further ensure reliability of the instrument for this study in terms of returns on questionnaire, a pilot study was carried out on United Bank for Africa (UBA) which is one of the selected banks for the study in the Nigerian banking industry based on its accessibility and proximity to the researcher. The pretest gave the researcher the opportunity to interact with respondents face to face and receive comments that aided to clarify issues of ambiguities, biasness, actual time taken to fill the questionnaire and any difficulties arising from data entry.

According to Connelly (2008), extant literature suggests that a pilot study sample should be 10% of the sample projected for the larger parent study. However, Hertzog (2008) cautions that this is not a simple or straight forward issue to resolve because these types of studies are influenced by many factors. Nevertheless, Tappin (2014) suggested 10 to 30 participants for pilots in survey research. Implying that 10 would be a minimum, and 30 might be considered in a dissertation/thesis where sample size is expected to be 300. For this study, the number of respondents was 38 out of the total sample size of 476 carried out in February, 2021. 38 copies of the questionnaire were randomly administered on women employees of UBA bank and 31(82%) copies were returned while 7(18%) did not return. The collected data yielded a response rate of 82%. With Cronbach alpha values of 0.7 and

pilot study of 82%, the instrument was considered to be reliable for the study.

➤ *Techniques of Data Analysis*

The techniques adopted for this study were based on the research problem. The problem is relational in nature and seeks to establish the relationship between women career advancement variables and those of organizational effectiveness. Therefore, the study adopted both descriptive and inferential statistics. Descriptive statistics in this study presented demographic and other related research data using percentages, tables, frequencies, mean, standard deviation and charts. The inferential statistics used to empirically evaluate the variables in this study to ascertain the relationship was correlation coefficient analysis technique. Regression analysis was also conducted to ascertain the effect of women career advancement on organizational effectiveness in the Nigerian banking industry with the help of Statistical Package for Social Sciences (SPSS, see Appendix C & D) version 21.0. The Decision Rule for the study was established on population value or coefficient β for null hypothesis as $H_0 : \beta = 0$ and the alternative hypothesis as $H_a : \beta > 0$, $H_a : \beta < 0$, $H_a : \beta \neq 0$. If the β - value is smaller than the significant level α , we reject the null hypothesis in favour of the alternative and conclude that there is sufficient evidence at the α level to conclude that there is a linear relationship between the predictor (X) and response (Y). If the β - value is larger than the significant level α , the null hypothesis is accepted, implying there is no enough evidence at the α level to conclude that there is a linear relationship between women career advancement and organizational effectiveness.

➤ *Model Specification of Women Career Advancement and Organizational Effectiveness*

The study specified a model to guide the research in responding to research questions, hypotheses testing and ultimately solve the problem. The model for this study is anchored on the theory of self-efficacy by Albert Bandura (1978). It focused on women career advancement and organizational effectiveness in the Nigerian Banking industry. Women career advancement is the independent variable while organizational effectiveness is the dependent variable.

Women Career Advancement (WCA) is determined by several factors; family factors, individual factors, cultural factors and organizational factors. Family factors (FF) consist of housework, child care, married life; Individual Factors (IF) are aspirations and self- development. Culture factors (CF) include beliefs and stereotype; Organizational Factors (OF) consist organizational policies and management style. In addition to the above, there can be several other intervening and moderating factors such as age, legal factors, norms and environmental factors that exist in this study. However, they are not considered in this research for avoidance of unnecessary complexities. Therefore, the research assumed intervening and moderating variables as fixed constraints and do not affect Women Career Advance.

Measures for organizational effectiveness (OE) are productivity, profitability and service quality. The model used in this study is based on self-efficacy theory which states that an individual’s belief in one’s capability to perform actually affects performance. (Robbin and Judge, 2009). According to Smyth (2019), the theory proposes that an individual’s learned beliefs about positive and negative outcomes from certain types of behaviour will affect their expectations, and thus, their decision-making. The interaction between an individual’s ability to achieve, their expected outcomes and the actual outcome is what motivates a person’s career advancement under this model.

The model for the study is given as:

$$Y = f(x) \dots\dots\dots(3.1)$$

Where:

Y = Organizational Effectiveness (OE)

X = Women Career Advancement (WCA) Mathematically, the model is expressed as:

$$Y = \alpha + \beta X + e \dots\dots\dots(3.2)$$

Where:

Y and X are as defined above as OE and WCA respectively α = Constant

β = Coefficient of x e = Error term

Therefore:

$$OE = f(WCA) \dots\dots\dots(3.3)$$

OE is measured by Productivity, Profitability and Service Quality. $Y = Productivity(y1) + Profitability(y2) + Service Quality(y3)$

$$Y = y_1 + y_2 + y_3 \dots\dots\dots (3.4)$$

WCA is determined by Work-family balance, Women aspirations, Self-development and Organizational culture

$$X = \text{Work-family balance (x1) + Women aspirations (x2) + Women self-development (x3) + Organizational culture (x4)}$$

$$X = x_1 + x_2 + x_3 + x_4 \dots\dots\dots (3.5)$$

Thus,

Substitute equation four (3.4) and five (3.5) into equation two (3.2) since there are three constructs for the dependent variable represented by Y against the four constructs for independent variable represented by X, the multiple association models were formulated as follows:

$$y_1 = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + e \dots\dots\dots (3.6)$$

$$y_2 = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + e \dots\dots\dots (3.7)$$

$$y_3 = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + e \dots\dots\dots (3.8)$$

Where:

y_1 = Productivity, y_2 = Profitability, y_3 = Service Quality and x_1 = Work-family balance, x_2 = Women aspirations, x_3 = Women self-development, x_4 = Organizational culture.

- *Model Justification*

The model specified for this study has Organizational Effectiveness variable dependent on Women Career Advancement. Women career advancement is influenced by factors such as aspirations, work-family balance, self-development, and organizational culture, which can be manipulated to bring about organizational effectiveness in productivity, profitability and service quality. Aspirations of women employees in an organization have an effect on the goals or objectives strongly desired, longed for or aimed at. Career aspirations for promotion and advancement to senior management positions compel women to strive towards achieving organizational goals that bring about effectiveness. Work-family-balance has to do with inter-role conflict dimensions of family-to-work demands such as spousal employment, number and age of children while work-to-family characteristics like average work hours, work schedule, flexibility of work schedule and work support all exert influence on women employees, ultimately affecting career advancement and by extension, organizational productivity as well as profitability.

Organizational culture basically refer to norms, values, policies and practices that tend to define gender roles. When the choice of career and extent of social interactions and training is marred by the culture of the organization, it affects the advancement of women employees and brings about a corresponding effect on productivity, profitability and service quality in an organization. Service quality is critical measure of effectiveness for establishing and sustaining satisfying relationships with customers and an important indicator of customer satisfaction. In the service industry such as banking, the effectiveness of the banks is tied to provision of quality service as a core competitive strategy.

CHAPTER FOUR DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

A. Introduction

This chapter focused on the presentation of data collected from the study area using questionnaire. The data was presented in tabular form and analyzed using the statistical tools stated in chapter three starting with analysis of respondent’s profile, test of hypotheses and discussion of findings.

B. Data Presentation and Analysis of Results

The data collected was presented and analyzed in this section under the following:

➤ Response Rate

A total of 476 survey questionnaire were administered to the targeted participants being women employees of selected Deposit Money Banks in Nigeria under a period of three weeks with the help of research assistants. Out of 476 copies, 430 (90%) were correctly completed filled and returned, 26 (6%) copies did not return while 20 (4 %) copies that returned had either incomplete responses or were wrongly filled and not suitable for analysis. The response is as presented in table 3.

Table 3 Response rate for the Data Collected

Questionnaire	No. of Copies	Percentage
Administered	476	100
Returned	446	93.7
Not returned	26	5.5
Returned but unusable	20	4.2
Returned and usable	430	90.3

Source: Field Survey (2021)

➤ Analysis of Bio-Data

This section provides demographic information of the respondents. The characteristics under study include age group, marital status, educational qualification, length of service in the bank, current designation. Responses on the above characteristics was presented in table 4 below.

Table 4 Demographic Data of Respondents (Appendix B1)

	Item	Frequency		Item	Frequency
Length of Service	0-5 years	169 (39.3%)	Age of respondents	25-34 years	240 (55.8%)
	6-10 years	104 (24.2%)		35-44 years	133 (30.9%)
	11-15 year	131 (30.5%)		45-55 years	57 (13.3%)
	16-20 years	26 (6%)			
Current Designation	Marketing Rep	184 (42.8%)	Marital Status	Married	193 (44.9%)
	Loans/Data PO	170 (39.5%)		Single	184 (42.8%)
	Asst./Dep BM	60 (14.0%)		Widowed	48 (11.2%)
	Deputy GM	16 (3.7%)		Divorced/Sep	5 (1.2%)
Name of Bank	Zenith	153 (35.6%)	Educational Level	SSCE/Diploma	163 (37.9%)
	Access	98 (22.8%)		HND/BSc	231 (53.7%)
	First Bank	8 (1.9%)		M.Sc./MBA	36 (8.4%)
	UBA	20 (4.7%)		PhD	0
	Fidelity	65 (15.1%)			
	GTB	32 (7.4%)			
	Union Bank	54 (12.6%)			
Note: n= 430; PO = Processing Officer; BM= Branch Manager; GM = General Manager; Sep= Separated					

Source: Field Survey, (2021)

Table 4 shows that 163 (38%) of the women employees have SSCE or Diploma Certificate as their highest qualification, 231 respondents representing 54% of the sample have either HND or Bachelor’s Degree as their highest qualification, while 36 respondents representing 8% have master’s degree and non of the respondents had a Ph.D degree. The implication of these figures is that the respondents that supplied answers to the survey questionnaire are educated enough to know the responses that they gave for each question.

Another important profile of the respondents is their work experience as depicted by the number of years in service also reported in Table 4. The figures show that 169 (39%) of the sampled employees have been working for between 0 – 5 years with the banking industry in Nigeria. Furthermore, 104 (24%) respondents indicated working with the bank between 6 – 10 years. 131

respondents constituting about 31 % of the have 11-15 years working experience, and 26 (6%) of the respondents have over 16 years working experience. That means that a cumulative of 94 % are respondents who have been working with the Nigerian banking industry for over 5 years and are in a position of giving credible responses to the questions asked in the questionnaire.

Table 4 also shows that 184 (43 %) of the respondents are entry level employees, usually marketing representatives, 170 (39.5 %) of the respondents are either loan or data processing offices and 76 (17.7%) respondents are either Deputy branch manager or deputy general manager respectively. This implies that majority of the respondents were at the lower level in their career in the banking industry in Nigeria. Another component of the respondents’ profile is the marital status. According to the results presented in Table 4, 45% (193) of the respondents are married while 43 % (184) are single. The result shows the high rate of participation of both married and single women employees in the Nigerian banking industry.

➤ *Descriptive Statistics*

Table 5 presents the descriptive statistics of the dependent and independent variables. The key descriptive statistics reported in this table are the measure of central tendency (mean), measures of dispersion (minimum, maximum and the standard deviation), and the measures of the distribution of the data (Skewness and Kurtosis including their respective standard errors).

Table 5 Descriptive Statistics (Appendix B2)

	Min	Max	Mean	SD	Skew	Kurt	Tol.	VIF
Work Family Balance	1.90	4.60	2.9670	0.51	.48	1.75	.955	1.047
Women aspirations	3.13	5.00	4.1498	0.54	.60	.74	.471	2.123
Women Self Development	3.00	5.00	4.1296	0.53	.99	.118	.374	2.676
Organisational Culture	2.70	5.60	3.6944	0.44	.59	2.09	.698	1.432
Productivity	2.71	4.71	3.6199	0.49	.41	.80		
Profitability	1.71	4.57	2.9751	0.47	.07	1.09		
Service Quality	2.44	5.00	4.1253	0.73	-1.43	.89		

Source: SPSS output, 2021. N = 430; SD: Standard Deviation; Min= Minimum; Max=Maximum;Skew=Skewness ; Kurt = Kurtosis; Tol = Tolerance

Table 5 indicates that the productivity (y1) ranges from a minimum of 2.71 to the maximum of 4.71. The overall productivity mean scores (M) is 3.62, with standard deviation (SD) of 0.49, profitability (y2) ranges from a minimum of 1.71 to 4.57 with an overall mean score of (M 2.98, SD = 0.47), Service Quality(y3) ranges from 2.44 to maximum of 5.00 (M = 4.13, SD = 0.73), Work-family balance (x1) (M = 2.97, SD = 0.51), Women aspirations (x2) (M= 4.15, SD = 0.54), Women Self-development (x3) (M= 4.13, SD = 0.53) and organizational culture (x4) (M= 3.69, SD = 0.44).

The descriptive statistics in table 5 above were computed from the five points Likert scale ranging from strongly disagree (SD=1), disagree (D=2), undecided (U=3), agree (A=4), and strongly agree (SA=5). Thus, the mean value of the variable more than 3 depicts that the respondents agree that women career advancement influences organizational effectiveness. On the other hand, mean value less than 3 depicts that respondents refute the claim that women career advancement increases organizational effectiveness while mean values equal to 3 suggest that respondents are indifferent. For the three organizational effectiveness variables (productivity, profitability and service quality) the mean value suggests that there is more service quality ($\bar{x} = 4.13$, SD = 0.73) follow by productivity ($\bar{x} = 3.62$, SD = 0.49) and profitability ($\bar{x} = 2.98$, SD = 0.47). The two organizational effectiveness variables (productivity and service quality) approximate to 4 suggesting that respondents agreed with the organizational effectiveness of the banking industry in Nigeria, while one variable (profitability) approximate to 3 suggesting that respondents are indifferent.

For the women career advancement variables (work-family balance, women aspirations, women self-development and organizational culture) the descriptive statistics indicates that there is more women managerial aspirations ($\bar{x} = 4.15$, SD = 0.54), followed by women self-development ($\bar{x} = 4.13$, SD = 0.53), and then organizational culture ($\bar{x} = 3.69$, SD = 0.44), and lastly work-family balance ($\bar{x} = 2.97$, SD = 0.51). The three variables approximate to 4 suggesting that respondents agreed that women career advancement proxies can be predictors for organizational effectiveness in this study.

➤ *Regression Assumptions*

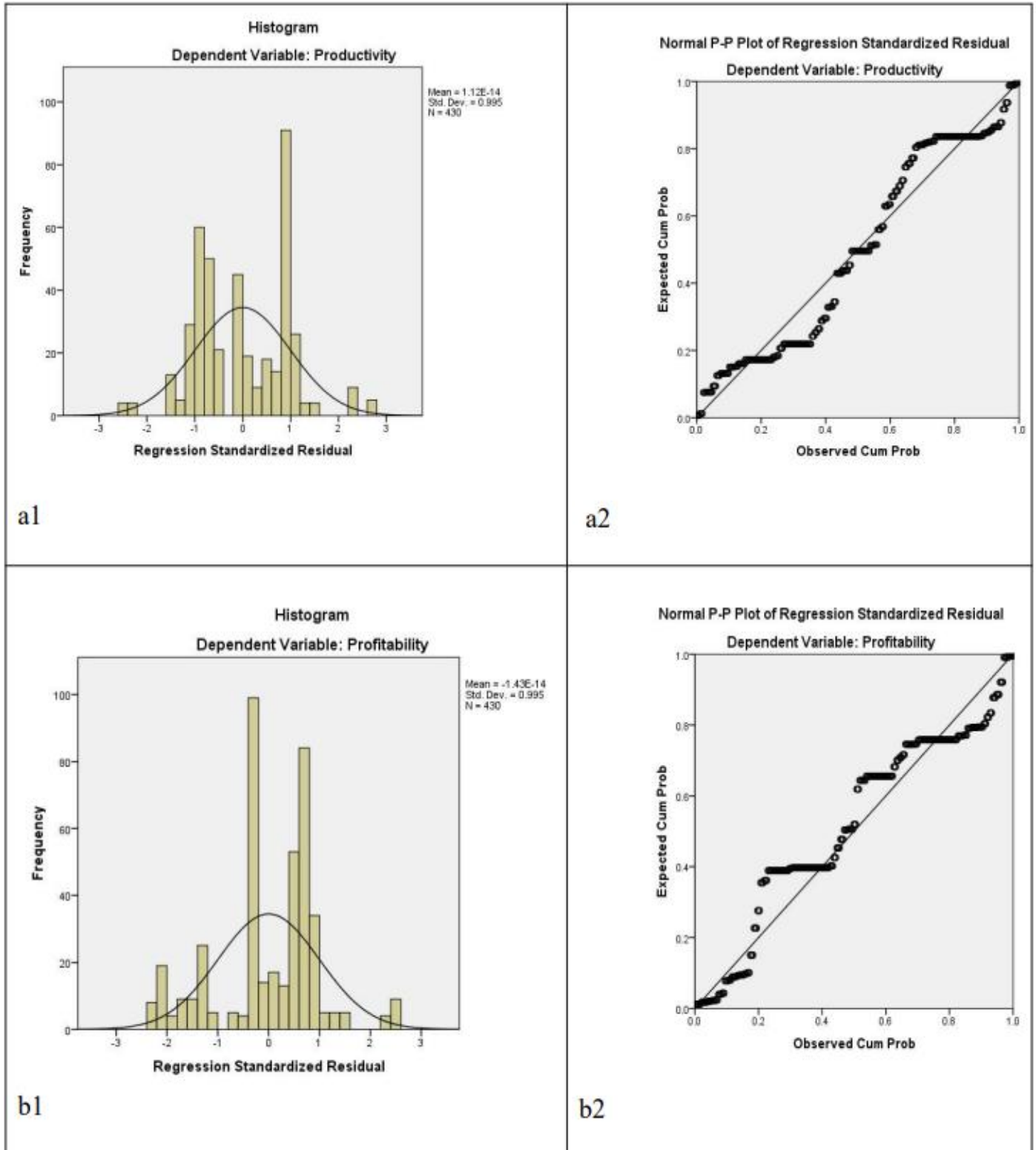
Regression analysis as explained in chapter three is a parametric test which requires large data and certain assumptions to be true. Assumptions such as normality of the error term, homoscedasticity, lack of multicollinearity among the predicted variables, omitted variable (specification error) and joint effect. Regression analysis does not produce reliable results if data does not fulfill these assumptions. The following assumptions were tested and discussed.

- *Normal Distribution of Error Terms*

Normality implies that the error (residual) term is normally distributed. The assumption entails that the error term is both normally distributed and uncorrelated with the predictors. Normality of residuals should not be confused with the normality of the

variables. If the error terms are non-normally distributed, confidence intervals may be too wide or narrow. Unstable confidence interval leads to difficulty in estimating coefficients. Normality of errors is checked by plotting histogram of the residuals as presented in Fig 2. This is because the study contains three models (regression equation) relating to productivity, profitability and service quality. Fig 2(a1), (b1) and (c1).

A normal probability plot graphs z-scores (normal scores) is often plotted against a data set. If the line is skewed to the left or right, it means that the data is not normally distributed. A straight, diagonal line means that you have normally distributed data. If the line is skewed to the left or right, it means that the data is normally distributed. As shown in Fig 1(a2, b2, c2) the Normal P-P plot shows a straight diagonal line, suggesting that the data is normally distributed.



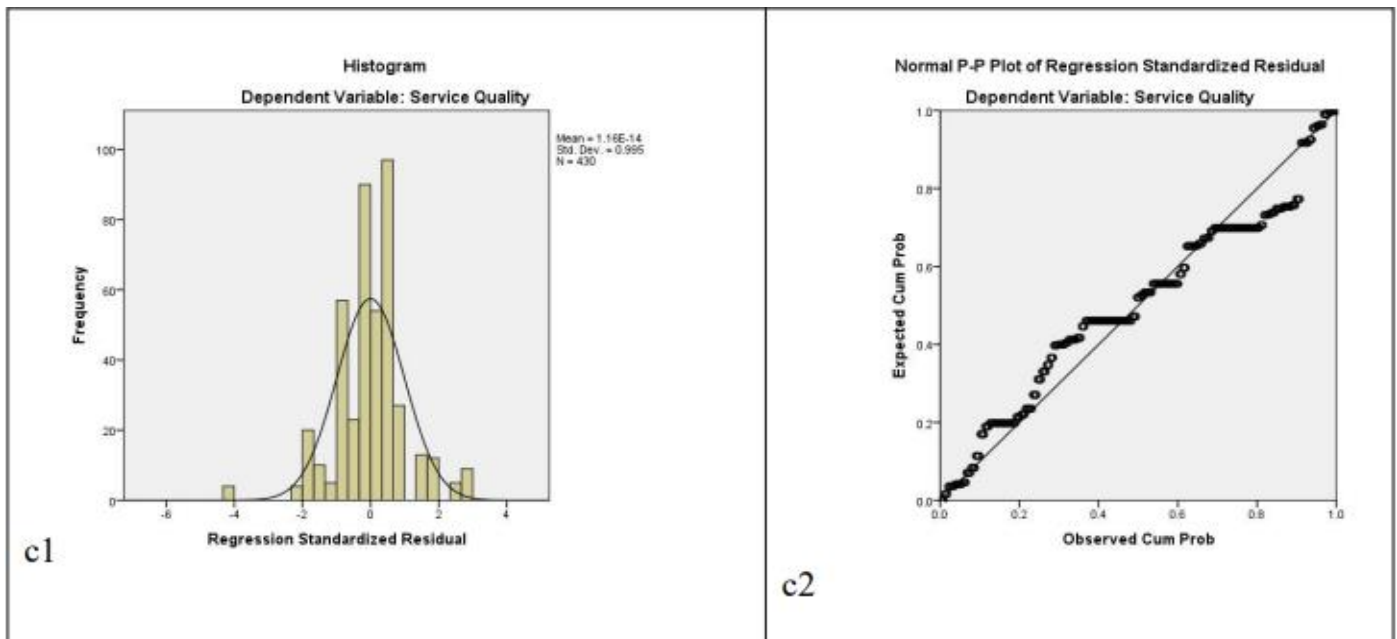


Fig 2 Histogram and Normal P-Plot (Drawn from Appendix D1, D2, D3)

• *Correlation Results*

Pearson Moment product correlation indicate the association between the variables. The correlation coefficient (ρ) for all the variables is significant at 0.01 and 0.05. It isa measure that determines the degree to which the movement of two different variables is associated. The range of values for the correlation coefficient presented in Table 6 was drawn from Appendix C1. Pearson correlation indicated that there was a significant positive association between work-family balance and productivity ($r = .221, p < .05$). However, the results also show that work-family balance has no relationship with profitability ($r = .059, p > .05$) and service quality ($r = .027, p > .05$).The results also show that women aspiration is positively related to productivity ($r = .431, p < .05$) and service quality ($r = .222, p < .05$). However, the results of the correlation analysis show that women aspiration has a negative and significant relationship with profitability ($r = -.076, p < .05$). The results also show that women self-development positively relates to productivity ($r = .102, p < .05$), profitability ($r = .271, p < .05$) and service quality ($r = .430, p < .05$). finally, the results of the correlations shows that organizational culture correlates with productivity ($r = .105, p < .05$), profitability ($r = .271, p < .05$) and service quality ($r = .430, p < .05$).

• *Multicollinearity*

Another important assumption that must be satisfied for a multiple regression model is multicollinearity. Multicollinearity (collinearity) occurs when two or more predictors in a regression equation are correlated. When collinearity occurs, it becomes a tough task to figure out the true relationship between predictors and the response variable. In other words, it becomes difficult for the researcher to determine the predictor(s) that predict the dependent variable. When multicollinearity is present, standard errors are inflated. Multicollinearity tends to increase the standard errors, make confidence interval wider leading to less precise estimates of slope parameters. To check the collinearity assumption, this study employed Pearson correlation and Variance Inflation Factor (VIF) tests. The result of multicollinearity is reported in table 6.

Table 6 Correlations (Appendix C1)

Variables	Work-family balance	Women aspirations	Women self-development	Organizational culture	Productivity	Profitability	Service quality	VIF
Work-Family Balance	1.000							1.047
Women aspirations	0.112**	1.000						2.123
Women Self Development	-0.069	0.431**	1.000					2.676
Organizational Culture	0.013	0.201**	0.574**	1.000				1.432
Productivity	0.221**	0.431**	0.210**	0.102**	1.000			
Profitability	0.059	-0.076*	0.168**	0.271**	-0.105**	1.000		
Service Quality	0.027	0.222**	0.477**	0.430**	0.004	0.407**	1.000	

** . Correlation is significant at the 0.01 level (2-tailed), * Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS Output (2021)

The rule-of-thumb is that Pearson correlation coefficients above 70 percent indicate serious collinearity. VIF value less than or equal to 4 suggests no multicollinearity, whereas a value of greater than or equal to 10 implies serious multicollinearity.

The highest Pearson correlation coefficient from Table 6 between predictor variables is 0.574 (that is between organizational culture and women self- development). Since the correlation coefficients are all below 70%, the researcher concluded that independent variables are not highly collinear. To validate the findings, VIF was employed and the results indicated that the VIF ranges from 1.047 – 2.676, meaning that, no independent variable has a significant linear relationship with other independent variable(s).

• *Testing for Homoscedasticity*

Another important assumption is that the variance in the residuals has to be homoscedastic or constant. Homoscedastic means that the residuals at each level of the predictor(s) should have the same variance (homoscedasticity). When the variances are unequal, there is heteroscedasticity. When the homoscedasticity assumption is violated, the estimated coefficients of a regression model are not efficient. Heteroskedasticity is checked by means of a scatter plot of the standardized predicted values. If the scatter plot is indeed scattered without a horn-like shape, homoscedasticity is confirmed; if the plot looks like the shape of a horn, there is heteroscedasticity problem. The analysis for the scatter plots for the three models are reported in appendix D (1), (2) and (3).

• *Autocorrelation*

The final regression assumption that was tested in this study is autocorrelation. Autocorrelation drastically reduces the model’s accuracy, and causes the associated *p*-values to be lower than actual. It makes a researcher to come up with incorrect influences. To check for autocorrelation, Durbin – Watson (DW) statistics was calculated. It usually lies between 0 and 4. As a rule of thumb, DW = 2 implies no autocorrelation, 0 < DW < 2 means positive autocorrelation while 2 < DW < 4 indicates negative autocorrelation. The results of the DW statistics for the three models are 1.742, 1.585, and 1.692. Since these values can all be approximated to 2.0, it means autocorrelation is not present.

➤ *Regression Results*

Multiple linear regression method of analysis is used in this study for assessing the strength of the relationship (effect) between each of a set of explanatory variables (also known known as independent variables) and a single response (or dependent) variable. The analyses of the multiple regressions give rise to what is known as regression coefficients. The coefficients estimate the change in the response variable that is associated with a unit change in the corresponding explanatory variable, holding all other explanatory variables constant.

In line with the objectives, three regression models were formulated in chapter three. Each model corresponds with a particular dimension of the organizational effectiveness (i.e., productivity, profitability and service quality). The results from the regressions are reported in Table 7 to table 4.7. The first two tables are model fit tables called “the model summary” and an “ANOVA” shown in Table 7 and Table 8 respectively. Table 7 (the model summary) shows that the multiple correlation coefficient (*R*), using all the predictors simultaneously, the R-square, adjusted R- square, standard error of estimates and the Durbin Watson statistics.

Table 7 Model Summary (Drawn from Appendix d1, d2, d3)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.539 ^a	.291	.284	.4155	1.742
2	.732 ^a	.186	.179	.4231	1.585
3	.799 ^a	.639	.636	.4385	1.692

- a. Predictors: (Constant), work-family balance, Women aspirations, Women self-development, Organizational culture.
1. Dependent Variable: Productivity
 2. Dependent Variable: Profitability
 3. Dependent Variable: Service quality
- Source: SPSS output (2021)

R-Square (called the coefficient of determination) from Table 7 indicates the proportion of the variance of organizational effectiveness. This is explained by variation in the predictor variables (work-family balance, Women aspirations, women self-development, organizational culture location). The first measure of organizationaleffectiveness that was employed in this study is productivity. The multiple correlation coefficient of model 1 (productivity) is 0.539, while the multiple correlation coefficient of model 2 (profitability) is 0.432 and model 3 (service quality) is 0.799. All these indicate that there is a strong correlation between each measure of organizational effectiveness (productivity, profitability and service quality) and the predictor variables simultaneously used in the model.

There is 0.539 (53.9 %) multiple correlation coefficient, using all the predictors simultaneously for the first model with productivity as the dependent variable, 0.432 (43.2%) for the second model with profitability as the dependent variable and 0.799 (79.9%) for the third model with service quality as the dependent variable.

To interpret the variability in organizational effectiveness accounted for by the three fitted models, the R-square and adjusted R- square are used. The Model Summary (Table 7) gives the R-squared ($R^2 = 0.291$) and adjusted R- squared (adjusted $R^2 = 0.284$). Thus, the first model (model 1) is predicting about 29 % of the variance productivity. The model summary table also gives the R-squared ($R^2 = 0.186$) and adjusted R- squared (adjusted $R^2 = 0.179$) for the second model and the R-squared ($R^2 = 0.639$) and adjusted R- squared (adjusted $R^2 = 0.636$) for the third model. The second and third models are predicting about 19 % and 64 % in profitability and service quality respectively.

The adjusted R^2 are used because R^2 will increase when further terms are added to the model even if the additional terms do not explain variability in the population. Thus, the *adjusted* R^2 is an attempt at improved estimation of R^2 in the population. Using the adjusted R^2 the study concludes that 28 %, 18 % and 64% in the variability in productivity, profitability and service quality can be explained by the four dimension of women career advancement (work-family balance, Women aspirations, women self-development, organizational culture) The model summary table reports the strength of the relationship between the independent and the dependent variable.

The “standard error of the estimate” in multiple regression measures the difference between a respondent assessment of the women career advancement in the underlying population. The more the error, the larger the absolute differences between observed dependent variable and those expected. For instance, in the first model, the estimated standard error is 0.5574. As a further measure of the strength of the model fit, the standard error of the estimate in the model summary table should be compared to the standard deviation in the descriptive statistics table. Without prior knowledge of the model of productivity, profitability and growth in the oil industry, the best guess for the productivity would be (M = 3.6199, SD = 0.4910), profitability would be (M = 2.9751, SD = 0.4669) and service quality would be (M = 4.1253, SD = 0.7266).

However, with the linear regression model, the error of the estimate is lower, 0.4155 for productivity, 0.4231 for profitability and 0.4385 for service quality.

Table 8 ANOVA (Drawn from Appendix D1, D2, D3)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	30.056	4	7.514	43.518	.000 ^b
Residual	73.382	425	.173		
Total	103.437	429			
2 Regression	17.415	4	4.354	24.317	.000 ^b
Residual	76.093	425	.179		
Total	93.509	429			
3 Regression	144.748	4	36.187	188.197	.000 ^b
Residual	81.720	425	.192		
Total	226.469	429			

- a. Predictors: (Constant), work-family balance, Women aspirations, Women self-development, Organizational culture.
1. Dependent Variable: Productivity
 2. Dependent Variable: Profitability
 3. Dependent Variable: Service quality
- Source: SPSS (2021)

Table 8 provides an *F*-test for the null hypothesis that none of the explanatory variables are related to the dependent variable. In other words, R^2 is zero. Table 8 reports that for each of the three models there is a significant *F*- statistic. This indicates that it is better to use the model than guess the mean. In the first, second and third models, the study clearly rejects the null hypothesis that none of the predictor variable is significantly related to the dependent variable. In model 1, $F(4,429) = 43.518, p < 0.05$, model 2, $F(4,429) = 24.317, p < 0.05$ and model 3, $F(4,429) = 188.197, p < 0.05$. This means that at least one of women career advancement dimensions (work-family balance, Women aspirations, women self-development, organizational culture) is significantly related to productivity, profitability and service quality respectively. Table 8 shows that all the three models are significantly fit and good degree of prediction of the outcome variables.

This study has looked at whether or not the model has improved the ability to predict the outcome variable. The next part of the output is on the parameters of the model.

The effect of individual variables on the dependent variable and the confidence with which the researcher can support this study’s claims are reported in Table 4.7. The output shown in these table 4.7 (a), (b), (c) provides estimate of the unstandardized and standardized regression coefficients, sstandard errors of the estimates, *t*-tests that a coefficient takes the value zero, and confidence intervals. The estimated regression coefficients are given under the heading “Unstandardized Coefficients B”; these give, for each of the explanatory variables, the predicted change in the dependent variable when the explanatory variable is increased by one-unit conditional on all the other variables in the model remaining constant. To determine the relative importance of the predictors, the standardized coefficients are used. The confidence intervals provide a range of values within which the researcher can assert with a 95% level of confidence where the estimated coefficient in “B” lies.

Table 9 (a) Coefficients (Drawn from appendix D1)

Model 1	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
	Intercept	1.600	.224				7.143
Work-Family Balance	.198	.040	.205	4.898	.000	.021	.240
Women aspirations	.401	.055	.438	7.363	.000	.142	.301
Women Self Development	.098	.062	.105	1.573	.116	-.007	.176
Organisational Culture	-.173	.054	-.156	-3.184	.002	.357	.514

a. Dependent Variable: Productivity

Table 9 (b) Coefficients (Drawn from appendix D2)

Model 2	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
	Intercept	1.257	.228				5.510
Work-Family Balance	.140	.041	.153	3.407	.001	.116	.340
Women aspirations	-.188	.056	-.216	-3.384	.001	.125	.360
Women Self Development	.225	.064	.254	3.542	.000	.121	.335
Organisational Culture	.312	.055	.296	5.649	.000	.119	.341

a. Dependent Variable: Profitability

Table 9 (c). Coefficients (Drawn from appendix D3)

Model 3	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
	Intercept	-1.392	.236				-5.887
Work-Family Balance	.241	.043	.169	5.660	.000	.072	.321
Women aspirations	.100	.058	.074	1.738	.083	.131	.349
Women Self Development	.937	.066	.678	14.234	.000	.052	.274
Organisational Culture	.140	.057	.085	2.440	.015	.065	.296

a. Dependent Variable: Service Qualirty
Source: SPSS output (2021)

The first part of Tables 4.7 (a), (b) and (c) gives an estimate for *b*-values, and these values indicate the individual contribution of each predictor to the respective models. By replacing the *b*-values in equations (3.6), (3.7) and (3.8) in chapter three, this study can define the specific models as:

$$Y_1 = 1.600 + 0.198(X_1) + 0.401(X_2) + 0.098(X_3) + 0.173(X_4) \dots\dots\dots(4.1)$$

$$Y_2 = 1.257 + 0.140(X_1) + - 0.188(X_2) + 0.225(X_3) + 0.312(X_4) \dots\dots\dots(4.2)$$

$$Y_3 = -1.392 + 0.241(X_1) + 0.100(X_2) + 0.937(X_3) + 0.140(X_4) \dots\dots\dots(4.3)$$

From the estimated model in equation 4.1, the coefficient of X1 (work-family balance) is 0.198 which depicts that a unit increase in women employee work-family balance will lead to 0.198 increase in productivity in the Nigerian banking industry provided that the individual companies have the same level of women career advancement. Based on table 4.7 (a), the results will be valid within the confidence range of 0.021 and 0.240 at 95 % level of confidence.

Work-family(X1) balance has a coefficient of 0.140 in equation 4.2. This means that a unit increase in work-family balance will lead to about 0.140 units increase in profitability of the sampled deposit money banks in the Nigerian banking industry holding all other factors constant. This will also be valid with the confidence of the results ranging from 0.116 – 0.340 profitability and at 95 % confidence level. Work- family balance also has a coefficient of 0.241 in equation 4.3. meaning that a unit increase will lead to 0.241 units increase in service quality in the banking industry assuming the confidence of the results ranges from 0.072 – 0.321 at 95 % confidence level.

Similarly, the study estimates that a unit increase in Women aspirations (X2) holding all other variables constant will lead to 0.401 units in productivity, 0.188 units increase in profitability and 0.100 units increase in service quality. This implies that with increase in women employee career advancement in the Nigerian banking industry, the more productivity, profitability and service quality of the industry, assuming the confidence results ranges from 0.142 – 0.301 for productivity, 0.125 - 0.360 for profitability and 0.131 - 0.349 for service quality all at 95 % confidence level.

The third dimension of women career advancement is women self-development. Results in table 4.7 (a), (b) and (c) indicate that a unit increase in women self- development will lead to to 0.098 units increase in productivity, 0.225 units increase in profitability and 0.937 units increase in service quality all other things being equal and assuming the confidence results ranges from -0.007 - 0.176 for productivity, 0.121 - 0.335 for profitability and 0.052 - 0.274 for service quality at 95% confidence level.

Finally, the results show that holding all other factors constant, one unit increase in women career advancement variable of organizational culture will lead to -0.173 units decrease in productivity, 0.312 units increase in profitability and 0.140 units increase in service quality at assuming the confidence results ranges from 0.357 - 0.514 for productivity, 0.119 - 0.341 for profitability, and 0.065 - 0.296 for service quality, all things being equal, at the confidence level of 95%.

Two of the variables used as proxies of women career advancement have a positive sign as can be observed from tables 4.7 (a) and (b). This implies that as women career advancement increase, the effectiveness measured by productivity and profitability increase. On the other hand, service quality as shown in table 4.7 (c.) and equation 4.3 has a negative sign, Furthermore, the results presented under the heading “Standardized Coefficients Beta” indicate that women self-development had the highest impact of 0.062 followed by Women aspirations with an impact of 0.055 and organizational culture with 0.054 impact on productivity. Women self-development also exerted highest impact of 0.064 on profitability and 0.066 on service quality, followed by Women aspirations with 0.054 on profitability and 0.058 on service quality. Organizational culture impacted profitability with 0.055 and service quality with 0.057 respectively. Thus, these sets of beta-coefficients suggest that, after adjusting for the effects of other explanatory variables, women self-development and Women aspirations have the strongest effect on organizational effectiveness in the Nigerian banking industry.

As one can observe from Table 4.7 (a),(b),(c.), a *t*-statistic tests with a *b*-value is significantly different from 0. With only one predictor, a significant value of *t* indicates that the slope of the regression line is significantly different from horizontal, but with many predictors it is not so easy to visualize what the value means. Therefore, if the *t*-test associated with a *b*-value is significant (if the value in the column labeled *Sig.* is less than .05), then the predictor is making a significant contribution to the model. The smaller the value of *Sig.* (and the larger the value of *t*), the greater the contribution of that predictor. For the model reported in table 4.7 (a), work-family balance, $t(425) = 4.898, p < .05$, Women aspirations, $t(425) = 7.363, p < .05$, women self-development, $t(425) = 1.573, p = 0.116$ and organizational culture, $t(425) = - 3.184, p = 0.002$, are all significant predictors of productivity .

For the model reported in table 4.7 (b), work-family balance, $t(425) = 3.401$, $p = 0.001$, women aspiration, $t(425) = -3.384$, $p = 0.001$, women self-development, $t(425) = 3.542$, $p < 0.05$ and organizational culture, $t(425) = 5.649$, $p < 0.05$, are all significant predictors of profitability in the banking industry in Nigeria.

The model in table 4.7 (c) indicates that for work-family balance, $t(425) = 5.660$, $p < 0.05$, Women aspirations, $t(425) = 1.738$, $p = 0.083$, women self-development, $t(425) = 14.234$, $p < 0.05$ and organizational culture, $t(425) = 2.440$, $p = 0.015$. This also shows that all predictors variables (work-family balance, Women aspirations, women self-development and organizational culture) are significantly related with service quality in the banking industry in Nigeria. Therefore, women career advancement has positive significant effect on organizational effectiveness in the Nigerian banking industry.

C. Test of Hypotheses

The next section presents the results of the multiple regression analysis. Twelve hypotheses were stated for empirical testing in chapter one. The research model established in chapter three guided the hypothesis testing. The predictors (independent variables) were empirically tested using the t -statistics and the p -values that is associated to each variable. The decision rule is that if the computed t -statistic falls within the limit of two critical values (± 1.96) accept the null hypothesis (H_0) otherwise, reject the null hypothesis. Alternatively, accept the null hypotheses if p - value is greater than 0.05.

➤ Hypothesis One: Women Work-Family Balance has no Significant Effect on Productivity of the Nigerian Banking Industry.

Table 4.7 (a) shows the t -values and the associated p - value for the test of this hypothesis. The critical value of t - statistics is ± 1.96 at 95 % and the calculated value of $\beta = 0.205$, $t(425) = 4.898$, $p < 0.05$. This means that work-family balance has a significant relationship with productivity of the Nigerian banking industry. Therefore, the null hypothesis is rejected. The result of the test of this hypothesis implies that deposit money banks with high work-family balance for women employees have high productivity which is a measure of organizational effectiveness.

➤ Hypothesis Two: Women Aspirations has no Significant Effect on Productivity of the Nigerian Banking Industry.

Table 4.7 (a) presents the necessary statistics to enable the researcher test hypothesis two. According to the table, the calculated value of $\beta = 0.438$, $t(425) = 7.363$, $p < 0.05$. The t -statistic value is more than the critical value (1.96) which implies that Women aspirations has significant relationship with productivity of the Nigerian banking industry. The null hypothesis is, therefore, rejected. The implication of this result also is that deposit money banks with high Women aspirations have high productivity, a second measure of organizational effectiveness.

➤ Hypothesis Three: Women Self-Development has no Significant Effect on Productivity of the Nigerian Industry.

Table 4.7 (a) reports the t -statistics, p - values and the 95 % confidence on the variables to enable the test of the hypothesis. Table 4.7(a) indicates that the calculated value of $\beta = 0.105$, ($t(425) = 1.573$, $p = 0.116$) with the t -statistic value less than the critical value (1.96) . The null hypothesis is, therefore, accepted. This means that, statistically, women self-development has no significant relationship with productivity of the Nigerian banking industry. Result from this hypothesis predicts that deposit money banks with high women self-development employees have low productivity, the study's third measure of organizational effectiveness.

➤ Hypothesis Four: Organizational Culture has no Significant Effect on Productivity of the Nigerian Industry.

Results from Table 4.7 (a) were used to test this hypothesis. The critical value of t - statistics is ± 1.96 and the critical p -value is 0.05. Table 4.7(a) indicates that the calculated value of $\beta = -0.156$, ($t(425) = -3.185$, $p < 0.05$) with the t -statistic value less than the critical value (1.96) . The null hypothesis is, therefore, rejected. This means that, statistically, organizational culture has a significant relationship with productivity of the Nigerian banking industry.

➤ Hypothesis Five: Women Work-Family Balance has no Significant Effect on Profitability of the Nigerian Banking Industry.

Results from Table 4.7 (b) were used to test this hypothesis. The critical value of t - statistics is ± 1.96 and the critical p -value is 0.05. Since the calculated statistics are more than the critical values of $\beta = 0.233$, ($t(425) = 3.407$, $p < 0.05$). The t -statistical value is more than 1.96 and p -value less than 0.05. The null hypothesis is, therefore, rejected. It means that work-family balance of women employees has a significant relationship with profitability of the Nigerian banking industry.

➤ Hypothesis Six: Women Aspirations has no Significant Effect on Profitability of the Nigerian Banking Industry.

Table 4.7 (b) reports the t -statistics, p - values and the 95 % confidence bound on the variables to enable the test of the hypothesis. Table 4.7(b) indicates that the calculated value of t -statistics $\beta = -0.216$, ($t(425) = -3.384$, $p < 0.05$) which the t -statistical value is less than the critical value (1.96) and the p -value less than 0.05. Therefore, the null hypothesis is rejected. This implies that Women aspirations has a significant relationship with profitability of the Nigerian banking industry.

➤ Hypothesis Seven: Women Self-Development has no Significant Effect on Profitability of the Nigerian Banking Industry.

Table 4.7 (b) shows the t -values and the associated p - value for the test of this hypothesis. The critical value of t - statistics is ± 1.96 at 95 percent confidence level and the calculated value of $\beta = 0.254$, $t(425) = 3.542$, $p < 0.05$. The t -statistical value is more than the critical value (1.96) and the p -value is less than 0.05. The null hypothesis is, therefore, rejected. This means that

women self-development has significant relationship with profitability of the Nigerian banking industry.

➤ *Hypothesis Eight: Organizational Culture has no Significant Effect on Profitability of the Nigerian Banking Industry.*

Results from Table 4.7 (b) were used to test this hypothesis. The critical value of *t* - statistics is ±1.96 and the critical *p*-value is 0.05. Since the calculated statistics are more than the critical values of $\beta = 0.296$, $t(425) = 5.649$, $p < 0.05$. The t-statistical is more than the critical value (1.96) and *p*-value less than 0.05. The null hypothesis is rejected. This implies that organizational culture has a significant relationship with profitability of the Nigerian banking industry.

➤ *Hypothesis Nine: Women Work-Family Balance has no Significant Effect on Service Quality in the Nigerian Banking Industry.*

Table 4.7 (c) reports the *t*-statistics, *p* - values and the 95% confidence level on the variables to enable a test of the hypothesis. Table 4.7(c) shows that the calculated value of $\beta = 0.169$, $t(425) = 5.660$, $p < 0.05$. The t-statistical value is more than the critical value (1.96) and *p*-value less than 0.05. The null hypothesis is, therefore, rejected. This means that statistically, women work-family balance has a significant relationship with service quality of the Nigerian banking industry.

➤ *Hypothesis Ten: Women Aspirations has no Significant Effect on Service Quality in the Nigerian Banking Industry.*

Table 4.7 (c) shows the *t*-values and the associated *p* - value for the test of this hypothesis. The critical value of *t* - statistics is ±1.96 at 95 % confidence level and that the calculated value of $\beta = 0.074$, $t(425) = 1.738$, $p = 0.083$. The t-statistical value is less than the critical value (1.96) and the *p*-value more than 0.05. The null hypothesis is, therefore, accepted. This means that Women aspirations has no significant relationship with service quality of the banking industry in Nigeria.

➤ *Hypothesis Eleven: Women Self-Development has no Significant Effect on Service Quality in the Nigerian Banking Industry.*

Table 4.7 (c) presents the necessary statistics to enable the researcher to test hypothesis eleven. According to Table 4.7(c), the calculated value of $\beta = 0.678$, $t(425) = 14.234$, $p < 0.05$. The t-statistical value is more than the critical value (1.96) and the *p*-value less than 0.05. Therefore, the null hypothesis is rejected. This means that women self-development has significant relationship with service quality of the Nigerian banking industry. The implication of this result is that deposit money banks with women employees with high self-development have a high service quality, the third measure of organizational effectiveness.

➤ *Hypothesis Twelve: Organizational Culture has no Significant Effect on Service Quality in the Nigerian Banking Industry.*

Table 4.7 (c) reports the *t*-statistics, *p* - values and the 95 % confidence level on the variables to enable a test of the hypothesis. Table 4.7(c) indicates that the calculated value of *t*-statistics $\beta = 0.085$, ($t(425) = 2.440$, $p = 0.015$), the t-statistical value is more than the critical value (1.96) and the *p*-value less than 0.05. The null hypothesis is, therefore, rejected. This implies that organizational culture has a significant relationship with service quality of the Nigerian banking industry.

To test for the combined effects, the three dependent variables were combined to form an index that measures organizational effectiveness. The findings show that work- family balance, women aspirations, women self-development and organizational culture significantly predicts organizational effectiveness. The results of the regression indicated the four predictors explained 74.8% of the variance ($R^2 = .56$, $F(4,425)=134.703$, $p < .05$). The results are shown on Table 10 below.

Table 10 Combined Effect of Independent Variables on Organizational Effectiveness (Drawn from Appendix D)

Independent Variable	Dependent Variable	
	Organizational Effectiveness	
Women Career Advancement	Coefficients (β)	<i>t</i> -values
<i>Work-family balance</i>	.240***	7.295
<i>Women aspirations</i>	.137**	2.925
<i>Women self-development</i>	.541***	10.276
<i>Organizational Culture</i>	.101**	2.616
R	.748	
R²	.555***	
R² Change	.559	

Standardised regression coefficients are reported for the respective regression steps for the dependent variables. $n = 430$. *** $p < .001$; ** $p < .005$ (two-tailed significance)

Source: SPSS Output, (2021)

D. Discussion of Findings

The purpose of this study is to examine the effect of women career advancement on the organizational effectiveness of the banking industry in Nigeria. Women career advancement was proxied by the determined factors namely, work-family balance, Women aspirations, women self-development and organizational culture. For organizational effectiveness, the study used proxies which include productivity, profitability and service quality: The hypothesized relationships between the variables was tested on a sample of 430 employees in the Nigerian banking industry. Findings revealed that respondents perceived women career advancement as contributing positively to the effectiveness of organization, specifically, the banking industry.

➤ Hypotheses (H₀) One to Four

The four hypothesis sought to examine the effect of work-family balance, Women aspirations, women self-development and organizational culture on productivity of the Nigerian banking industry.

The objective of the study here was to examine the relationship between women career advancement variables and productivity. This study tested the stated assertion and the result from SPSS statistical analysis was reported in table 4.7(a). The result of the test on work-family balance and productivity is consistent with Syed (2018), Ajayi (2013) and Abdul, Rahu & Udodin (2017), who maintained that the inability to balance work and family leads to poor job performance which affects productivity. The implication of the finding is that organizations having women employees with work-family balance will experience increase in productivity. An imbalance degenerates work family conflicts such as role overload which causes a strain on time and energy demands that affect performance.

The effect of Women aspirations on productivity is highly significant as portrayed by the analysis result. From the analysis, women employees with high aspirations are bound to strive towards increased productivity. Studies by Okafor, Fagbemi and Hassan (2011) on women leadership and managerial aspiration in Nigeria affirm the assertion that a significant relationship exist between women employee aspirations and productivity of the organizations. It also revealed that women employees possess the attributes for advancing on a career to the top management level but individual factors (gender-imposed) and family responsibility and cultural impediments influence their aspirations.

The implication of the finding is that highly aspired women employees in an organization work with all interest and competencies to achieve, since it is a major driving force in their career advancement: Setting goals and working towards achievement are factors that drive productivity of organizations.

The result of analysis on effect of self-development on productivity showed no significant effect. The null hypothesis was therefore accepted. The findings of this study are contrary to previous studies by Okpara and Edwin (2015), on self-development and organizational effectiveness in the Nigerian banking sector, which ascertained that there is a relationship between self-development and organizational effectiveness. The study maintained that self-developed managers have confidence in their performance, since they are decisive, positive, composed and take effective decisions. Syed (2018) also maintained that self-development measures how knowledge and skills acquired through training influence employee's output.

The implication of this findings is unrealistic. Self-development is one of the most important functions of human resource management as maintained by Hameed & Waheed, (2011) and has a direct relationship with employee performance (Chay & Norman, 2013). Organizations with high self-developed women employees are bound to experience the impact of achievement through the possession of the right skills and knowledge in profession that enhance productivity, a measure of organizational effectiveness.

Hypothesis four test whether organizational culture has any significant effect on productivity of organization which sought to fulfil the requirement for the fourth objective. The result of the analysis showed a significant effect. This implied that the culture of the organization had an effect on the productivity of the organization. Study on effect of organizational culture on organization effectiveness by Macarie, Hintea and Mora, (2018) affirmed the above assertion and stated that organizational cultures dominant of male values relegate female manager's concentration more in the medium and low levels of management. It also imposes in organization an autocratic style of management. Implication of the findings was that organizations that adopted organizational cultures that were pleasant to work, considered employee loyalty and customer satisfaction, gender sensitive, work flexibility, women employees tended to be more efficient, progress faster and achieve more productivity.

➤ Hypotheses (H₀) Five to Eight

Hypothesis five, six, seven and eight sought to investigate the effect of work-family balance, Women aspirations, women self-development and organizational culture on profitability of the banking industry in Nigeria.

The objectives for the study were to examine how the independent variable, women career advancement (proxies work-family balance, Women aspirations, women self-development, and organizational culture) effect dependant variable, organizational effectiveness (profitability). As reported in table 4.7(b), the study tested the assertion using SPSS statistical tools for analysis and found that the null hypothesis was rejected for all for predictors, implying a significant effect on profitability in

the Nigerian banking industry.

The implication is that bank profitability is impacted by women career advancement proxies of women work-family balance, women aspirations, self-development and organizational culture. Bank employees are the most valuable resources and the major driving force for successes or failures as affirmed by Goyit and Nmadu (2016). Women employees with balanced work-family, (absence or low work-family conflicts) high aspirations, increased self-development and favourable organization culture would be profitable to the extent what their capabilities can bring to bear on service quality. Deposit money banks seeking to maximize profitability should realize that good quality of women employees help banks obtain and keep customers which is an effective means of establishing a competitive position and improving organizational effectiveness.

➤ *Hypotheses (H₀) Nine to Twelve*

Hypothesis nine, ten, eleven and twelve sought to evaluate the effect of work-family balance, women aspirations, women self-development and organizational culture on service quality in the Nigerian banking industry. The objective of the study was to investigate how the independent variable, women career advancement affect dependent variable, organizational effectiveness (Service quality measure). the result in table 4.7(c.) showed that the null hypothesis was rejected, implying there was significant effect on service quality of deposit money banks in Nigerian banking industry. The result for women aspirations did not show significant effect on the service quality of the Nigerian banking industry. The findings that showed significant effect on service quality of organization were in harmony with studies by Felix (2015) which maintained that the quality of service rendered is a key element to attract potential customers and retain loyalty of existing ones. Customers generally use certain criteria to evaluate service quality by examining reliability, responsiveness, assurance, empathy and physical aspects.

The implication of the findings was that since women employees of deposit money banks constituted about 43% marketing representatives and 40% loan/data processing officers (see Table 4), there existed a high probability that potential customers first point of contact was with a female employee. Women employees devoid of work-family conflicts, high in self-development, operating under a clan or market organizational culture, the organization is bound to have a competitive edge since provision of service quality leads to increased market share, enhanced profitability and hence, organizational effectiveness.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

➤ *Introduction*

This chapter presents a summary of the study, draws conclusions based on the major findings and makes recommendations and suggestions for further studies. It also contains the contributions this study has made to knowledge.

➤ *Summary of Findings*

This research investigated the effect of women career advancement on organizational effectiveness in the Nigerian banking industry. The study sought to establish the relationship between women career advancement and organizational effectiveness. Women career advancement variables in this study were work-family balance, Women aspirations, women self-development and organizational culture. While that of organizational effectiveness were productivity, profitability and service quality.

Twelve research questions were raised and twelve hypotheses were formulated in null form and tested at 95 % level of significance. The research was anchored on Albert Bandura's self-efficacy theory. Review of related literature on women career advancement and organizational effectiveness was done to throw more light on the topic. Empirical studies were done using studies that are similar to the one under investigation.

A cross-sectional survey design was adopted for the study. Seven deposit money banks were selected from Nigerian banking industry for the study. The population of the study was 20,362 employees of the selected money deposit banks while the target population of women employees was 15,866. The sample size comprised 476 women employees which was drawn using simple random sampling technique. The instrument for data collection was close-ended questionnaire. The data collected were analysed using correlation coefficient and regression analysis.

Findings from the test of hypotheses one to four (HO1 - HO4) revealed that there is a significant relationship between women career advancement variables (work-family balance, Women aspirations, women self-development, and organizational culture) and productivity in the Nigerian banking industry. The result shows t-value of productivity as 4.898. Therefore, the null hypotheses were rejected and alternative accepted. However, the result does not support the relationship between women self-development and productivity.

Hypotheses five, six, seven and eight stated that there is a significant relationship between work-family balance, Women aspirations, women self-development and organizational culture organization variable of profitability. The analyses of the data and tests of hypotheses showed that there is a significant relationship between the independent variables of women career advancement and organizational variable of profitability. The result shows t-value of profitability. Therefore, the null hypotheses were rejected and the alternative accepted that women career advancement significantly influenced profitability in the Nigerian banking industry.

Hypotheses nine, ten, eleven and twelve stated that there is no significant relationship between women career advancement variable of work-family balance Women aspirations, women self-development and organizational effectiveness variable of service quality. The test of hypotheses nine, eleven and twelve revealed that there is a significant relationship between work-family balance, self-development, organizational culture, and organizational effectiveness variable of service quality. The result shows t-value of work-family balance (5.5660), women self-development (14.234), organizational culture (2.440). That means, work-family balance, self-development and organizational culture influence organizational effectiveness in terms of service quality in the Nigerian banking industry.

➤ *Conclusion*

Based on the findings of this study, it was concluded that independent variables of women career advancement (work-family balance, self-aspiration, women self-development and organizational culture) are predictors of organizational effectiveness (productivity, profitability and service quality) in the Nigerian banking industry. Managing women career advancement brings about women employee commitment and satisfaction that results in attainment of organisational set objectives and goals. When it is not well managed, women career advancement creates problems to the organisation towards effective attainment of organisational set objectives. Women employees express negative attitudes when they experience imbalance of work and family (work-family conflict), low aspiration and self-development and unfair treatment in an organization.

In Nigerian banking industry, women career advancement is inevitable based on the fact that most employees in banks are women with different underlined factors that determine their attitude and behaviour / thinking which must be recognized for the industry to be effective. When women career advancement is effectively managed, the industry will attract and maintain customers which will help in increasing productivity and profitability of the industry and achieve organizational effectiveness.

➤ *Recommendations*

Based on the findings of the research and the conclusion drawn, this study recommends the followings:

- The Nigerian government maintain a sustained focus on the education of the girl child and capacity building for women, leadership training and development of women, and gender sensitivity in the organization.
- Management of Nigerian banking industry should establish and sustain leadership development programs aimed solely at women to facilitate their self- development, enhance managerial skills that lead to increase in organizational effectiveness.
- Deposit money banks should adopt and implement policies that will ensure the comfort of women employees through balancing work-family life. Organizational cultures like the clan, adhocracy and market that increase self- efficacy of women employees, build their confidence to perform in higher capacities within the organization leading to effectiveness of the organization.
- Women employees in the Nigerian banking industry should make self-development a necessity to help them surmount the challenges of limited opportunities of promotions
- Management of Nigerian banking industry should recognize the unique challenges of women employees like work-family conflicts and adopt flexible working practices to accommodate women employees unique needs, which affects their performance and subsequently effectiveness of organization.

➤ *Contributions to Knowledge*

The study contributed to knowledge by adding to existing literature on women career advancement and organisational effectiveness. Women career advancement is seen as the basis for assessing how effective an organisation is as well as helping theorists and practitioners especially in organisations in Nigeria like the Nigerian banking industry to understand the importance of managing women employees for better performance. The empirical evidence shows that women career advancement has strong influence on organisational effectiveness in the Nigerian banking industry. It brings about quality and productive services that results in competitive advantage as well as success of the organisation. This will encourage managers in the industry to put in more efforts towards managing women employees career for the organisation to be effective.

The study also contributed to knowledge by carrying out a comprehensive study of women career advancement and organisational effectiveness using a variable each in the four dimensions. The study indicates that women career advancement variables of work-family balance, Women aspirations, women self-development and organizational culture significantly affect organizational effectiveness of productivity, profitability and service quality in the Nigerian banking industry.

Another contribution to knowledge is the finding that women career advancement have significant effect on organisational effectiveness in the Nigerian banking industry.

➤ *Suggested Areas for Further Studies*

There is need to conduct further studies on the following:

Effect of women career advancement on organizational effectiveness in the Nigerian banking industry using longitudinal survey design.

Further studies can be carried out to know the effect of each dimension of women career advancement and organizational effectiveness on the performance of more selected deposit money banks in the Nigerian banking industry. This will allow more women career advancement dimensions variables to be investigated to know their effect on organizational effectiveness. The effect of spousal abuse on women career advancement is also another area for further research to determine the impact on organization performance.

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APPENDIX A

Department of Business Management Faculty of Management Sciences, Benue State University,
P.M.B. 102119,

Makurdi, Benue State – Nigeria. 20th March, 2020.

Dear Respondent,

Request to Respond to an Academic Questionnaire

As part of the requirements for the Ph.D programme, I am conducting research titled ***“Women Career Advancement and Organizational Effectiveness in the Nigerian Banking industry”***. This questionnaire will be used to collect required data that will help in drawing conclusions on the topic.

Your organization is one of the companies selected in the industry for the study and you have been randomly selected to take part in the study by filling out this questionnaire.

Information provided by you in your responses will be confidentially handled and used specifically for academic purpose in writing the report. Your opinion will not be published in the report since the result will only appear to be informed of statistical reports and summarized findings.

Kindly read the questions attached and answer them sincerely by ticking [] as appropriate in the box/spaces provided.

Thank you for accepting to respond. Sincerely,
Dinah Mngushir Akpera

APPENDIX B QUESTIONNAIRE FOR WOMEN EMPLOYEES

A. Part I

➤ *Personal Data*

Please, tick [✓] as appropriate in the box/space

➤ *Name of Bank:*

Zenith bank; Access bank; First bank; UBA; Fidelity bank; Guaranty Trust bank; Union Bank.

Age of Respondent:

No. of Years	Response
25 – 34	
35 – 44	
45 – 54	
55 – 64	

Marital Status

No. of Years	Response
25 – 34	
35 – 44	
45 – 54	
55 – 64	

Length of Service in the bank

No. of Years	Response
0 – 5	
6 -10	
11 -15	
16 – 20	

Educational Qualification

Educational Level	Response
SSCE/Diploma	
HND / B.Sc.	
M.Sc. / MBA	
Ph. D	

Current Designation

Designation	Response
Marketing Representative	
Loan/Data Processing Officer	
Assistant/Deputy Branch Manager	
Deputy General Manager	
General Manager	
Chief Executive Officer	

B. Part II

➤ *Questions in Relation to Women Career Advancement and Organizational Effectiveness*

- Please, tick [√] in the appropriate box or space using the scale to reflect: Strongly Agree (SA) = 5
- Agree (A) = 4 Neutral (N) = 3
- Strongly Disagree (SD) = 2 Disagree (D) = 1

Women Career Advancement Work-Family Balance

S/N	Statements	SA5	A4	N3	SD2	D1
1.	My work keeps me from my family activities more than I would like.					
2.	I have to put off doing things at work because of demands on my time at home.					
3.	Due to work-related duties, I have to make changes to my plans for my family activities.					
4.	Tension and anxiety from my family life often weakens my abilities to do my job.					
5.	Because my work is demanding, at times I'm irritable at home.					
6.	On the job, I have so much work to do that it takes me away from my personal interests.					
7.	My personal demands are so great that it takes away from my work.					
8.	I have managed to arrange my workload and deadlines around the family's activities.					
9.	I am at the verge of leaving work due to family responsibilities					
10.	I am not able to build a reasonable career because I am trying to fit work into family life.					

Women Aspirations

S/N	Statements	SA5	A4	N3	SD2	D1
1.	To contribute to society through working					
2.	To have a prestigious occupation					
3.	To become financially independent					
4.	To get married in your 20s or early 30					
5.	To have and raise your own children					
6.	To combine home and work roles					
7.	To attain a position of great influence					
8.	To be loved and supported by the whole family					

Women Self-Development

S/N	Statements	SA5	A4	N3	SD2	D1
1.	I have attained personally established goals					
2.	I have delivered quality service to my organization					
3.	I am capable of working in harmony with colleagues					
4.	I have not allowed procrastination to decrease my efficiency					
5.	I have been persistent in developing myself through to completion					
6.	I have acquired relevant training to be effective on the job					
7.	I have improved my ability to render versatile services					

Organizational Culture

S/N	Statements	SA5	A4	N3	SD2	D1
1.	My superior appreciates my good work.					
2.	Management encourages me to put more effort into my work.					
3.	My supervisor treats all the staff under his/her supervision equally.					
4.	My supervisor does not criticize me in front of the other colleagues.					
5.	The company culture is not flexible enough to accommodate individual differences in capabilities and interest					
6.	My job is not structured to fully take advantage of the wide range of talents I possess.					
7.	Positions are pre-defined and employees are expected to fit themselves in.					
8.	Individual performance is encouraged and rewarded					
9.	There is strong emphasis on employees and concern for their well-being					
10.	The organization is sensitive towards the needs of women employees.					

Organizational EffectivenessProductivity

S/N	Statements	SA5	A4	N3	SD2	D1
1.	Training is an important part of Human Development in the organization					
2.	Feedback is essential for this organization.					
3.	Opportunities for promotion are equally available in my organization.					
4.	My performance is affected by the physical work environment.					
5.	How I am treated in the organization affects my performance.					
6.	Employee morale is low.					
7.	Our work design is continually improved to increase performance					
8.	Employee absenteeism is high.					
9.	Employees know what to do and how to do it.					

Profitability

S/N	Statements	SA5	A4	N3	SD2	D1
1.	Revenue has continually increased over the years.					
2.	There is an increase in demand for our services.					
3.	The organization’s financial liquidity is low.					
4.	After tax return on assets is low.					
5.	Net profits after all taxes is low.					
6.	Customer loyalty is low.					
7.	The public image of our organization is low.					

Service Quality

S/N	Statements	SA5	A4	N3	SD2	D1
1.	The bank has up to date equipment.					
2.	The banks’ physical facilities are visually appealing.					
3.	Employees are well dressed and neat.					
4.	Materials associated with the service are readily available.					
5.	Employees show sincere interest in solving a customer's problem.					
6.	Employees' behaviour inspires confidence in customers.					
7.	The bank gives individual customers attention.					
8.	Employees are polite when attending to customers.					
9.	Customers feel safe in transacting business with the bank.					

APPENDIX B1 - FREQUENCIES

Notes

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		VARIABLES=Name_of_bank Age Length_of_services_in_the_bank Current_Designation Marital_status Educational_level
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Statistics

	Name of bank	Age	Length of service in the bank	Current Designation	Marital status	Educational level
Valid N	430	430	430	430	430	430
Missing	0	0	0	0	0	0
Mean	3.13	1.57	2.03	1.79	1.69	1.70
Std. Deviation	2.230	.715	.970	.820	.714	.614
Skewness	.564	.833	.335	.822	.735	.275
Std. Error of Skewness	.118	.118	.118	.118	.118	.118
Kurtosis	-1.269	-.612	-1.161	.042	-.008	-.631
Std. Error of Kurtosis	.235	.235	.235	.235	.235	.235
Minimum	1	1	1	1	1	1
Maximum	7	3	4	4	4	3

➤ Frequency Table

Name of bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Zenith bank	153	35.6	35.6	35.6
Access bank	98	22.8	22.8	58.4
First bank	8	1.9	1.9	60.2
UBA	20	4.7	4.7	64.9
Valid	65	15.1	15.1	80.0
Fidelity bank	32	7.4	7.4	87.4
Guaranty Trust bank	54	12.6	12.6	100.0
Union bank	430	100.0	100.0	
Total				

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
25-34 years	240	55.8	55.8	55.8
35-44 years	133	30.9	30.9	86.7
Valid	57	13.3	13.3	100.0
45-54 years	430	100.0	100.0	
Total				

Length of Service in the Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
0-5 years	169	39.3	39.3	39.3
6-10 years	104	24.2	24.2	63.5
Valid 11-15 years	131	30.5	30.5	94.0
16-20 years	26	6.0	6.0	100.0
Total	430	100.0	100.0	

Current Designation

	Frequency	Percent	Valid Percent	Cumulative Percent
Marketing Representative	184	42.8	42.8	42.8
Loan/Data Processing Officer	170	39.5	39.5	82.3
Valid Assistant/Deputy Branch Manager	60	14.0	14.0	96.3
Deputy General Manager	16	3.7	3.7	100.0
Total	430	100.0	100.0	

Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	193	44.9	44.9	44.9
Single	184	42.8	42.8	87.7
Valid Widowed	48	11.2	11.2	98.8
Divorced/ Seperated	5	1.2	1.2	100.0
Total	430	100.0	100.0	

Educational Level

	Frequency	Percent	Valid Percent	Cumulative Percent
SSCE/ Diploma	163	37.9	37.9	37.9
HND/ Bsc	231	53.7	53.7	91.6
Valid	36	8.4	8.4	100.0
M.Sc/MBA	430	100.0	100.0	
Total				

APPENDIX B2 - FREQUENCIES

Notes

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		WA WSD OC Productivity Profitability
		SQ Effectiveness
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		SESKEW KURTOSIS SEKURT
		/ORDER=ANALYSIS.
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Statistics

	Work-Family Balance	Women aspirations	Women Self Development	Organisational Culture	Productivity	Profitability	Service Quality	Organisational Effectiveness
Valid	430	430	430	430	430	430	430	430
N								
Missing	0	0	0	0	0	0	0	0
Mean	2.9670	4.1498	4.1296	3.6944	3.6199	2.9751	4.1253	3.5734
Std. Deviation	.50837	.53626	.52592	.44283	.49103	.46687	.72657	.40812
Skewness	.485	-.596	-.993	.594	.407	.073	-1.433	-1.144
Std. Error of Skewness	.118	.118	.118	.118	.118	.118	.118	.118
Kurtosis	1.754	-.744	.118	2.092	-.795	1.090	.885	.373
Std. Error of Kurtosis	.235	.235	.235	.235	.235	.235	.235	.235
Minimum	1.90	3.13	3.00	2.70	2.71	1.71	2.44	2.62
Maximum	4.60	5.00	5.00	5.60	4.71	4.57	5.00	4.38

➤ Frequency Table

Work-Family Balance

	Frequency	Percent	Valid Percent	Cumulative Percent
1.90	13	3.0	3.0	3.0
2.00	9	2.1	2.1	5.1
2.10	23	5.3	5.3	10.5
2.20	5	1.2	1.2	11.6
2.40	4	.9	.9	12.6
2.60	14	3.3	3.3	15.8
2.70	50	11.6	11.6	27.4
2.80	8	1.9	1.9	29.3
2.90	68	15.8	15.8	45.1
3.00	65	15.1	15.1	60.2
3.10	87	20.2	20.2	80.5
Valid	3.20	13	3.0	83.5

	3.30	19	4.4	4.4	87.9
	3.40	4	.9	.9	88.8
	3.50	8	1.9	1.9	90.7
	3.70	14	3.3	3.3	94.0
	3.90	4	.9	.9	94.9
	4.00	4	.9	.9	95.8
	4.20	5	1.2	1.2	97.0
	4.30	4	.9	.9	97.9
	4.50	4	.9	.9	98.8
	4.60	5	1.2	1.2	100.0
	Total	430	100.0	100.0	

Women Aspirations

		Frequency	Percent	Valid Percent	Cumulative Percent
	3.13	47	10.9	10.9	10.9
	3.25	4	.9	.9	11.9
	3.38	10	2.3	2.3	14.2
	3.50	9	2.1	2.1	16.3
	3.63	41	9.5	9.5	25.8
	3.75	4	.9	.9	26.7
	4.00	27	6.3	6.3	33.0
	4.13	67	15.6	15.6	48.6
Valid	4.25	12	2.8	2.8	51.4
	4.29	4	.9	.9	52.3
	4.38	59	13.7	13.7	66.0
	4.50	36	8.4	8.4	74.4
	4.63	12	2.8	2.8	77.2
	4.75	86	20.0	20.0	97.2
	4.88	8	1.9	1.9	99.1
	5.00	4	.9	.9	100.0
	Total	430	100.0	100.0	

Women Self Development

		Frequency	Percent	Valid Percent	Cumulative Percent
	3.00	51	11.9	11.9	11.9
	3.14	4	.9	.9	12.8
	3.57	18	4.2	4.2	17.0
	3.71	22	5.1	5.1	22.1
	3.86	4	.9	.9	23.0
	4.00	53	12.3	12.3	35.3
	4.14	27	6.3	6.3	41.6
Valid	4.29	76	17.7	17.7	59.3
	4.43	69	16.0	16.0	75.3
	4.57	63	14.7	14.7	90.0
	4.71	31	7.2	7.2	97.2
	4.86	4	.9	.9	98.1
	5.00	8	1.9	1.9	100.0
	Total	430	100.0	100.0	

Organisational Culture

	Frequency	Percent	Valid Percent	Cumulative Percent
2.70	8	1.9	1.9	1.9
2.90	5	1.2	1.2	3.0
3.00	8	1.9	1.9	4.9
3.10	38	8.8	8.8	13.7
3.20	13	3.0	3.0	16.7
3.30	12	2.8	2.8	19.5
3.40	48	11.2	11.2	30.7
3.50	13	3.0	3.0	33.7
3.60	24	5.6	5.6	39.3
3.70	68	15.8	15.8	55.1
Valid	79	18.4	18.4	73.5
3.80	17	4.0	4.0	77.4
3.90	22	5.1	5.1	82.6
4.00	9	2.1	2.1	84.7
4.10	50	11.6	11.6	96.3
4.30	4	.9	.9	97.2
4.40	4	.9	.9	98.1
4.50	4	.9	.9	99.1
4.60	4	.9	.9	100.0
5.60	430	100.0	100.0	
Total				

Productivity

	Frequency	Percent	Valid Percent	Cumulative Percent
2.71	5	1.2	1.2	1.2
2.86	17	4.0	4.0	5.1
3.00	4	.9	.9	6.0
3.14	102	23.7	23.7	29.8
3.29	33	7.7	7.7	37.4
3.43	59	13.7	13.7	51.2
3.57	14	3.3	3.3	54.4
Valid	18	4.2	4.2	58.6
3.71	66	15.3	15.3	74.0
3.86	30	7.0	7.0	80.9
4.00	60	14.0	14.0	94.9
4.29	8	1.9	1.9	96.7
4.57	14	3.3	3.3	100.0
4.71	430	100.0	100.0	
Total				

Profitability

	Frequency	Percent	Valid Percent	Cumulative Percent
1.71	4	.9	.9	.9
1.86	5	1.2	1.2	2.1
2.00	8	1.9	1.9	4.0
2.14	8	1.9	1.9	5.8
2.29	10	2.3	2.3	8.1
2.43	8	1.9	1.9	10.0
2.57	79	18.4	18.4	28.4
2.71	13	3.0	3.0	31.4
Valid	82	19.1	19.1	50.5
2.86	5	1.2	1.2	51.6
3.00	29	6.7	6.7	58.4
3.14	112	26.0	26.0	84.4
3.29	54	12.6	12.6	97.0
3.43	4	.9	.9	97.9
4.00	5	1.2	1.2	99.1
4.29	4	.9	.9	100.0
4.57	430	100.0	100.0	
Total				

Service Quality

	Frequency	Percent	Valid Percent	Cumulative Percent
2.44	51	11.9	11.9	11.9
2.67	4	.9	.9	12.8
2.89	4	.9	.9	13.7
3.33	4	.9	.9	14.7
3.44	4	.9	.9	15.6
3.56	10	2.3	2.3	17.9
3.67	8	1.9	1.9	19.8
3.78	5	1.2	1.2	20.9
4.00	18	4.2	4.2	25.1
Valid	15	3.5	3.5	28.6
4.11	71	16.5	16.5	45.1
4.22	9	2.1	2.1	47.2
4.33	73	17.0	17.0	64.2
4.44	70	16.3	16.3	80.5
4.56	51	11.9	11.9	92.3
4.67	12	2.8	2.8	95.1
4.78	21	4.9	4.9	100.0
5.00	430	100.0	100.0	
Total				

Organisational Effectiveness

	Frequency	Percent	Valid Percent	Cumulative Percent
2.62	8	1.9	1.9	1.9
2.72	43	10.0	10.0	11.9
2.78	5	1.2	1.2	13.0
2.87	4	.9	.9	14.0
2.89	8	1.9	1.9	15.8
2.96	4	.9	.9	16.7
3.05	4	.9	.9	17.7
3.33	5	1.2	1.2	18.8
3.38	5	1.2	1.2	20.0
3.38	5	1.2	1.2	21.2
3.41	4	.9	.9	22.1
3.42	5	1.2	1.2	23.3
3.46	14	3.3	3.3	26.5
Valid 3.49	4	.9	.9	27.4
3.50	5	1.2	1.2	28.6
3.58	4	.9	.9	29.5
3.59	5	1.2	1.2	30.7
3.62	5	1.2	1.2	31.9
3.63	4	.9	.9	32.8
3.65	5	1.2	1.2	34.0
3.69	5	1.2	1.2	35.1
3.70	5	1.2	1.2	36.3
3.71	20	4.7	4.7	40.9
3.74	4	.9	.9	41.9
3.74	12	2.8	2.8	44.7
3.75	42	9.8	9.8	54.4
3.76	42	9.8	9.8	64.2

Organisational Effectiveness

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	.9	.9	65.1
3.76	4	.9	.9	66.0
3.76	14	3.3	3.3	69.3
3.77	4	.9	.9	70.2
3.78	35	8.1	8.1	78.4
3.79	4	.9	.9	79.3
3.81	4	.9	.9	80.2
3.83	4	.9	.9	81.2
3.84	4	.9	.9	82.1
3.85	55	12.8	12.8	94.9
3.86	4	.9	.9	95.8
3.95	5	1.2	1.2	97.0
4.00	4	.9	.9	97.9
4.10	5	1.2	1.2	99.1
4.37	4	.9	.9	100.0
4.38	430	100.0	100.0	
Total				

APPENDIX C - CORRELATIONS

Notes

Output Created		27-JUL-2021 21:13:47
Comments		
	Data	C:\Users\Egena\Downloads\Freelance and feedback\Apera\Data Analysis\Women career advancement and organisational effectiveness.sav
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	430
	Definition of Missing	User-defined missing values are treated as missing.
Missing Value Handling	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
		CORRELATIONS
		/VARIABLES=WCB WA WSD OC
Syntax		Productivity Profitability SQ
		/PRINT=TWOTAIL NOSIG
		/STATISTICS DESCRIPTIVES
		/MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03

Descriptive Statistics

	Mean	Std. Deviation	N
Work-Family Balance	2.9670	.50837	430
Women aspirations	4.1498	.53626	430
Women Self Development	4.1296	.52592	430
Organisational Culture	3.6944	.44283	430
Productivity	3.6199	.49103	430
Profitability	2.9751	.46687	430
Service Quality	4.1253	.72657	430

Correlations

		Work-Family Balance	Women aspirations	Women Self Development	Organisational Culture	Productivity	Profitability	Service Quality
Work-Family Balance	Pearson Correlation	1	.104*	-.012	.093	.235**	.155**	.176**
	Sig. (2-tailed)		.031	.808	.055	.000	.001	.000
	N	430	430	430	430	430	430	430
Women aspirations	Pearson Correlation	.104*	1	.710**	.289**	.489**	.066	.598**
	Sig. (2-tailed)	.031		.000	.000	.000	.175	.000
	N	430	430	430	430	430	430	430
Women Self Development	Pearson Correlation	-.012	.710**	1	.523**	.332**	.253**	.773**
	Sig. (2-tailed)	.808	.000		.000	.000	.000	.000
	N	430	430	430	430	430	430	430
Organisational Culture	Pearson Correlation	.093	.289**	.523**	1	.045	.380**	.477**
	Sig. (2-tailed)	.055	.000	.000		.355	.000	.000
	N	430	430	430	430	430	430	430
Productivity	Pearson Correlation	.235**	.489**	.332**	.045	1	.031	.264**
	Sig. (2-tailed)	.000	.000	.000	.355		.518	.000
	N	430	430	430	430	430	430	430
Profitability	Pearson Correlation	.155**	.066	.253**	.380**	.031	1	.456**
	Sig. (2-tailed)	.001	.175	.000	.000	.518		.000
	N	430	430	430	430	430	430	430
Service Quality	Pearson Correlation	.176**	.598**	.773**	.477**	.264**	.456**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	430	430	430	430	430	430	430

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX C1 - NONPARAMETRIC CORRELATIONS

Notes

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Comments		
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	Data	and feedback\Apera\Data Analysis\Women career advancement and organisational effectiveness.sav
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	430
	Definition of Missing	User-defined missing values are treated as missing.
Missing Value Handling		Statistics for each pair of variables are based on all the cases with valid data for that pair.
	Cases Used	NONPAR CORR /VARIABLES=WCB WA WSD OC Productivity Profitability SQ/PRINT=KENDALL TWOTAIL NOSIG /MISSING=PAIRWISE.
Syntax		
	Processor Time	00:00:00.09
Resources	Elapsed Time	00:00:00.07
	Number of Cases Allowed	82782 cases ^a

a. Based on availability of workspace memory

[DataSet1] C:\Users\Egena\Downloads\Freelance and feedback\Apera\Data Analysis\Women career advancement and organisational effectiveness.sav

Correlations

	Work-Family Balance	Women aspirations	Women Self Development	Organisational Culture	Productivity	Profitability	Service Quality
Correlation Work-Family Coefficient	1.000	.112**	-.069	.013	.221**	.059	.027
Balance Sig. (2-tailed)	.	.002	.055	.718	.000	.102	.456
N	430	430	430	430	430	430	430
Correlation Women Coefficient	.112**	1.000	.431**	.201**	.431**	-.076*	.222**
Aspirations Sig. (2-tailed)	.002	.	.000	.000	.000	.037	.000
N	430	430	430	430	430	430	430
Correlation Women Self Coefficient	-.069	.431**	1.000	.574**	.210**	.168**	.477**
Development Sig. (2-tailed)	.055	.000	.	.000	.000	.000	.000
N	430	430	430	430	430	430	430
Correlation Kendall's	.013	.201**	.574**	1.000	.102**	.271**	.430**
Organisational	.718	.000	.000	.	.004	.000	.000
Coefficient tau_b Culture	430	430	430	430	430	430	430
Sig. (2-tailed)	.221**	.431**	.210**	.102**	1.000	-.105**	.004
N	.000	.000	.000	.004	.	.004	.915
Correlation Coefficient	430	430	430	430	430	430	430
Productivity	.059	-.076*	.168**	.271**	-.105**	1.000	.407**
Sig. (2-tailed)	.102	.037	.000	.000	.004	.	.000
N	430	430	430	430	430	430	430
Correlation Coefficient	.027	.222**	.477**	.430**	.004	.407**	1.000
Profitability	.456	.000	.000	.000	.915	.000	.
Sig. (2-tailed)	430	430	430	430	430	430	430
N							
Correlation Coefficient							
Service Quality							

Sig. (2-tailed) N							
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**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

APPENDIX D - REGRESSION

Notes

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	Definition of Missing	<none>
Missing Value Handling		<none>
	Cases Used	430
		User-defined missing values are treatedas missing. Statistics are based on cases with no missing values for any variable used.

Notes

		Regression
		/MISSING LISTWISE
		/STATISTICS COEFF OUTS R
		ANOVA COLLIN TOL CHANGE
		/CRITERIA=PIN(.05) POUT(.10)
		/NOORIGIN
		/DEPENDENT Effectiveness
Syntax		/METHOD=ENTER WCB WA WSD
		OC
		/SCATTERPLOT=(*ZRESID ,*ZPRED)
		/RESIDUALS DURBIN
		HISTOGRAM(ZRESID)
		NORMPROB(ZRESID).
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	Elapsed Time	00:00:00.70
Resources	Memory Required	3684 bytes
	Additional Memory Required for Residual Plots	888 bytes

[DataSet1] C:\Users\Egena\Downloads\Freelance and feedback\Apera\Data Analysis\Women career advancement and organisational effectiveness.sav.

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development ^b		Enter

a. Dependent Variable: Organisational Effectiveness

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.748 ^a	.559	.555	.27229	.559	134.703	4	425	.000	1.848

a. Predictors: (Constant), Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development

b. Dependent Variable: Organisational Effectiveness

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	39.947	4	9.987	134.703	.000 ^b
1 Residual	31.509	425	.074		
Total	71.457	429			

a. Dependent Variable: Organisational Effectiveness

b. Predictors: (Constant), Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.488	.147		3.328	.001		
Work-Family Balance	.193	.026	.240	7.295	.000	.955	1.047
1 Women aspirations	.104	.036	.137	2.925	.004	.471	2.123
Women Self Development	.420	.041	.541	10.276	.000	.374	2.676
Organisational Culture	.093	.036	.101	2.616	.009	.698	1.432

a. Dependent Variable: Organisational Effectiveness

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Work-Family Balance	Women aspirations	Women Self Development	Organisational Culture
1		4.951	1.000	.00	.00	.00	.00	.00
2		.028	13.368	.00	.72	.02	.03	.01
1	3	.011	20.947	.03	.04	.27	.02	.46
4		.006	27.838	.92	.21	.00	.09	.18
5		.004	37.186	.05	.03	.71	.86	.35

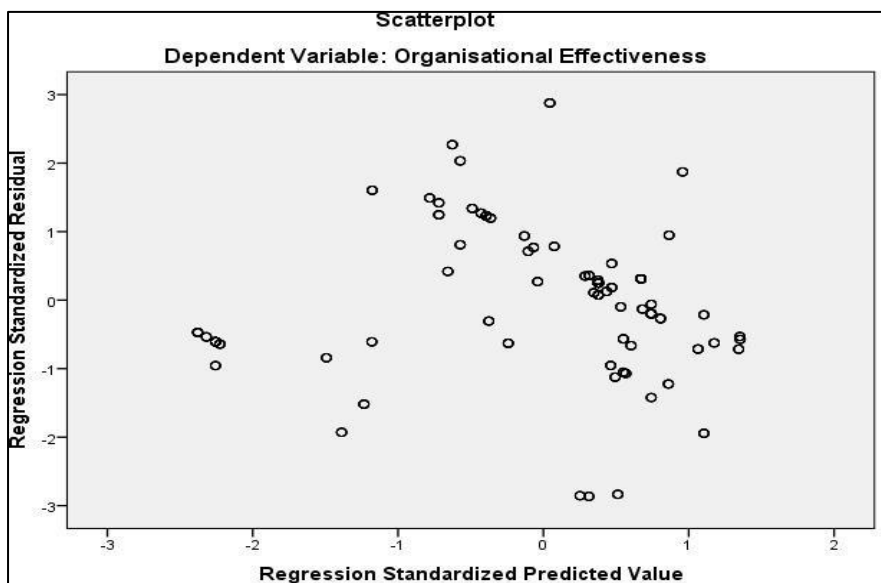
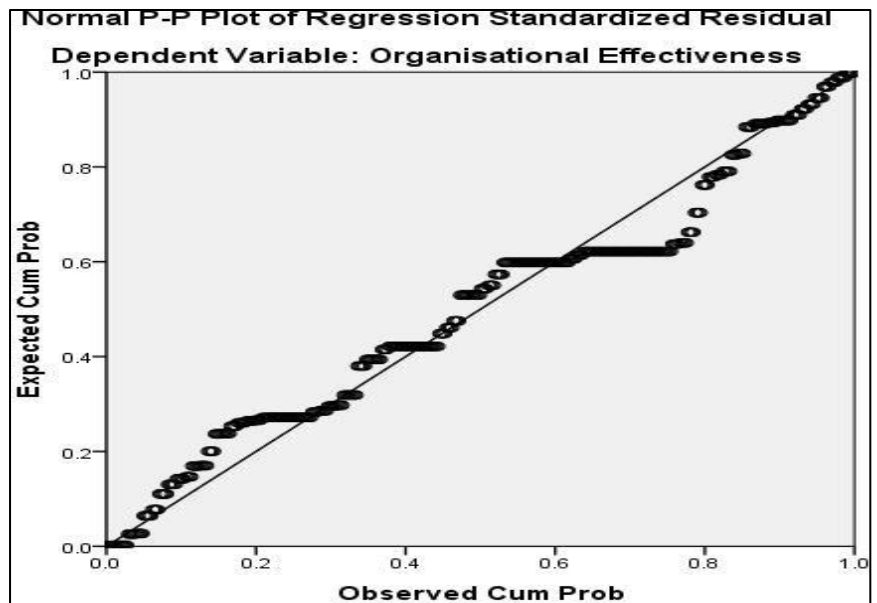
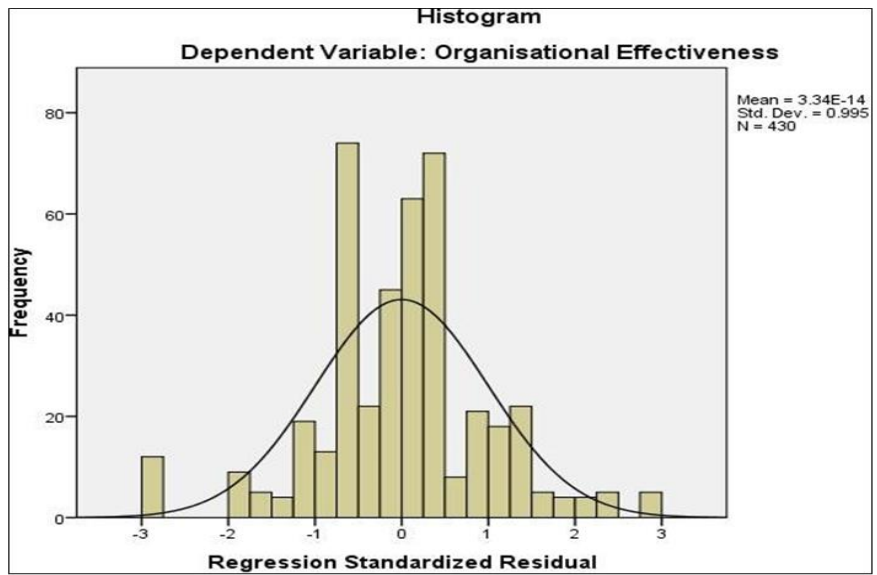
a. Dependent Variable: Organisational Effectiveness

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.8478	3.9867	3.5734	.30515	430
Residual	-.77999	.78359	.00000	.27101	430
Std. Predicted Value	-2.378	1.354	.000	1.000	430
Std. Residual	-2.865	2.878	.000	.995	430

a. Dependent Variable: Organisational Effectiveness

APPENDIX D - CHARTS



APPENDIX D1 - REGRESSION

Notes

Output Created Comments		27-JUL-2021 21:06:14
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Missing Value Handling		<none>
	Cases Used	430
		User-defined missing values are treated as missing. Statistics are based on cases with no missing values for any variable used.

Notes

		Regression
		/MISSING LISTWISE
		/STATISTICS COEFF OUTS R
		ANOVA COLLIN TOL CHANGE
		/CRITERIA=PIN(.05) POUT(.10)
		/NOORIGIN
		/DEPENDENT Productivity
Syntax		/METHOD=ENTER WCB WA WSD
		OC
		/SCATTERPLOT=(*ZRESID,*ZPRED
		/RESIDUALS DURBIN
		HISTOGRAM(ZRESID)
		NORMPROB(ZRESID).
	Processor Time	00:00:00.83
	Elapsed Time	00:00:00.91
Resources	Memory Required	3684 bytes
	Additional Memory Required for Residual Plots	888 bytes

[DataSet1] C:\Users\Egena\Downloads\Freelance and feedback\Apera\Data Analysis\Women career advancement and organisational effectiveness.sav.

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development ^b	.	Enter

a. Dependent Variable: Productivity

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.539 ^a	.291	.284	.41553	.291	43.518	4	425	.000	1.742

a. Predictors: (Constant), Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development

b. Dependent Variable: Productivity

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	30.056	4	7.514	43.518	.000 ^b
1	Residual	73.382	425	.173		
	Total	103.437	429			

a. Dependent Variable: Productivity

b. Predictors: (Constant), Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.600	.224		7.143	.000		
Work-Family Balance	.198	.040	.205	4.898	.000	.955	1.047
1 Women aspirations	.401	.055	.438	7.363	.000	.471	2.123
Women Self Development	.098	.062	.105	1.573	.116	.374	2.676
Organisational Culture	-.173	.054	-.156	-3.184	.002	.698	1.432

a. Dependent Variable: Productivity

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Work-Family Balance	Women aspirations	Women Self Development	Organisational Culture
1		4.951	1.000	.00	.00	.00	.00	.00
2		.028	13.368	.00	.72	.02	.03	.01
1	3	.011	20.947	.03	.04	.27	.02	.46
4		.006	27.838	.92	.21	.00	.09	.18
5		.004	37.186	.05	.03	.71	.86	.35

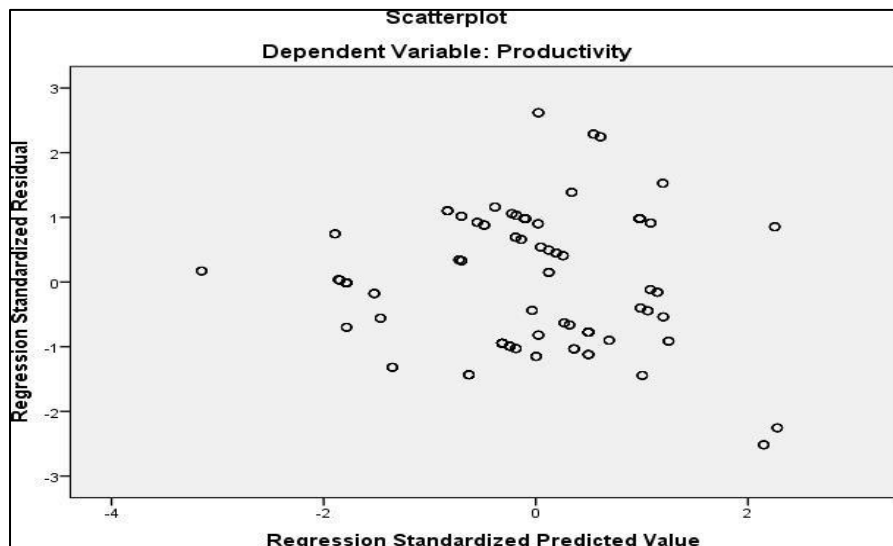
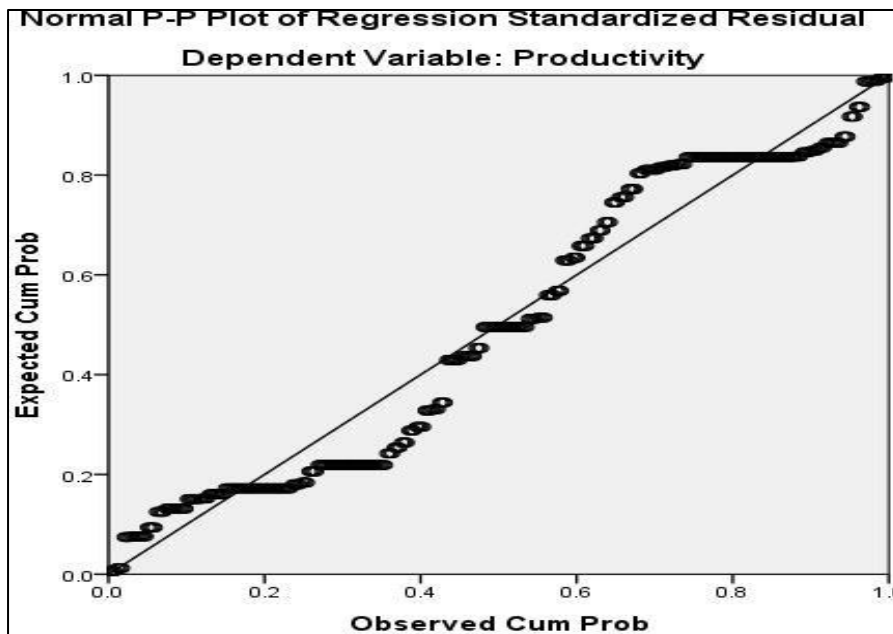
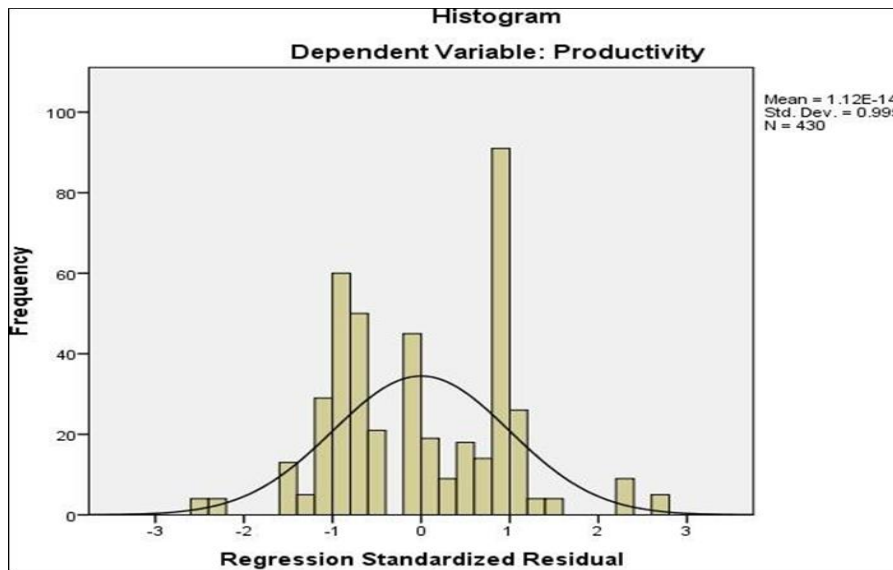
a. Dependent Variable: Productivity

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.7859	4.2225	3.6199	.26469	430
Residual	-1.04585	1.08789	.00000	.41359	430
Std. Predicted Value	-3.151	2.277	.000	1.000	430
Std. Residual	-2.517	2.618	.000	.995	430

a. Dependent Variable: Productivity

APPENDIX D1 - CHARTS



APPENDIX D2 - REGRESSION

Notes

Output Created		27-JUL-2021 21:06:38
	Data	
Input	Active Dataset Filter Weight Split File N of Rows in Working Data File	C:\Users\Egena\Downloads\Freelanceand feedback\Apera\Data Analysis\Women career advancementand organisational effectiveness.sav DataSet1 <none>
	Definition of Missing	<none>
Missing Value Handling		<none>
	Cases Used	430 User-defined missing values are treated as missing. Statistics are based on cases with no missing values for any variable used.

Notes

		Regression
		/MISSING LISTWISE
		/STATISTICS COEFF OUTS R
		ANOVA COLLIN TOL CHANGE
		/CRITERIA=PIN(.05) POUT(.10)
		/NOORIGIN
		/DEPENDENT Profitability
Syntax		/METHOD=ENTER WCB WA WSD OC /SCATTERPLOT=(*ZRESID ,*ZPRED)
		/RESIDUALS DURBIN
		HISTOGRAM(ZRESID)
		NORMPROB(ZRESID).
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	Elapsed Time	00:00:00.91
Resources	Memory Required	3684 bytes
	Additional Memory Required for Residual Plots	888 bytes

[DataSet1] C:\Users\Egena\Downloads\Freelance and feedback\Apera\Data Analysis\Women career advancement and organisational effectiveness.sav.

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development ^b	.	Enter

- a. Dependent Variable: Profitability
- b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.432 ^a	.186	.179	.42313	.186	24.317	4	425	.000	1.585

- a. Predictors: (Constant), Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development
- b. Dependent Variable: Profitability

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	17.415	4	4.354	24.317	.000 ^b
1	Residual	76.093	425	.179		
	Total	93.509	429			

a. Dependent Variable: Profitability

b. Predictors: (Constant), Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.257	.228		5.510	.000		
Work-Family Balance	.140	.041	.153	3.407	.001	.955	1.047
1 Women aspirations	-.188	.056	-.216	-3.384	.001	.471	2.123
Women Self Development	.225	.064	.254	3.542	.000	.374	2.676
Organisational Culture	.312	.055	.296	5.649	.000	.698	1.432

a. Dependent Variable: Profitability

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Work-Family Balance	Women aspirations	Women Self Development	Organisational Culture
1		4.951	1.000	.00	.00	.00	.00	.00
2		.028	13.368	.00	.72	.02	.03	.01
1	3	.011	20.947	.03	.04	.27	.02	.46
4		.006	27.838	.92	.21	.00	.09	.18
5		.004	37.186	.05	.03	.71	.86	.35

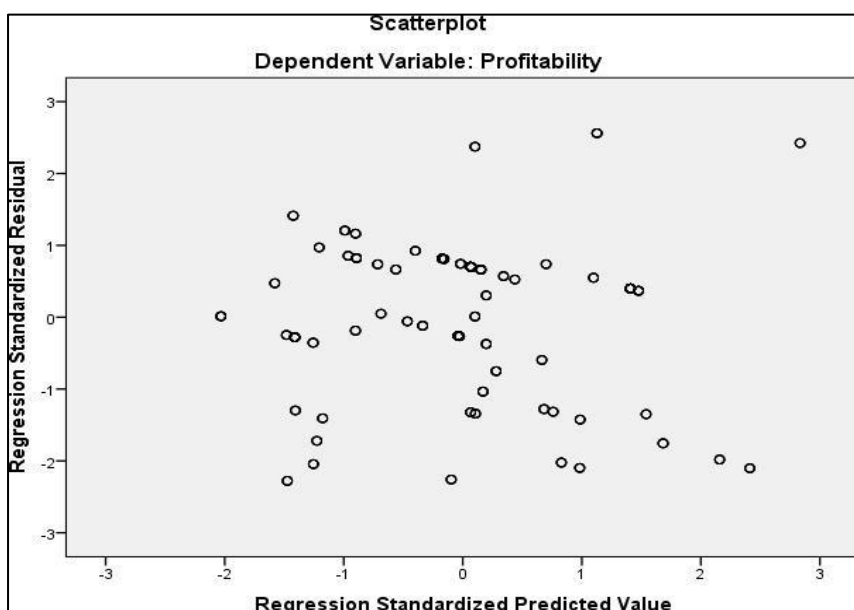
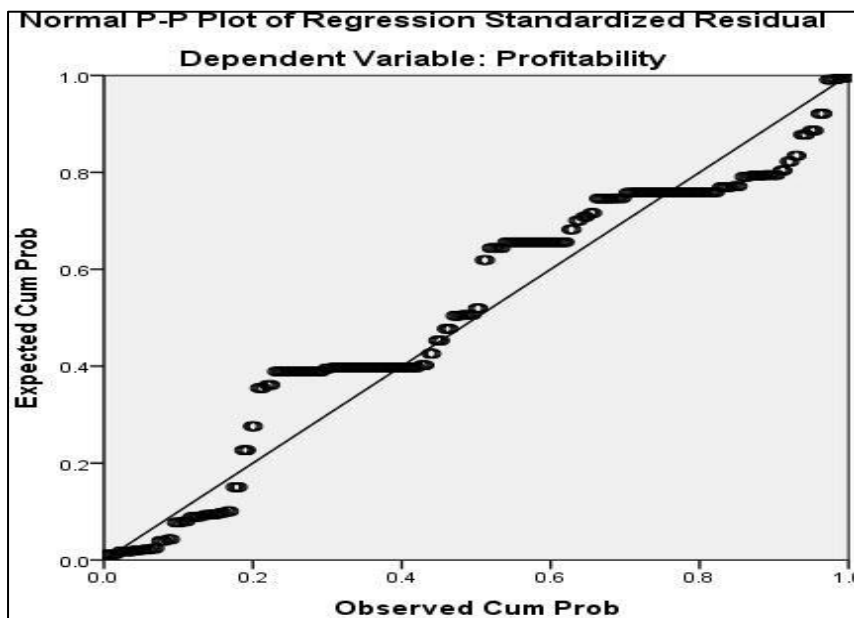
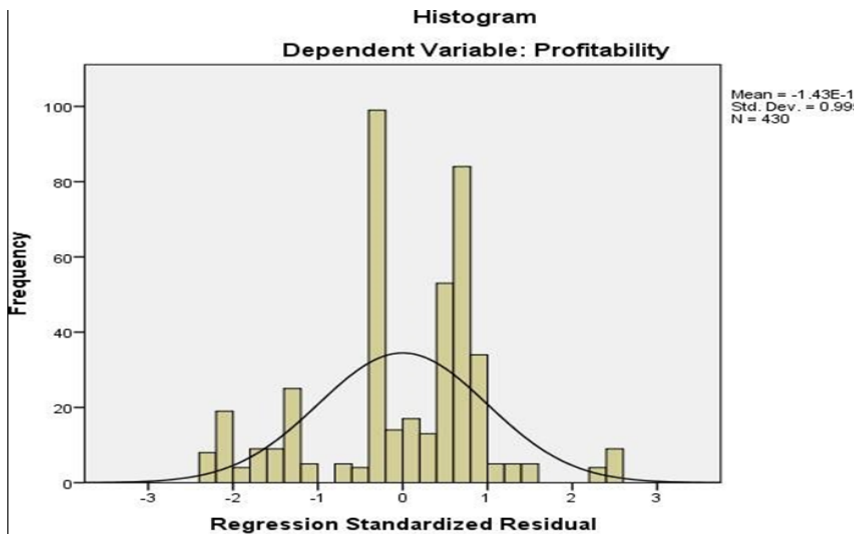
a. Dependent Variable: Profitability

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5657	3.5459	2.9751	.20148	430
Residual	-.96382	1.08365	.00000	.42116	430
Std. Predicted Value	-2.032	2.833	.000	1.000	430
Std. Residual	-2.278	2.561	.000	.995	430

a. Dependent Variable: Profitability

APPENDIX D2 – CHARTS



APPENDIX D3 - REGRESSION

Notes

Output Created		27-JUL-2021 21:06:54
Comments	Data	
Input	Active Dataset Filter Weight Split File N of Rows in Working Data File	C:\Users\Egena\Downloads\Freelance and feedback\Apera\Data Analysis\Women career advancement and organisational effectiveness.sav DataSet1 <none> <none> <none> 430 User-defined missing values are treated as missing. Statistics are based on cases with no missing values for any variable used.
Missing Value Handling	Definition of Missing	
	Cases Used	

Notes

		Regression
		/MISSING LISTWISE
		/STATISTICS COEFF OUTS R
		ANOVA COLLIN TOL CHANGE
		/CRITERIA=PIN(.05) POUT(.10)
		/NOORIGIN
		/DEPENDENT SQ
Syntax		/METHOD=ENTER WCB WA WSD
		OC
		/SCATTERPLOT=(*ZRESID, *ZPRED)
		/RESIDUALS DURBIN
		HISTOGRAM(ZRESID)
		NORMPROB(ZRESID).
	Processor Time	00:00:00.89
	Elapsed Time	00:00:01.02
Resources	Memory Required	3684 bytes
	Additional Memory Required for Residual Plots	888 bytes

[DataSet1] C:\Users\Egena\Downloads\Freelance and feedback\Apera\Data Analysis\Women career advancement and organisational effectiveness.sav.

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development ^b	.	Enter

a. Dependent Variable: Service Quality

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.799 ^a	.639	.636	.43850	.639	188.197	4	425	.000	1.692

a. Predictors: (Constant), Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development

b. Dependent Variable: Service Quality

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	144.748	4	36.187	188.197	.000 ^b
1	Residual	81.720	425	.192		
	Total	226.469	429			

a. Dependent Variable: Service Quality

b. Predictors: (Constant), Organisational Culture, Work-Family Balance, Women aspirations, Women Self Development

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-1.392	.236		-5.887	.000		
Work-Family Balance	.241	.043	.169	5.660	.000	.955	1.047
1 Women aspirations	.100	.058	.074	1.738	.083	.471	2.123
Women Self Development	.937	.066	.678	14.234	.000	.374	2.676
Organisational Culture	.140	.057	.085	2.440	.015	.698	1.432

a. Dependent Variable: Service Quality

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Work-Family Balance	Women aspirations	Women Self Development	Organisational Culture
1		4.951	1.000	.00	.00	.00	.00	.00
2		.028	13.368	.00	.72	.02	.03	.01
3		.011	20.947	.03	.04	.27	.02	.46
4		.006	27.838	.92	.21	.00	.09	.18
5		.004	37.186	.05	.03	.71	.86	.35

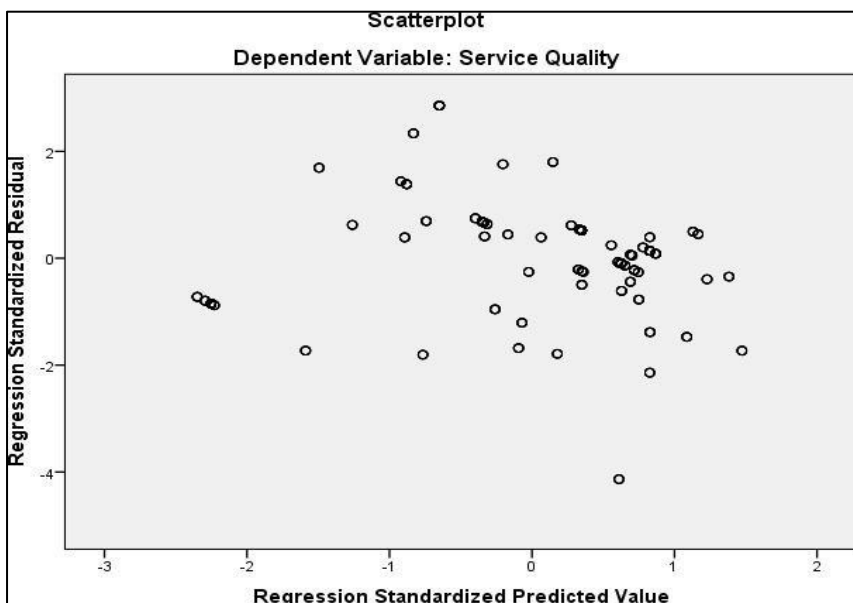
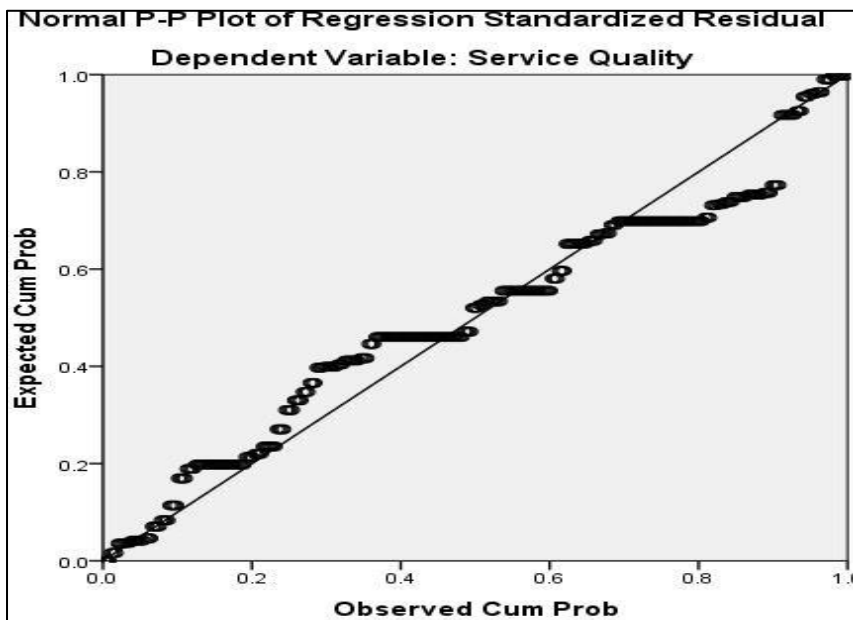
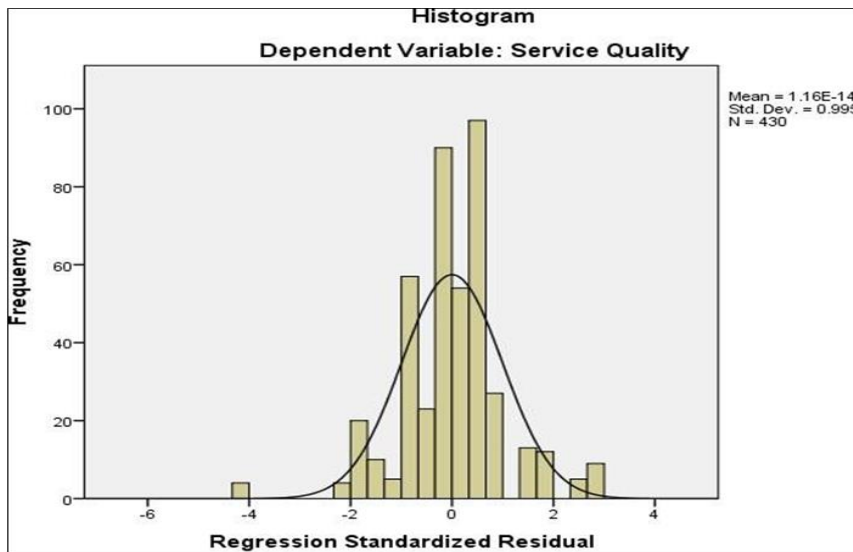
a. Dependent Variable: Service Quality

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.7609	4.9811	4.1253	.58087	430
Residual	-1.81308	1.25238	.00000	.43645	430
Std. Predicted Value	-2.349	1.473	.000	1.000	430
Std. Residual	-4.135	2.856	.000	.995	430

a. Dependent Variable: Service Quality

APPENDIX D3 - CHARTS



APPENDIX D4

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.657
Approx. Chi-Square	4118.838
Bartlett's Test of Sphericity df	595
Sig	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	12.166	34.759	34.759	12.166	34.759	34.759	9.092
2	4.543	12.981	47.740	4.543	12.981	47.740	4.254
3	3.116	8.904	56.644	3.116	8.904	56.644	8.574
4	2.720	7.773	64.417	2.720	7.773	64.417	4.517
5	2.152	6.148	70.564				
6	1.556	4.445	75.010				
7	1.085	3.101	78.111				
8	.985	2.813	80.924				
9	.957	2.734	83.658				
10	.760	2.172	85.830				
11	.718	2.051	87.881				
12	.619	1.768	89.650				
13	.499	1.425	91.074				
14	.452	1.291	92.365				
15	.407	1.164	93.529				
16	.368	1.051	94.580				
17	.268	.765	95.345				
18	.250	.714	96.059				
19	.226	.646	96.705				
20	.200	.573	97.277				
21	.167	.476	97.754				
22	.117	.336	98.089				
23	.098	.281	98.370				
24	.093	.265	98.635				
25	.087	.248	98.883				
26	.076	.217	99.100				
27	.064	.184	99.284				
28	.060	.170	99.454				
29	.049	.141	99.595				
30	.044	.127	99.722				
31	.036	.103	99.825				
32	.027	.077	99.902				
33	.017	.049	99.951				
34	.009	.026	99.977				
35	.008	.023	100.000				

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

Communalities		
Initial	Extraction	
WFB1	1.000	.625
WFB2	1.000	.626
WFB3	1.000	.626
WFB4	1.000	.677
WFB5	1.000	.592
WFB6	1.000	.771
WFB7	1.000	.479
WFB8	1.000	.610
WFB9	1.000	.565
WFB10	1.000	.513
WA1	1.000	.813
WA2	1.000	.712
WA3	1.000	.832
WA4	1.000	.571
WA5	1.000	.744
WA6	1.000	.645
WA7	1.000	.776
WA8	1.000	.782
WSD1	1.000	.537
WSD2	1.000	.720
WSD3	1.000	.841
WSD4	1.000	.732
WSD5	1.000	.663
WSD6	1.000	.840
WSD7	1.000	.853
OC1	1.000	.816
OC2	1.000	.690
OC3	1.000	.098
OC4	1.000	.424
OC5	1.000	.451
OC6	1.000	.458
OC7	1.000	.569
OC8	1.000	.577
OC9	1.000	.647
OC10	1.000	.669

➤ *Extraction Method: Principal Component Analysis.*

Communalities		
Initial	Extraction	
WFB1	.938	.576
WFB2	.956	.550
WFB3	.918	.561
WFB4	.958	.591
WFB5	.951	.535
WFB6	.905	.906
WFB7	.851	.298
WFB8	.894	.478
WFB9	.835	.475
WFB10	.875	.375
WA1	.956	.787
WA2	.957	.668
WA3	.955	.862
WA4	.888	.455
WA5	.965	.667
WA6	.944	.584
WA7	.921	.789

WA8	.954	.790
WSD1	.867	.483
WSD2	.960	.701
WSD3	.955	.868
WSD4	.902	.715
WSD5	.889	.636
WSD6	.936	.837
WSD7	.959	.856
OC1	.956	.845
OC2	.959	.644
OC3	.382	.038
OC4	.781	.397
OC5	.831	.400
OC6	.841	.442
OC7	.926	.540
OC8	.848	.487
OC9	.837	.564
OC10	.963	.582

➤ *Extraction Method: Maximum Likelihood.*

Goodness-of-fit Test

Chi-Square	df	Sig.
1924.451	461	.000

Table 1 Exploratory Factor Analysis (EFA) Results

Code	Statements (TVE = 64.4%)	Factor Score
WFB1	My work keeps me from my family activities more than I would like.	.625
WFB2	I have to put off doing things at work because of demands on my time at home.	.626
WFB3	Due to work-related duties, I have to make changes to my plans for my family activities.	.626
WFB4	Tension and anxiety from my family life often weakens my abilities to do my job.	.677
WFB5	Because my work is demanding, at times I'm irritable at home.	.592
WFB6	On the job, I have so much work to do that it takes me away from my personal interests.	.771
WFB7	Because my family responsibilities are demanding, I'm sometimes ineffective at work.	.479
WFB8	My personal demands are so great that it takes away from my work.	.610
WFB9	I have managed to arrange my workload and deadlines around the family's activities.	.565
WFB10	I am at the verge of leaving work due to family responsibilities	.513
WA1	To contribute to society through working	.813
WA2	To have a prestigious occupation	.712
WA3	To become financially independent	.832
WA4	To get married in your 20s or early 30	.571
WA5	To have and raise your own children	.744
WA6	To combine home and work roles	.645
WA7	To attain a position of great influence	.776
WA8	To be loved and supported by the whole family	.782
WSD1	I have attained personally established goals	.537
WSD2	I have delivered quality service to my organization	.720
WSD3	I am capable of working in harmony with colleagues	.841
WSD4	I have not allowed procrastination to decrease my efficiency	.732
WSD5	I have been persistent in developing myself through to completion	.663
WSD6	I have acquired relevant training to be effective on the job	.840
WSD7	I have improved my ability to render versatile services	.853
OC1	My superior appreciates my good work.	.816
OC2	Management encourages me to put more effort into my work.	.690
OC3	My supervisor treats all the staff under his/her supervision equally.	.098
OC4	My supervisor does not criticize me in front of the other colleagues.	.424
OC5	The company culture is not flexible enough to accommodate individuals' differences in capabilities and interest	.451

OC6	My job is not structured to fully take advantage of the wide range of talents I possess.	.458
OC7	Positions are pre-defined and employees are expected to fit themselves in.	.569
OC8	Individual performance is encouraged and rewarded	.577
OC9	There is strong emphasis on employees and concern for their well-being	.647
OC10	The organization is sensitive towards the needs of women employees.	.669

