



A CRITICAL ANALYSIS OF THE ROLE OF GENDER-SENSITIVE HRM PRACTICES IN PROMOTING JOB SATISFACTION AMONG FEMALE BANK EMPLOYEES IN CALABAR, NIGERIA

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ABSTRACT

This study critically investigated the role of gender-sensitive HRM practices in promoting job satisfaction among female bank employees in Calabar, Nigeria. It was inspired by the persistent gender disparities faced by female employees in Nigeria's banking sector, despite their qualifications and contributions. It sought to explore how gender-sensitive HRM practices could be leveraged to enhance job satisfaction and promote workplace equity. The study was anchored in the theory of gendered organisations. Rooted in the interpretivist research paradigm, a phenomenological research design was adopted. With the aid of snowball sampling technique, primary data were obtained from 10 female bank employees through a semi-structured interview method. The data were then thematically analysed following the Braun and Clarke framework. The results revealed that with respect to the current gender-sensitive HRM practices implemented for female bankers in Calabar, six key themes were identified: maternity leave policies, flexible work arrangements, mentorship and career support programmes, anti-sexual harassment and anti-discrimination policies, return-to-work and post-maternity support, and leadership development opportunities for women. Also, it was found that regarding how gender-sensitive HRM practices enhance the job satisfaction of female bankers, six central themes emerged: flexible working hours promoting work-life balance and reducing stress; maternity leave supporting well-being and reducing anxiety; career development and mentorship empowering female staff; gender equity in promotion and leadership opportunities building motivation; anti-harassment policies creating a safer, more respectful workplace; and supportive post-maternity transitions encouraging continuity of careers. Informed by these findings, the study recommended that the management of Nigerian banks should strengthen and standardise the implementation of flexible work arrangements across all banking institutions. It was also recommended that it is pertinent for the management of Nigerian banks to institutionalise mentorship and leadership development programmes targeted at female staff. Moreover, the study recommended that the management of Nigerian banks should enforce mandatory training and establish accountability mechanisms to support anti-harassment and anti-discrimination policies.

Key words: Gender sensitivity, Human resources Management, Job satisfaction, Banking industry, Workplace equity



INTRODUCTION

Gender sensitivity among employees in the global banking sector has become a critical concern, driven by increasing regulatory frameworks that mandate workplace diversity and inclusion, alongside growing societal advocacy for gender equity in professional environments (Gallego-Álvarez & Pucheta-Martínez, 2020). Additionally, the increasing recognition of gender diversity as a catalyst for improved organisational performance, innovation, and customer trust has pushed banks to adopt inclusive policies that eliminate biases and foster a more balanced work environment (Heinzel et al., 2025). In contemporary times, one of the foremost inclusive policies adopted by banks in this context is gender-sensitive human resource management (HRM). According to Munongo and Pooe (2021), gender-responsive HRM refers to the deliberate integration of gender perspectives across key HR functions such as hiring, training, remuneration, and performance appraisal, with the aim of advancing equality, eliminating bias, and supporting all staff irrespective of gender. These approaches are increasingly valued in the banking sector for their role in building inclusive workplaces that not only champion gender fairness but also contribute to improved organisational outcomes (Birindelli et al., 2019).

With increasing awareness of the gender pay gap, workplace harassment, and the under-representation of women in leadership positions, banks are integrating these practices to attract and retain top talent from diverse backgrounds, improve employee satisfaction, and enhance corporate reputation (Galletta et al., 2022). In the Nigerian banking sector, the push toward gender-sensitive HRM is driven by several key factors, including regulatory directives from the Central Bank of Nigeria (CBN), which mandate increased

female representation in management and board positions, aiming for 40 percent and 30 percent respectively, to promote gender diversity and inclusivity (Igwe & Adelusí, 2021). Societal shifts and economic necessities have also led to a growing number of women pursuing professional careers, necessitating HRM practices that accommodate work-life balance and career development for female employees (Mushfiqur et al., 2018).

Additionally, addressing the under-representation of women in leadership roles has become imperative, as studies reveal that cultural and organisational barriers have historically impeded women's career progression in the sector (Ngalo et al., 2023; Rahim et al., 2018). Consequently, Nigerian banks are increasingly adopting gender-sensitive HRM policies to foster an inclusive environment, enhance organisational performance, and comply with both regulatory and societal expectations (Olufemi, 2021). In this effort, Nigerian banks are creating more recruitment opportunities for females and implementing policies that support work-life balance, such as flexible working hours and on-site childcare facilities, to accommodate the dual roles many women play in society (Iddrisu et al., 2025). Similarly, they are establishing mentorship and leadership development programmes tailored for women to prepare them for senior management positions, addressing the under-representation of females in top-tier roles within the sector (Isola et al., 2020). These initiatives aim to foster an inclusive work environment that not only attracts but also retains and promotes female talent, thereby enhancing organisational performance and compliance with regulatory directives (Ozordi et al., 2020). However, due to the dearth of extant relevant studies in the Nigerian banking sector, the role of gender-sensitive HRM practices in



enhancing job satisfaction among female bank employees in Nigeria remains insufficiently explored, thereby necessitating the conduct of this study.

Research background and Research rationale

Although strides have been made to expand career opportunities for women in Nigeria's banking industry, female staff members continue to face greater disadvantages compared to their male peers. These setbacks arise from entrenched cultural and societal norms, deep-rooted gender stereotypes, and institutional obstacles that hinder women's access to leadership roles, promotions, and fair remuneration (Mbah & Okeke, 2016). The widespread belief that men are inherently more qualified for executive roles in finance further marginalises capable women, regardless of their credentials or professional track records (Akindele, 2011). Moreover, conventional expectations around gender roles frequently assign domestic and caregiving duties to women, intensifying work-life conflicts that obstruct their career growth (Ugwu, 2024). In response, a number of studies have examined the integration of gender-aware HRM strategies aimed at dismantling workplace biases and improving job satisfaction for female staff (Munongo & Poee, 2021; Verma et al., 2013; Taamneh et al., 2024; Hossain, 2020). Nevertheless, a review of relevant literature reveals a scarcity of research focusing specifically on Nigerian female banking professionals. Most existing research concentrates on general HRM approaches without a gender-focused lens (Oyenyi, 2014; Eromafuru & Gospel, 2024; Mordi, 2024).

Consequently, there is limited empirical evidence detailing the gender-sensitive HRM measures currently in place within Nigeria's commercial banking sector. Similarly, little is known about how such

practices may influence job satisfaction among female employees in these institutions. This research gap is significant, as the absence of specific insights into gender-responsive HRM strategies undermines efforts to address workplace gender disparities effectively. Without data-driven guidance, HR policies may overlook the unique challenges faced by women, thereby perpetuating inequalities such as limited advancement opportunities, poor work-life integration, and persistent gender bias (Aderemi & Alley, 2019). This gap hinders the development of policies that could improve job satisfaction and retention rates, which are essential for organisational efficiency and competitiveness. In addition, the lack of context-specific studies disregards Nigeria's distinct cultural and economic realities, posing challenges for the development of effective and appropriate HRM models (Ugwu et al., 2024). This gap not only sustains gender disparities but also hampers efforts towards fostering inclusion, diversity, and staff well-being within the banking industry (Mbonu & Aforaka-Emeka, 2023). To address this shortfall, the present study adopted a qualitative approach to examine how gender-responsive HRM strategies influence job satisfaction among female banking staff in Calabar, Nigeria. Hence, the study pursued the following specific objectives:

- i. To critically examine the current gender-sensitive HRM practices implemented for female employees in the Nigerian banking sector.
- ii. To identify and discuss the role of gender-sensitive HRM practices in enhancing job satisfaction among female bank employees in Nigeria.



LITERATURE REVIEW

Gender-sensitive HRM in the banking sector

From a general perspective, gender-sensitive HRM entails integrating gender equity principles into every stage of human resource management, from recruitment and selection to training, performance appraisal, and career development, while proactively addressing biases and fostering an inclusive organisational culture that supports diverse gender identities and ensures equal opportunities for all employees (Munongo & Pooe, 2021). This implies that under the gender-sensitive HRM framework, HRM decisions are structured to actively promote gender fairness at every phase, ensuring that policies and practices systematically eliminate discrimination and unconscious biases. It also requires organisations to cultivate a work environment where all gender identities are valued, offering equitable access to career advancement, skills development, and leadership opportunities. Within the context of the banking sector, gender-sensitive HRM is viewed as a strategic initiative that integrates inclusive practices in recruitment, career development, and employee engagement to foster diversity, mitigate gender biases, and enhance overall organisational performance (Kyalo & Gachunga, 2015). Another scholarly perspective by Rizwan et al. (2016) views it as an essential strategic lever that reshapes traditional HRM practices by embedding gender equity into the organisational culture and operations, thereby driving innovation and competitive performance within the banking sector. Similarly, Madanat and Khasawneh (2018) submit that gender-sensitive HRM in the banking context refers to the strategic integration of gender equity principles into HR policies and practices, ensuring fair treatment, equal opportunities, and

balanced representation across all levels of the organisation.

These scholarly perspectives shed some light on the conceptualisation of gender-sensitive HRM in the banking context because they all reinforce the idea that integrating gender equity into HRM practices is essential for fostering inclusivity, improving organisational performance, and mitigating gender biases. Kyalo and Gachunga (2015), Rizwan et al. (2016), and Madanat and Khasawneh (2018) collectively emphasise the strategic nature of gender-sensitive HRM, highlighting its role in ensuring fair treatment and equal opportunities. A key area of convergence among these scholars is their recognition of gender-sensitive HRM as a driver of diversity and performance enhancement within the banking sector, suggesting that inclusive HRM practices contribute to innovation and competitiveness. Additionally, all three perspectives acknowledge that HR policies and organisational culture play a crucial role in shaping gender equity outcomes. However, a major area of divergence emerges in their specific emphasis, while Kyalo and Gachunga (2015) focus on gender-sensitive HRM as an integrative approach across various HRM functions, Rizwan et al. (2016) view it more as a transformative mechanism that reshapes traditional HR practices, positioning it as a key enabler of innovation and strategic competitiveness. On the other hand, Madanat and Khasawneh (2018) adopt a more policy-driven outlook, concentrating on the institutionalisation of gender equity principles in HR frameworks to achieve balanced representation. This divergence highlights the varying degrees to which scholars perceive gender-sensitive HRM as either an overarching strategic initiative, a transformative tool for organisational change, or a structured policy framework aimed at ensuring equitable outcomes.



Gendered perception of job satisfaction

Employees experience job satisfaction when workplace conditions, such as fair treatment, growth prospects, supportive practices, and goal alignment, foster a sense of fulfilment and well-being (Park & Doo, 2020). Scholars have revealed that the conceptualisation of job satisfaction can significantly vary on the basis of employees' gender differences. For instance, Sharma (2017) maintained that for a male employee, job satisfaction may include factors such as career advancement opportunities, financial incentives, and job security, which align with traditional expectations of professional success and stability. Additionally, a sense of autonomy, recognition for achievements, and opportunities to take on leadership roles may further enhance workplace fulfilment for male employees (Inegbedion et al., 2020). Conversely, for female employees, job satisfaction may be more strongly influenced by work-life balance, supportive workplace relationships, and an inclusive organisational culture that values their contributions (Andrade et al., 2019).

In addition, access to mentorship, equal career advancement opportunities, and policies that address gender-specific challenges, such as maternity support and flexible work arrangements, can significantly enhance their overall job fulfilment (Liu et al., 2021). These scholarly perspectives imply that job satisfaction is not a universal concept but is shaped by gender-specific expectations, priorities, and workplace experiences. Sharma (2017) and Inegbedion et al. (2020) highlight how male employees tend to derive satisfaction from factors that reinforce professional success, such as career advancement, financial stability, and leadership opportunities, reflecting traditional notions of workplace achievement. In contrast, Andrade et al. (2019) and Liu et al. (2021) emphasise that

female employees are more likely to find job satisfaction in workplace inclusivity, work-life balance, and policies that support their unique challenges, such as maternity benefits and mentorship opportunities.

These scholarly perspectives collectively highlight that while financial incentives and career growth are universally important, the degree to which they contribute to job satisfaction may vary based on gendered workplace expectations and social roles. This gender-based disparity in the perception of job satisfaction occurs because societal norms, cultural expectations, and workplace dynamics shape the priorities and experiences of male and female employees differently (Zou, 2015). Historically, men have been socialised to prioritise financial stability, career progression, and leadership, leading them to derive satisfaction from professional achievements and job security (Sarker et al., 2024). In contrast, women often face additional responsibilities related to caregiving and household management, making work-life balance, workplace inclusivity, and supportive organisational policies more critical to their assessments of job satisfaction (Chukwusa, 2020). Moreover, systemic barriers such as gender biases, unequal promotional opportunities, and workplace policies that inadequately address gender-specific needs contribute to differing job satisfaction determinants between male and female employees (Webber & Rogers, 2018).

Empirical review of studies on gender-sensitive HRM in the banking sector

This unit reviews extant relevant studies on gender-sensitive HRM within the context of the global banking sector. Existing literature indicates that much of the research conducted so far has focused on the connection between HRM practices and job satisfaction within the banking industry. Nevertheless, there is a



noticeable gap in studies that specifically explore the impact of gender-sensitive HRM on job satisfaction, particularly within the context of the global banking sector. For example, Taamneh et al. (2024) investigated how gender equality in HRM practices (HRMP) affects job performance in educational hospitals in Jordan, with a particular emphasis on the mediating role of job satisfaction. Their objective was to understand how equitable HRMP influences job performance and the extent to which job satisfaction acts as an intermediary in this process. The findings revealed a strong and positive correlation between gender equality in HRMP and job performance, emphasizing the importance of fair HR policies in boosting employee productivity. Furthermore, the study highlighted that gender equality in HRMP significantly enhanced job satisfaction. However, this research was not conducted in a banking setting and did not specifically identify gender-sensitive HRM practices that might influence job satisfaction among female employees in banks.

Munongo and Poe (2021) investigated how women-centric human resource management practices impact the organisational commitment of female professionals in Zimbabwe. Their research sought to understand the connection between particular HRM practices, such as equitable reward systems, family-oriented policies, ongoing training, and career advancement programmes, and the level of organisational commitment among women in both private and public sectors in Zimbabwe. The findings revealed that women-friendly HRM practices had significant positive relationships with the organisational commitment of female professionals. Specifically, practices like family-friendly policies and non-discriminatory rewards systems were identified as critical predictors of organisational commitment. The study was

not conducted within the context of a banking organisation; hence it does not specifically identify the gender-sensitive HRM practices of banking organisations for female employees.

Similarly, Verma et al. (2013) examined how gender-sensitive practices affect job satisfaction and stress among female executives in Indian call centres. The research aimed to explore the influence of gender-sensitive and family-friendly policies on job satisfaction, stress, organisational commitment, and turnover intentions. The results indicated that these policies positively impacted job satisfaction and reduced stress levels for female executives. Additionally, they influenced organisational commitment and employees' likelihood of leaving, suggesting that such policies can enhance retention by improving satisfaction and alleviating stress. However, as the study was conducted outside the banking sector, it does not focus on gender-sensitive HRM practices specific to this industry or their effect on job satisfaction for female employees within banking.

Kodagoda (2019) explored the impact of gender norms and HRM practices within Sri Lanka's public banking sector, focusing on the reasons behind the limited presence of women in senior management roles and the effects of HRM policies on their career advancement. The study revealed that, despite women's qualifications, their career growth was subtly restricted by state bureaucracy and gendered norms in the workplace. It identified several HRM practices and cultural factors that impeded women's progression, such as male-oriented workplace structures, a lack of career development opportunities, and insufficient support from both male and female colleagues. Furthermore, the study highlighted the significant work-life balance challenges faced by mothers, noting that the absence of family-friendly



policies contributed to career stagnation. Based on these findings, it suggested that public banks need to develop and sustain more inclusive HRM practices and a supportive organisational culture to foster gender equality and improve overall organisational performance. However, the study, while valuable in the banking context, did not address the specific role that gender-sensitive HRM practices play in enhancing job satisfaction for female employees.

Ahmed and Akter (2024) conducted a study on gender dynamics and job performance among women in Bangladesh's banking sector. The study aimed to explore how gender stereotypes, workplace conditions, and professional relationships impact the job performance of female bankers. The findings revealed that factors such as a suitable working environment, gender stereotypes, training facilities, superior-subordinate relationships, and excessive workload significantly influenced women's job performance. Despite the presence of workplace benefits such as training opportunities and promotion avenues, women bankers continued to face professional hurdles due to gender stereotypes, workplace bullying, societal expectations, and challenges in managing work-life balance. On the basis of these findings, the study concluded that while progress has been made toward gender inclusivity in Bangladesh's banking sector, systemic barriers still hinder women's professional advancement. Although this study was conducted within the banking context, it fails to identify the specific role of gender-sensitive HRM practices in enhancing job satisfaction among female employees.

Within the Nigerian banking sector, there is acute scarcity of relevant studies on gender-sensitive HRM and job satisfaction among female bankers. The majority of

existing studies are limited to general HRM practices in the banking context. For instance, Okeke et al. (2022) investigated the impact of work-life balance on the performance of female employees in selected deposit money banks in Anambra State. The research aimed to explore how leave policies, flexible working hours, employee support programs, and the work environment influenced female employees' job performance. The results showed that each of these factors, leave policy, flexible hours, support services, and a positive work environment, had a notable and beneficial impact on female employee performance. In particular, leave policies were linked to a reduction in employee turnover, while flexible work schedules, such as compressed workweeks, enhanced service delivery efficiency. The study highlighted the importance of managers working with employees to create work arrangements that optimize productivity. However, the research focused solely on work-life balance, a single element of gender-sensitive HRM, and therefore did not provide an in-depth analysis of how gender-sensitive HRM practices contribute to job satisfaction for female bankers in Nigeria.

Nwachukwu and Chladková (2017) conducted a study on human resource management (HRM) practices and employee satisfaction in microfinance banks (MFBs) in Nigeria. The study aimed to investigate the relationship between HRM practices, specifically human resource planning, training and development, employee compensation, and supportive work environment on employee satisfaction. The findings revealed a significant positive relationship between human resource planning, training and development, employee compensation, and employee satisfaction. However, the study found an insignificant positive relationship between work environment and employee satisfaction, indicating that while HRM



practices generally enhance employee satisfaction, workplace conditions alone may not be a decisive factor in MFBs. Three out of the four tested hypotheses were supported. However, this study was limited to general HRM practices with no reference to impact of gender-sensitive HRM on job satisfaction among female bankers in Nigeria. Rashidat and Anthony (2019) investigated the relationship between perceived gender equality and female employees' job satisfaction at May & Baker Limited in Ota, Nigeria. The study aimed to examine how female employees' perceptions of gender equality, particularly in terms of fair representation in management and perceived fairness in promotion processes, influence their job satisfaction. The findings revealed that fair representation of women in management had a significant positive effect on the acceptance of organisational policies and regulations. Additionally, the perceived fairness of promotion exercises was found to significantly influence the commitment of female employees. However, this study does not specifically identify and explain the roles of gender-sensitive HRM policies in enhancing job satisfaction among female bankers in Nigeria.

Theoretical framework

This study was underpinned by Acker's (1990) theory of gendered organisations, which posits that organisational systems are inherently gender-biased. It argues that workplace norms, procedures, and frameworks systematically sustain gender inequality by influencing how duties, authority, and prospects are allocated (Acker, 1990). As a popular social theory, the theory of gendered organisations has been substantiated by various empirical studies across different contexts. For instance, a study by van den Brink and Benschop (2012) examined recruitment and selection processes in Dutch academia. Their findings revealed that despite formal

commitments to gender equality, informal practices and biases perpetuated male dominance in senior academic positions. This supports Acker's assertion that organisational processes are imbued with gendered assumptions that maintain existing power structures. Similarly, Britton (2017) investigated the experiences of women in male-dominated professions, such as engineering and policing. The research highlighted that organisational cultures often marginalise women through exclusionary practices and the reinforcement of masculine norms, thereby confirming Acker's theory that organisational cultures are gendered in ways that disadvantage women.

Furthermore, Kelan (2009) explored how gender is performed and reproduced in technology firms. The study found that everyday interactions and discourses within these organisations reinforce gender distinctions, aligning with Acker's view that social interactions in workplaces contribute to the ongoing production of gendered organisations. These studies collectively affirm the credibility of Acker's theory by demonstrating that organisational structures, cultures, and interactions are deeply gendered, often to the detriment of women. In the context of this study, the relevance of Acker's theory is that it highlights how gendered organisational structures in the banking sector may influence the effectiveness of gender-sensitive HRM practices in promoting job satisfaction among female employees. This implies that even when gender-sensitive HRM practices are implemented in the banking sector, their effectiveness may be constrained by deeply embedded gendered organisational structures that perpetuate male dominance and limit women's career advancement. As Acker's theory suggests, these structures operate through hierarchical job classifications, workplace cultures, and informal biases, which may undermine the



intended impact of gender-sensitive policies on female employees' job satisfaction.

METHOD

Research design

This study adopted phenomenology as its research design, which focused on individuals' lived experiences of a phenomenon (Davies & Fisher, 2018), making it suitable for exploring female bank employees' perceptions of gender-sensitive HRM practices in Nigeria. Rooted in an interpretivist paradigm, phenomenology aligned with the study's aim to understand subjective meanings and contextual realities (Yüksel & Yıldırım, 2015). It also suited the purposive sample of 10 participants, enabling rich, in-depth insights without requiring generalisability (Mohajan, 2018). Other designs, such as surveys, would suit large samples and statistical analysis (Dannels, 2018), while case studies would focus on organisational contexts over individual experiences (Davidavičienė, 2018). However, phenomenology best supports this study's goal of capturing the nuanced, lived experiences of women in Nigeria's banking sector (Greening, 2019).

Sample criteria

The study sought primary data from a sample of 10 female bank employees in Calabar. Being a qualitative study, a sample size of 10 participants was adequate because qualitative research prioritises depth over breadth, focusing on rich, detailed insights rather than generalisability (Mohajan, 2018). Given the study's objective of exploring the lived experiences of female bank employees in Nigeria, a smaller, well-selected sample allows for in-depth analysis while ensuring data saturation; the point at which no new themes emerge (Basias and Pollalis, 2018). This aligned with qualitative research

norms, where smaller samples are sufficient to capture meaningful patterns, especially when using methods such as in-depth interviews or thematic analysis (Fletcher, 2017). To recruit the sample, snowball sampling technique was adopted relying on personal contacts and recommendations within the Nigerian banking sector. This non-probability sampling technique was considered suitable for this study because it enabled access to a specific population, female bank employees in Calabar, who may be difficult to reach through random sampling, while leveraging personal contacts and professional networks to identify participants with relevant experiences, thereby ensuring a rich and diverse range of insights (Naderifar et al., 2017).

Data collection method

To obtain primary data from participants, a semi-structured interview method was adopted. This data collection method involved conducting detailed, face-to-face and virtual interviews with selected female bank employees to explore their firsthand experiences and perspectives on gender-sensitive HRM practices and job satisfaction. It was suitable for this research because it facilitated an understanding of complex workplace dynamics, allowing participants to articulate their views freely in a fairly structured format (Gupta & Gupta, 2022). The interview was administered to participants in person and virtually via voice call according to the convenience requirements of participants. We, the researchers were personally involved in the interview sessions for all 10 participants to ensure they were effectively executed. To ensure participants got a full grasp of the research context and prepare effectively for the interview, the interview guide was sent ahead of time to them to familiarise themselves with the questions.



This ensured that participants had sufficient time to reflect on the interview questions, leading to more thoughtful and well-articulated responses, while also reducing potential anxiety or hesitation during the sessions, thereby enhancing the depth and quality of the data collected (Knott et al., 2022).

Analysis Framework

After the interviews were completed, the qualitative data obtained in form of voice recordings were transcribed into text using TurboScribe facilitated by manual scrutiny by the research to ensure accuracy in the transcription process. The transcribed data was then analysed thematically following the Braun and Clarke reflexive thematic analysis method. Compared to other qualitative analytical methods, such as content analysis, grounded theory, and

discourse analysis, the Braun and Clarke reflexive method was considered suitable for this study because it provided a flexible yet systematic approach to identifying, analysing, and interpreting key themes within the data (Braun & Clarke, 2023). This method allowed for deep engagement with participants' narratives while emphasising researcher reflexivity, ensuring that the analysis captured both explicit and latent meanings within the interview responses (Byrne, 2022). Additionally, its six-phase process, ranging from familiarisation with the data to theme generation and refinement, ensured a rigorous yet adaptable framework for understanding the role of gender-sensitive HRM practices in shaping job satisfaction among female bank employees in Nigeria (Morgan, 2022).

RESULTS ANALYSIS

In the course of this study, ten (10) female bank employees in Nigeria were interviewed to obtain primary data for the investigation. The participants were anonymised using the first ten letters in the alphabet. The first participant was identified as "Participant A", while the tenth participant was referred to as "Participant J". The full demographic characteristics of the participants are presented in Table 1.

Table 1
 Participants' demographic characteristics

Work experience	No. of participants
Less than a year	2
One to five years	5
Six years or above	3
Total	10
Marital status	
Single	3
Married	7
Divorced	-
Total	10

Source: Interview data (2025)

From Table 1 above, it can be seen that with respect to participants' work experience, most of them (5 of 10 participants) had worked between one to five years in the banking sector, reflecting a substantial level of experience with the core gender-sensitive HRM issues in the



sector. The data also shows that 3 of 10 participants had worked for six years or above, further confirming the inclusion of well-experienced female bankers in the interview exercise. Only a few participants (2 of 10) had a working experience below one year. Similarly, with respect to the marital status of participants, the data shows that majority of the participants (7 of 10) were married, reflecting that most responses obtained were deeply shaped by participants with family commitments competing with work responsibilities. The remaining 3 participants were single, while no participant was divorced.

Thematic analysis of research objectives

This analysis is based on the research objectives. Relevant themes were identified from the data and discussed in line with the research objectives in order to arrive at relevant findings for the study. In keeping with the thematic analysis process, the transcripts were read over and over again; initial notes were taken from which initial themes were identified; reviewed; named and discussed in line with the research objectives.

Objective one: The current gender-sensitive HRM practices implemented for female employees in the Nigerian banking sector

One of the study's specific objectives was to explore existing gender-responsive HRM strategies for women in Nigeria's banking industry. To address this, thematic analysis was applied to the interview data, revealing six (6) main themes that illustrate the current gender-sensitive HRM measures adopted for female staff in the sector. The themes are discussed in detail under this section along with supporting interview excerpts from the participants.

Theme 1: Maternity Leave Policies

Maternity leave is one of the most widely acknowledged gender-sensitive HRM practices in the Nigerian banking sector. Female bankers are entitled to time off work during and after childbirth, typically for a duration of three months. This leave allows new mothers to recover physically

and attend to the immediate care needs of their newborns. However, the support stops at the basic provision of leave, with limited aftercare or reintegration support.

Participant D elaborated on this, saying:

"It's the maternity leave... most, it's basically, like, three months. We do three months for maternity leave. After maternity leave, after the three months, you're coming back to work. That's to support them during a time that requires extra care because, you know, the body system has passed through a whole lot of reformation, if I should use that... But you need that rest anyway."

Similarly, Participant A remarked:

"Some banks have introduced... maternity leave policies and even return-to-work programmes for women after childbirth... But, the real issue is implementation."

These responses confirm the presence of maternity leave as a standard policy, though they also highlight concerns over reintegration challenges and support after returning to work. This lack of post-leave structural support for women's reintegration into work enormously undermines the effectiveness of maternity leave policies in the Nigerian banking sector.

Theme 2: Flexible Work Arrangements

Another gender-sensitive HRM measure implemented by some banks is the option of flexible work hours. This is intended to help female staff balance work and



domestic responsibilities more effectively. However, implementation remains uneven and sometimes judgemental, with female employees reporting inconsistent approval and workplace bias.

Participant C noted that:

“They have also done well to, like, include flexible hours for us. And this helps me and other women, my female colleagues, to balance job and family responsibility... But in all, all things being considered, this policy is, as we know, it doesn’t work as well as it should.”

Participant A gave further insight:

“Let’s say, for instance, flexible work isn’t always granted without judgment. And women returning from maternity leave often find themselves sidelined or struggling to catch up.”

This suggests that although flexible work is a formal policy in some organisations, its real-world application lacks consistency and support.

Theme 3: Mentorship and Career Support Programmes

Mentorship initiatives are aimed at providing female bankers with guidance and professional development opportunities to help them grow within the sector. These programmes are seen as essential tools for supporting women's career progression and encouraging leadership development. Nonetheless, their accessibility and effectiveness have been questioned.

Participant D shared:

“Some banks also offer special programmes aimed to helping women rise to higher positions... That mentorship aspect. It’s also there... These programmes are supposed to give women the same opportunities to advance as men... But even though this practice exists, they are

not always put into action properly or consistently.”

Participant A echoed this, stating that:

“There are also internal mentorship initiatives aimed at supporting female career growth... The mentorship programmes also tend to favour certain groups... there is usually no monitoring to ensure that gender equity targets are being met.”

These statements underline that while mentorship structures exist, their actual impact is limited by selective participation and a lack of accountability.

Theme 4: Anti-Sexual Harassment and Anti-Discrimination Policies

Several participants mentioned the existence of policies aimed at preventing sexual harassment and discrimination in the workplace. These policies are meant to create a safe and fair working environment for women. However, there is concern that these policies are not being fully enforced due to fear of retaliation or lack of confidence in the system.

Participant G stated:

“Anti-harassment policy exists, but fear keeps many from reporting. Overall, these efforts are inconsistent, more of the options than real change.”

Participant H also contributed:

“Some gender sensitive HRM practices in the banking sector include anti sexual harassment policies and, women leadership protection programmes... while some banks try to promote women in leadership roles. This initiative often lacks real impact or even consistency.”

Although these policies are seen as a step in the right direction, participants indicated a significant gap between policy existence and practical implementation. Several



respondents pointed out that while anti-harassment policies are formally documented, they are often not backed by robust enforcement mechanisms, making them ineffective in practice (Participants G, H, E and F). As a consequence, women are frequently reluctant to report incidents due to fear of retaliation, a lack of confidentiality, or distrust in internal grievance procedures. Furthermore, initiatives intended to protect and promote women in leadership roles are perceived as symbolic gestures rather than transformative actions, as they often lack continuity, measurable outcomes, and genuine institutional commitment.

Theme 5: Return-to-Work and Post-Maternity Support

Several participants identified return-to-work programmes following maternity leave. These programmes are meant to ease the transition for new mothers coming back to the workforce. Despite their good intentions, they are rarely executed effectively.

Participant A highlighted this by saying:

“There are also internal mentorship initiatives aimed at supporting female career growth... women returning from maternity leave often find themselves sidelined or struggling to catch up.”

Participant F similarly remarked that:

“There’s also sometimes a reduced workload for women... Especially after they return from maternity leave... Though it’s still not as supportive as it should be.”

These quotes suggest that while return-to-work measures exist, they lack comprehensive support mechanisms to ensure smooth reintegration and equal opportunities for career advancement.

Theme 6: Leadership Development Opportunities for Women

Some banks have created programmes aimed at promoting women into leadership roles. This is a positive gender-sensitive measure; however, similar to other practices, its effectiveness is marred by poor implementation.

Participant C mentioned:

“Well, in some banks like the one I work for... they have tried to set up programmes that would help move women into various leadership roles.”

However, Participant H cautioned that:

“...while some banks try to promote women in leadership roles. This initiative often lacks real impact or even consistency.”

These observations reflect a recognition of the potential in such programmes, but also point to the need for more robust execution. While the existence of leadership development initiatives suggests a willingness to address gender disparities, participants noted that these efforts are often superficial, lacking sustained follow-through and measurable success indicators (Participants H, C and A). There is a pressing need for structured mentorship, transparent promotion criteria, and accountability mechanisms to ensure that such programmes genuinely empower women and lead to tangible outcomes in leadership representation (Participants C and E). The next subhead presents a summary of the 6 themes identified; and it highlights that in the Nigerian banking sector, some gender-sensitive HRM practices have been applied for female employees; but their effectiveness is significantly hampered by poor implementation.

Objective two: The role of gender-sensitive HRM practices in enhancing job satisfaction among female bank employees in Nigeria



As stated earlier, the third objective of this study was to identify and discuss the role of gender-sensitive HRM practices in enhancing job satisfaction among female bank employees in Nigeria. The interview data relevant to this research objective was analysed thematically and six (6) key themes were identified to explain the role of gender-sensitive HRM practices in enhancing job satisfaction among female bank employees in Nigeria. The themes are discussed in detail under this section along with supporting interview excerpts from the participants.

Theme 1: Flexible Working Hours Promote Work-Life Balance and Reduce Stress

Many participants highlighted that flexible working hours are a critical gender-sensitive HRM practice that has improved their ability to manage personal and professional responsibilities, leading to greater job satisfaction. Participant B noted that:

“You know, things like flexible hours, proper support after maternity leave, and, you know, fair chances of promotion can make a big difference. They help us feel valued and, you know, respected, not just as a worker, but also as people with responsibilities outside your office. You know, when the system supports you, it's really easier to stay motivated and committed to your work.”

Participant F reinforced this point by stating that:

“Flexible working hours help women balance their work life and family life better... These practices may make the workplace feel more supportive and inclusive, which could boost morale and enable more job satisfaction.”

Participant G also added that:

“Occasionally flexible hours reduce stress from working... Seeing a few more women in leadership gives others hope.”

These responses indicate that when women are allowed flexible working arrangements, it alleviates stress, helps them manage family obligations more effectively, and makes them more productive and committed.

Theme 2: Maternity Leave Supports Well-being and Reduces Anxiety

Access to maternity leave was repeatedly mentioned as an important support mechanism that helps female employees navigate a crucial phase of their lives without compromising job security.

Participant D explained in detail:

“Now we talk about maternity leave for women. Also plays a big role in the job satisfaction as it shows that the bank cares about their well-being during an important time... Women because some people go into postnatal depression. So at least that maternity leave, it helps. It will not because you just have to deal with just the home and maybe you have some few love ones around you, helping you do one or two things at home... Then additionally, we talk about, mentorship and career development programmes, especially designed for women. It gives them the chance to grow and feel more valued in workplaces, boosting their confidence.”

Participant E also stated that:

“Maternity leave also plays a big role by allowing women to the necessary time off and allowing them not to worry about their job.”

In addition, Participant I described how returning to work after maternity leave is made easier:

“If you're in maternity leave, you resume after maternity leave. You get to come to



work not as early as others... Or leave earlier than others. So, you're comfortable. At least I get to put as a mind."

These statements show that maternity leave not only ensures the physical and emotional well-being of female employees but also reassures them that their job is secure, which boosts satisfaction and morale.

Theme 3: Career Development and Mentorship Empower Female Staff

Participants emphasised the importance of mentorship programmes and career development opportunities that are targeted at women. These initiatives make women feel seen, empowered, and confident in their growth potential within the organisation.

Participant A shared:

"When there are mentorship programmes or women focus training sessions, it gives them a sense that their growth matters. Even just knowing that there's a policy in place to protect against discrimination or harassment gives more confidence at work. These practices have definitely created a more supportive environment in certain areas."

Participant C added that:

"These gender sensitivity practices, it can really help when you work at a job where you feel seen, you feel appreciated, and you're being considered to do more. When you work somewhere where there's equal opportunities regardless of your gender, it's going to help you to do better. You're going to want to perform at your best because you know your growth is being encouraged."

This clearly suggests that when female employees have access to development and mentorship opportunities, they are more likely to remain engaged, strive for excellence, and feel a greater sense of

satisfaction and belonging in the workplace.

Theme 4: Gender-Equity in Promotion and Leadership Opportunities Builds Motivation

Fair opportunities for promotion and female representation in leadership roles were also highlighted as significant contributors to job satisfaction. Participants appreciated environments where they had equal chances to progress in their careers.

Participant B stated that:

"Fair chances of promotion can make a big difference. They help us feel valued and, you know, respected, not just as a worker, but also as people with responsibilities outside your office."

Participant G noted that:

"Seeing a few more women in leadership gives others hope."

This indicates that visible gender parity in promotions and leadership helps to instil confidence and hope among female staff, motivating them to work harder and remain committed to their roles.

Theme 5: Anti-Harassment Policies Create a Safer, More Respectful Workplace

Having clear anti-discrimination and anti-harassment policies in place was another key area where HRM practices were perceived to positively impact female employees.

Participant A commented that:

"Even just knowing that there's a policy in place to protect against discrimination or harassment gives more confidence at work."

Participant J also remarked that:

"These practices help female employees feel supported and valued. Right?"



Especially when going through family related responsibilities. It creates this balance, you know, and a respectful work environment.”

These views reflect that when organisations prioritise safety and respect through policy, it enhances psychological well-being and job satisfaction among female employees.

Theme 6: Supportive Post-Maternity Transitions Encourage Continuity

Participants acknowledged that HRM practices that support women after maternity leave as equally important as the leave itself. In fact, they maintained that support upon return includes reduced working hours and workplace accommodations.

Participant I detailed this:

“If you're in maternity leave, you resume after maternity leave. You get to come to work not as early as others... Or leave earlier than others.”

Participant F echoed the value of post-maternity support:

“Maternity leave has also, like, been a big help. Allow women to return to work... after the old process and without losing their job.”

The views from participants entail that gender-sensitive HRM practices such as supportive post-maternity transition help women to reintegrate into work gradually, reducing anxiety and encouraging a sense of appreciation and loyalty to the organisation. The next subhead presents a summary of the 6 themes identified; and it highlights that in the Nigerian banking sector, gender-sensitive HRM practices have played a substantial role in enhancing the job satisfaction of female employees.

DISCUSSION

Current Gender-sensitive HRM Practices for Female Bankers in Nigeria

The analysis of qualitative data from participants revealed that, with respect to the current gender-sensitive HRM practices implemented for female bankers in Nigeria, six key themes were identified: maternity leave policies, flexible work arrangements, mentorship and career support programmes, anti-sexual harassment and anti-discrimination policies, return-to-work and post-maternity support, and leadership development opportunities for women. This finding is consistent with the study by Okeke, Osuachala, and Umeakuana (2022), which revealed that leave policies, flexible scheduling, employee assistance, and a supportive work environment are critical HRM practices implemented for female employees in Nigerian deposit money banks. Similarly, Nwachukwu and Chladková (2017) identified employee training and development, employee compensation, and a supportive work environment as essential HRM practices within Nigerian microfinance banks. Additionally, Rashidat and Anthony (2019) found that fair representation of women in management and gender-neutral promotion exercises are central to enhancing job commitment among female employees. These studies collectively reinforce the finding that gender-sensitive HRM practices are increasingly being integrated into Nigerian banking institutions, although their implementation remains inconsistent across organisations.

From a theoretical perspective, these findings strongly align with Acker's (1990) Theory of Gendered Organisations, which argues that organisational structures and practices are deeply gendered, often privileging masculine norms unless deliberately challenged. The identification of maternity leave policies, flexible work



arrangements, and leadership development opportunities demonstrates organisational efforts to counteract the embedded gender inequalities described by Acker (1990). In particular, practices such as flexible work and return-to-work support after maternity leave are attempts to modify the traditionally male-centric model of uninterrupted, full-time career trajectories. Furthermore, the existence of anti-harassment and anti-discrimination policies reflects a conscious move to disrupt the informal networks of male dominance within organisations, as described by Acker (1990). Yet, the participants' experiences of inconsistent implementation suggest that gendered structures persist beneath formal policies, illustrating Acker's (1990) assertion that gender inequality is often reproduced subtly through everyday organisational routines. This partial progress mirrors findings by Munongo and Pooe (2021), who highlighted the importance of intentional policies to disrupt gendered organisational practices. Thus, while Nigerian banks are taking important steps to address gender inequality, the findings suggest that deeper cultural and structural transformations are still needed to fully realise the objectives of gender-sensitive HRM.

Relationship Between Gender-sensitive HRM Practices and Job Satisfaction

Regarding how gender-sensitive HRM practices enhance the job satisfaction of female bankers in Nigeria, six central themes emerged: flexible working hours promoting work-life balance and reducing stress; maternity leave supporting well-being and reducing anxiety; career development and mentorship empowering female staff; gender equity in promotion and leadership opportunities building motivation; anti-harassment policies creating a safer, more respectful workplace; and supportive post-maternity

transitions encouraging continuity of careers. This finding is reinforced by Birindelli, Iannuzzi, and Savioli (2019), who found that gender equality and diversity in banking organisations foster a culture of fairness, enhancing employee engagement, trust, and organisational reputation. Similarly, Galletta et al. (2022) demonstrated that workplace gender equality promotes innovation, retention, and morale by ensuring access to fair opportunities and valuing diverse perspectives. In the same vein, Taamneh et al. (2024) found a significant positive association between gender-sensitive HRM policies and job performance, highlighting the impact of equitable HR policies on productivity and satisfaction. The results are further supported by Munongo and Pooe (2021), who identified that women-friendly HRM practices are critical predictors of organisational commitment among female professionals, particularly through family-friendly policies and non-discriminatory rewards systems.

Critically, this study's findings demonstrate that when organisations adopt gender-sensitive HRM practices, they actively challenge the traditional gendered assumptions underpinning organisational life. In line with Acker's (1990) theory, policies such as flexible working hours and gender-equitable promotion systems serve as mechanisms for disrupting the masculine norms of constant availability and linear career progression. The empowerment of female bankers through mentorship and leadership development programmes also signals a reconfiguration of the gendered division of opportunities and career advancement paths. Moreover, anti-harassment policies contribute to reshaping the organisational culture by addressing the informal power structures that Acker (1990) describes as sustaining male dominance. Creating a safer and more respectful workplace environment



enables women to feel valued, secure, and motivated, thereby enhancing job satisfaction and organisational commitment. However, it is important to note that the mere existence of policies does not guarantee a gender-neutral workplace; rather, the consistent application and cultural acceptance of these practices are vital for real transformation (Okeke, Osuachala, and Umeakwana, 2022). This critical observation resonates with Munongo and Pooe's (2021) findings, which emphasise the need for deeper, systemic change beyond policy formulation.

CONCLUSION

This study critically explored the role of gender-sensitive human resource management practices in promoting job satisfaction among female bank employees in Calabar, Nigeria. Anchored in Acker's theory of gendered organisations, the findings revealed that while practices such as maternity leave policies, flexible work arrangements, mentorship and career development programmes, anti-harassment frameworks, post-maternity reintegration support, and leadership development opportunities are in place, their inconsistent implementation undermines their transformative potential. Participants' narratives highlighted that these practices, although progressive in intent, often face challenges of poor enforcement, limited monitoring, and cultural resistance that continue to reproduce gendered hierarchies in subtle but persistent ways. This suggests that while Nigerian banks have made tangible efforts to integrate gender-sensitive HRM practices, deeply rooted patriarchal structures and informal discriminatory norms still pose significant barriers to achieving genuine workplace equity and sustainable job satisfaction for women.

The study further demonstrated that gender-sensitive HRM practices

meaningfully enhance the job satisfaction of female banking staff by promoting work-life balance, reducing anxiety associated with maternity, empowering women through mentorship, providing fair opportunities for leadership, and fostering safer, more respectful workplaces. These practices challenge traditional masculine ideals of uninterrupted, linear career trajectories and constant availability, thus opening spaces for women to thrive professionally while fulfilling family and societal roles. When effectively implemented, such HRM strategies can inspire motivation, increase commitment, and build a sense of belonging among female employees, contributing positively to organisational morale and performance. However, the study underscores that policy existence alone does not guarantee equitable outcomes; consistent, culturally attuned, and institutionally supported application is essential to drive meaningful change in the gender dynamics of Nigerian banking organisations.

RECOMMENDATIONS

On the above note, the following recommendations were made:

1. The management of Nigerian banks should strengthen and standardise the implementation of flexible work arrangements across all banking institutions. Although many banks have introduced flexible work policies, the inconsistent implementation across organisations limits their potential. A standardised approach, such as offering remote work options, compressed workweeks, and adaptable scheduling, would help female bankers achieve better work-life balance, reduce occupational stress, and promote overall well-being. These improvements directly enhance job satisfaction by accommodating the



- dual demands of work and family life.
2. It is pertinent for the management of Nigerian banks to institutionalise mentorship and leadership development programmes targeted at female staff. To promote gender equity in career progression, banks should embed structured mentorship schemes and leadership training tailored to the experiences and aspirations of female employees. This would empower women with the skills, guidance, and confidence needed to ascend into senior roles, thus increasing motivation and job satisfaction. These initiatives also serve to disrupt gendered organisational norms and reconfigure traditionally male-dominated leadership trajectories.
 3. The management of Nigerian banks should enforce mandatory training and establish accountability mechanisms to support anti-harassment and anti-discrimination policies. While formal anti-harassment and anti-discrimination policies exist, their impact remains limited without consistent enforcement. Regular training programmes, anonymous reporting systems, and clear disciplinary procedures are essential to ensure a respectful and inclusive workplace. A safer working environment enhances female bankers' sense of value, security, and belonging, which are key drivers of job satisfaction and organisational commitment. These measures actively challenge the subtle and informal power structures that sustain gender inequality in organisational culture.
 4. It is important for bank managers in Nigeria to enhance post-maternity reintegration programmes to support female employees' smooth transition back to work. Although maternity leave policies are widely recognised, less attention is given to structured post-maternity support. Banks should introduce initiatives such as phased returns, on-site childcare facilities, lactation rooms, and counselling services to ease the challenges faced by returning mothers. These provisions not only reduce turnover rates but also reaffirm the organisation's commitment to supporting women throughout the different phases of their professional and personal lives.
 5. Bank managers in Nigeria should adopt transparent and gender-neutral promotion criteria to foster fairness and inclusion in career advancement. Current promotion pathways inadvertently favour male-dominated career trajectories due to implicit biases and informal networks. Establishing clear, merit-based benchmarks and ensuring transparency in promotion processes would improve trust and morale among female employees. This not only boosts motivation and job satisfaction but also ensures that competent women are fairly represented at all organisational levels.

Study limitations and further studies

This study was limited to the perspectives of female bankers only, while the views of their male colleagues, which predominantly occupy leadership positions and exert a substantial impact on the implementation of HRM practices were excluded. This is a major research limitation because it excludes the perspectives of male colleagues who



predominantly occupy leadership roles in Nigeria's banking sector and play a critical role in shaping and enforcing HRM policies. Without their input, the study may not fully capture the organisational power dynamics and decision-making processes that influence the effectiveness of gender-sensitive HRM practices. As a result, the findings may present a one-sided view, limiting the broader applicability of the conclusions across the Nigerian banking sector. Against this backdrop, it is suggested that future studies incorporate the perspectives of both male and female employees to provide a more balanced analysis of HRM practices in the Nigerian banking sector. Including male viewpoints, particularly from those in leadership positions, will offer deeper insights into policy formulation and implementation processes. This broader approach will enhance the validity and generalisability of the findings across the sector.

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