Gender-Specific Barriers Faced by Women in Attaining Leadership Positions at NMB Bank PLC

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Abstract

The ongoing scarcity of women in leadership roles within Tanzania's banking sector is a pressing concern. Despite gender equality initiatives, substantial barriers persist in women's access to senior leadership positions. Focusing on NMB Bank PLC, this study explored the gender-specific barriers faced by women in attaining leadership positions at NMB Bank PLC. The study adopted an exploratory research design and employed a mixed research approach. The study encompasses 167 NMB PLC officials in Mwanza city, chosen using mixed sampling techniques. Data collected from surveys, interviews, and secondary sources were analyzed through descriptive statistics and content analysis using the Statistical Package for the Social Sciences (SPSS) version 26. The study unveiled recognition of biases, balancing work and family commitments, and cultural norms as gender-specific leadership barriers. The study suggests that the bank can effectively eliminate gender barriers by adopting this holistic strategy, fostering an environment that empowers women in leadership roles for substantial organizational contributions. Future research should conduct cross-cultural studies to explore how diverse cultural norms influence gender perceptions and barriers, enhancing the understanding of this multifaceted issue.

1. Introduction

Globally, gender barriers continue to be a significant challenge for women in achieving leadership positions (World Economic Forum 2021). Despite the progress made towards gender equality in various aspects of life, women remain underrepresented in leadership roles across different sectors, including politics, business, academia, and non-profit organizations. Research has shown that various factors contribute to the persistent gender gap in leadership, including societal norms and expectations, stereotypes, biases, and discrimination (McKinsey & Company 2020). The issue of gender barriers in leadership is not unique to any particular country or region but is a global challenge. However, the extent and nature of gender barriers may vary across countries due to differences in cultural norms, political systems, economic conditions, and legal frameworks. For example, in some countries, women may face legal barriers to occupying certain leadership positions, while in others, social and cultural factors may play a more significant role in limiting women's opportunities for leadership (Harvard Business Review 2021). Numerous
studies have explored gender barriers to leadership in different countries, highlighting the various challenges faced by women in different contexts. For instance, a study on women's representation in leadership positions in Japan found that cultural norms, including gender roles and expectations, have hindered women's advancement to leadership positions (United Nations Development Programme 2019). Another study on gender and leadership in the United States found that women face significant barriers, including stereotypes, biases, and discrimination, that limit their opportunities for leadership roles (Forbes 2021). The issue of gender barriers to leadership is a complex and multifaceted challenge that requires a comprehensive understanding of the factors contributing to the problem in different contexts (Deloitte 2021).

In Africa, women continue to face numerous barriers to attaining leadership positions across the continent. Despite efforts to promote gender equality, cultural and societal norms still limit women's access to education and career opportunities (Amankwah-Amoah & Durugbo 2020). Women are often expected to prioritize family responsibilities over their careers, and they may face discrimination and harassment in the workplace. Additionally, women often lack access to mentoring, networking, and training opportunities that can help them develop the skills and experience necessary for leadership roles (Ibrahim 2019). In many African countries, women are significantly underrepresented in leadership positions. For example, in Nigeria, Otobo & Okolie-Osemene (2019) asserted that women make up only 6% of top executive positions in the private sector, and in Ghana, women hold only 14% of parliamentary seats (Ghana Gender Statistics Brief 2020). In South Africa, women make up only 27% of senior management positions in the private sector (South Africa Women in Business 2019). Even in countries where women have made some progress in attaining leadership roles, they still face significant challenges. For example, in Rwanda, women hold 61% of parliamentary seats, the highest percentage in the world, but they still face barriers to attaining positions of leadership in the private sector (Amankwah-Amoah & Durugbo 2020). Despite these challenges, there are examples of successful efforts to promote gender equality and women's leadership across Africa. In Liberia, for example, a program called "More Than Me" provides educational opportunities and leadership training to girls and young women (More Than Me 2020). In Rwanda, a program called "HeForShe" encourages men to become advocates for gender equality and supports women's access to leadership roles (HeForShe 2022). These and other initiatives offer valuable lessons for promoting gender equality and women's leadership across the continent.

Tanzania, like many other countries, has made significant strides in promoting gender equality and women's empowerment. Despite these efforts, women continue to face numerous barriers to achieving leadership positions in various sectors, including the corporate world (United Nations Development Programme 2021). Some of the barriers include traditional gender roles and stereotypes, limited access to education and training opportunities, lack of support networks and mentorship programs, and biases and discrimination in the workplace. For example, a study conducted by the African Development Bank Group in 2020 found that Tanzania had the lowest proportion of women in leadership positions among East African countries.
countries (African Development Bank Group 2020). Another study by the Tanzania Women Lawyers Association in 2017 revealed that women face discrimination and harassment in the workplace, including being denied promotions and equal pay for equal work (Tanzania Women Lawyers Association 2017). Furthermore, cultural and social norms in Tanzania tend to emphasize the traditional roles of women as caregivers and homemakers, which can limit their opportunities for career advancement. Despite these challenges, there are also success stories of women who have broken through these barriers and achieved leadership positions in various sectors in Tanzania. Therefore, this study aimed to explore the gender-specific barriers faced by women in achieving leadership roles in the banking sector in Tanzania, using NMB Bank PLC in Mwanza City as a case study.

2. Literature Review

2.1 Gender Barriers

Eagly and Carli (2017) provided a comprehensive definition of gender barriers as the various obstacles and challenges that women face in attaining leadership positions. These obstacles may stem from various factors, including gender bias, discrimination, stereotypes, lack of access to resources, and work-life balance issues. These factors disproportionately affect women compared to men and can prevent them from accessing leadership opportunities or advancing in their careers. Gender barriers can also impact women’s self-perceptions and their belief in their ability to succeed in leadership roles. Therefore, addressing gender barriers is essential for promoting gender diversity, equality, and inclusivity in organizations.

2.2 Leadership Roles

Avolio, Walumbwa, and Weber (2019) provided a comprehensive definition of leadership roles as positions of authority and responsibility within an organization. These positions may vary depending on the organizational structure, culture, and goals. They can range from executive leadership roles, such as CEO or CFO, to middle management positions, such as department heads or directors, to team leader or project leader roles that oversee specific tasks or initiatives. In addition, leadership roles can be found in various industries, including business, government, education, healthcare, and non-profit organizations. The specific responsibilities and scope of authority of leadership roles may differ based on the type and size of the organization.

2.3 Women in Leadership

Eagly and Karau (2022) emphasized that women in leadership refers to the representation and participation of women in leadership roles within an organization. The presence of gender-specific barriers can negatively impact the representation of women in leadership positions, and addressing these barriers is crucial for promoting gender diversity, organizational effectiveness, and social justice. By overcoming gender barriers and increasing the number of women in leadership roles, organizations can reap benefits such as improved decision-making, enhanced creativity, and better performance outcomes. Moreover, promoting women in leadership roles can also lead to greater gender equality in society and can serve as a positive example for future generations.
2.4 Discrimination Theory
The discrimination theory has been developed and expanded upon by various authors and researchers over time, but one of the influential works on this topic is "The Social Psychology of Stigma" by Erving Goffman, published in 1963 (Schein 2021). Discrimination theory suggests that gender-specific barriers arise from explicit or implicit biases and discriminatory practices within organizations. In the case of leadership roles, discrimination against women could take the form of biased hiring or promotion practices, lower salaries, or exclusion from important networks and opportunities (Powell & Butterfield 2022). The discrimination theory was highly relevant in identifying the gender-specific barriers faced by women in attaining leadership positions at NMB Bank PLC.

Discrimination theory suggests that women are systematically disadvantaged in the workplace due to explicit or implicit biases and discriminatory practices. In the case of leadership roles, gender-specific barriers may include biased hiring or promotion practices, lower salaries, exclusion from important networks and opportunities, and lack of access to mentorship and sponsorship. Women also face gender-based harassment or discrimination in the workplace, which can impede their career progression (Cata 2018).

Identifying these barriers is crucial to developing effective strategies to address them and promote gender parity in leadership roles at NMB Bank PLC. This can involve implementing policies and practices that promote gender diversity, such as establishing gender quotas for leadership positions, providing unconscious bias training, and creating a more inclusive organizational culture that values diversity and inclusion. Additionally, promoting mentorship and sponsorship programs for women can help to break down gender-specific barriers and provide opportunities for career advancement.

2.5 Empirical Literature Review
Karau (2022) presented the role congruity theory, which proposes that stereotypes about gender roles lead to the perception that women are less suitable for leadership roles. The study argues that these stereotypes contribute to gender discrimination in the workplace, as women are held to different standards than men in terms of leadership ability and behavior. The study provides evidence for the role congruity theory through a meta-analysis of research on gender and leadership. However, the current study seeks to explore gender barriers for women in achieving leadership roles at NMB Bank PLC.

Ibarra (2019) examines the role of personal networks in the advancement of women and minorities in management positions. The study argues that personal networks are an important resource for career advancement, but that women and minorities face barriers to developing strong networks because of their social isolation within organizations. The study provides a conceptual framework for understanding the role of personal networks in career advancement and suggests strategies for overcoming barriers to network development. However, the current study seeks to explore gender barriers for women in achieving leadership roles at NMB Bank PLC.

Powell, Butterfield & Parent (2022) examined the persistence of gender stereotypes about leadership and management ability. The study argues that despite increased representation of women in management
positions, gender stereotypes continue to influence the perception of women as less competent and less suitable for leadership roles. The study provides evidence for the persistence of gender stereotypes through a survey of managers and students and suggests strategies for addressing gender biases in hiring and promotion decisions. However, the current study seeks to explore gender barriers for women in achieving leadership roles at NMB Bank PLC.

Almaro (2021) examined psychological barriers that prevent women from advancing in management positions around the world. The study argues that gender stereotypes and cultural norms about women's roles in society create barriers to women's leadership advancement and that organizational practices and policies can also contribute to these barriers. The study provides evidence for the impact of psychological barriers on women's career advancement and suggests strategies for overcoming these barriers at the individual, organizational, and societal levels. However, the current study seeks to explore gender barriers for women in achieving leadership roles at NMB Bank PLC.

Azizu (2020) examined cross-cultural differences in gender stereotypes about leadership traits. The study argues that cultural norms about gender roles influence the perception of leadership traits and create barriers to women's advancement in leadership roles. The study provides evidence for cross-cultural differences in the attribution of leadership traits and suggests strategies for overcoming gender stereotypes and biases in the workplace. However, the current study seeks to explore gender barriers for women in achieving leadership roles at NMB Bank PLC.

Taso (2021) examined the role of prescriptive gender stereotypes in creating a backlash against women who exhibit agentic behavior, such as assertiveness or ambition. The study argues that gender stereotypes about appropriate behavior for men and women create barriers to women's advancement in leadership roles and that backlash against women who violate these stereotypes can prevent them from being seen as effective leaders. The study provides evidence for the impact of gender stereotypes on backlash against women and suggests strategies for overcoming these stereotypes and biases. However, the current study seeks to explore gender barriers for women in achieving leadership roles at NMB Bank PLC.

3. Methodology

The study was conducted at NMB Bank PLC, a prominent commercial bank in Tanzania, situated in Mwanza City. Mwanza City, located in the northern part of the country, served as an essential economic hub. NMB Bank PLC was chosen for this study due to its status as one of Tanzania's largest and most significant commercial banks, with a strong presence in the city. This study employed an exploratory research design, which is an appropriate approach for gaining a deeper understanding of a relatively unexplored research topic. This design is particularly useful for identifying the key variables, concepts, and relationships that may exist in a given context. The exploratory research design enabled the study to collect data from a variety of sources, including interviews, surveys, and secondary sources, to develop a comprehensive understanding of the gender-specific barriers that women face in achieving leadership roles at NMB Bank PLC.
The study employed a mixed research approach, which involves the use of both quantitative and qualitative research methods. By adopting this approach, the researcher was able to gather and analyze a wide range of data, including both numerical and textual information.

The target population for this study comprised 167 officials from NMB PLC in Mwanza City. The study utilized a combination of simple random and purposive sampling methods to obtain respondents. Simple random sampling was used to select a representative sample of officials from different departments within NMB Bank PLC in Mwanza City. This involved assigning a number to each official and then using a random number generator to select the sample. The purposive sampling method was employed to select officials from top management. These individuals included both male and female employees in leadership positions, as well as those who had previously held such positions at the bank. The use of a combination of sampling methods ensured that the sample was both representative and comprehensive, providing a more accurate understanding of the gender-specific barriers women faced in attaining leadership positions at NMB Bank PLC. The sample size of 118 officials is considered appropriate and economical for this investigation. In each branch, a complete and refreshed list of staff members was acquired and utilized to choose the finest research responders. The sample size was determined using the formula of Yamane (1967) below:

\[
n = \frac{N}{1+N \cdot e^2} = \frac{167}{1+167 \cdot 0.05^2} = 118
\]

Table 1: Sample Size

<table>
<thead>
<tr>
<th>Category of respondents</th>
<th>Population</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>NMB Mwanza Business Centre</td>
<td>26</td>
<td>18</td>
</tr>
<tr>
<td>NMB Buhongwa Branch</td>
<td>27</td>
<td>19</td>
</tr>
<tr>
<td>NMB Ilemela Branch</td>
<td>27</td>
<td>19</td>
</tr>
<tr>
<td>NMB Buzuruga Branch</td>
<td>19</td>
<td>14</td>
</tr>
<tr>
<td>NMB Igoma Branch</td>
<td>23</td>
<td>16</td>
</tr>
<tr>
<td>NMB Pamba Road branch</td>
<td>21</td>
<td>15</td>
</tr>
<tr>
<td>NMB Kenyatta Road Branch</td>
<td>24</td>
<td>17</td>
</tr>
<tr>
<td>TOTAL</td>
<td>167</td>
<td>118</td>
</tr>
</tbody>
</table>


In this study, both primary and secondary data were collected. Primary data was gathered using a combination of closed-ended questionnaires and interviews. The closed-ended questionnaires were administered to NMB Bank PLC officials in Mwanza City to gather their perspectives on the gender barriers encountered by women in leadership roles within the bank. Interviews were conducted with a selected group of officials to delve deeper into their experiences and viewpoints regarding gender diversity and inclusivity in leadership positions. In addition, secondary data was obtained through a documentary review. This involved scrutinizing existing documents, including policies, reports, and studies relevant to gender diversity and inclusivity within Tanzania’s banking sector. The secondary data served to provide contextual information about the subject and contributed to the framing of the study’s findings.

The data obtained from the closed-ended questionnaire underwent comprehensive analysis using descriptive statistics. Descriptive statistics were employed to summarize and present the data through tables, charts, and graphs, aiding in visualizing the findings. For the analysis of quantitative data, the Statistical Package for
social sciences (SPSS) version 26 was utilized, leveraging its analytical capabilities and tools. The qualitative data from interviews were analyzed using content analysis, involving a systematic examination of documents to identify recurring themes, patterns, and meanings. The information from the documentary review was compared and contrasted with primary data findings to provide a more comprehensive understanding of gender-specific barriers faced by women in leadership roles at NMB Bank PLC. The results of the data analysis were presented clearly and concisely using tables, charts, and graphs. The findings were discussed about the study objectives.

4. Results

The study aimed to identify the gender-specific barriers faced by women in attaining leadership positions at NMB Bank PLC. Out of the 118 questionnaires distributed to respondents at NMB Bank in Mwanza city, a total of 100 questionnaires were collected and considered for analysis, resulting in a commendable response rate of 15%. The findings are presented in Table 2 below;

Table 2: Gender-specific Barriers Faced by Women in Attaining Leadership Positions.

<table>
<thead>
<tr>
<th>Barriers</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>Women encounter unique challenges on their path to leadership roles at the bank.</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>27</td>
</tr>
<tr>
<td>Gender biases and stereotypes hinder women's aspirations for leadership at the bank.</td>
<td>24</td>
<td>24</td>
<td>14</td>
<td>14</td>
<td>4</td>
</tr>
<tr>
<td>Women experience limitations and biases restricting access to leadership at the bank.</td>
<td>0</td>
<td>0</td>
<td>16</td>
<td>16</td>
<td>22</td>
</tr>
<tr>
<td>Institutional barriers impede women's advancement to leadership at the bank.</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Cultural norms and societal expectations challenge women's pursuit of leadership at the bank.</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>18</td>
</tr>
<tr>
<td>Unequal opportunities hinder women's career growth and leadership at the bank.</td>
<td>36</td>
<td>36</td>
<td>12</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Gender-related biases impact leadership evaluation and selection at the bank.</td>
<td>12</td>
<td>12</td>
<td>0</td>
<td>0</td>
<td>18</td>
</tr>
<tr>
<td>Women lack representation and role models</td>
<td>49</td>
<td>49</td>
<td>30</td>
<td>30</td>
<td>5</td>
</tr>
</tbody>
</table>

The study aimed to identify the gender-specific barriers faced by women in attaining leadership positions at NMB Bank PLC. Out of the 118 questionnaires distributed to respondents at NMB Bank in Mwanza city, a total of 100 questionnaires were collected and considered for analysis, resulting in a commendable response rate of 15%. The findings are presented in Table 2 below;
Systemic barriers block women’s progress through the glass ceiling at the bank.

<table>
<thead>
<tr>
<th></th>
<th>9</th>
<th>9</th>
<th>6</th>
<th>6</th>
<th>24</th>
<th>24</th>
<th>33</th>
<th>33</th>
<th>28</th>
<th>28</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work-life balance and family responsibilities’ challenges for leadership at the bank.</td>
<td>17</td>
<td>17</td>
<td>4</td>
<td>4</td>
<td>16</td>
<td>16</td>
<td>30</td>
<td>30</td>
<td>33</td>
<td>33</td>
</tr>
</tbody>
</table>

Source: Field Data (2023).

Respondents provided the following responses to this finding: 27% selected neutral, indicating a reserved stance; 42% agreed, signifying recognition of the distinct challenges women encounter; and a noteworthy 31% strongly agreed, emphasizing a strong acknowledgment of the unique obstacles women face when striving for leadership roles at the bank. Women often have to navigate a complex landscape, dealing with expectations both in the workplace and at home. Striking a balance can be tough, and that's where the bank needs to step in to provide the necessary support. During the interview, one of the interviewees added:

“Gender biases and stereotypes hinder women’s progress. To overcome these barriers, the bank should actively counter these biases through education, awareness, and promoting inclusive leadership. This involves shifting the focus to evaluating women based on their skills, merits, and potential, rather than preconceived notions” Official - Ilemela Branch, Interviewed on 18th August, 2023.

Also, 36% of participants agreed the recognition of gender biases and stereotypes as hindrances to women’s aspirations for leadership roles. A further 22% strongly agreed, indicating a stronger conviction on this matter. On the contrary, 24% strongly disagreed and 14% disagreed, signaling that a portion of respondents did not view these biases and stereotypes as significant barriers. Gender biases and stereotypes can be subtle but incredibly powerful in shaping perceptions and decisions. When these biases seep into how people evaluate women's capabilities or leadership potential, it hinders their progress. The bank must actively work to address these biases through training, awareness, and promoting a culture that values diversity. It’s about ensuring that women have an equal chance to showcase their talents without being held back by unfair assumptions.

Also, 41% of participants agreed, while 21% strongly agreed that women face limitations and biases impacting their access to leadership positions. A smaller percentage, 16%, disagreed, implying a belief that these limitations might not be as pronounced. During the interview, respondents added that:

“There’s this invisible barrier that sometimes prevents women from being seen as suitable candidates for higher positions, even when they have the skills and qualifications. It's not just about personal biases; it’s often embedded in the culture and norms of the organization” Official - Buhongwa Branch, Interviewed on 18th August, 2023.

“These barriers can be quite subtle yet impactful. They could be in the form of outdated policies that inadvertently disadvantage women, lack of adequate maternity support, or even a lack of female role models in leadership positions” Official - Mwanza Business Centre, Interviewed on 18th August, 2023.
Regarding institutional barriers, the study found that 40% agreed and 30% strongly agreed, demonstrating that a significant portion of participants acknowledged the presence of institutional barriers. On the contrary, 10% disagreed and no respondents strongly disagreed, suggesting a varying perception of the extent of these barriers. During the interview, respondents said that:

“These barriers might not always be overt, but they exist nonetheless. Women might face skepticism or lack of support when they express interest in leadership positions. It’s not a matter of capability; it’s a matter of perception” Official - Ilemela Branch, Interviewed on 18th August, 2023.

“Institutional barriers can often perpetuate gender disparities unintentionally. Whether it’s biased recruitment processes, lack of flexible work arrangements, or insufficient mentoring opportunities, these barriers need to be identified and dismantled. It’s not just about the individuals within the organization; it’s about changing the systems that uphold these barriers” Official - Buzuruga Branch, Interviewed on 18th August, 2023.

A substantial 54% of respondents agreed with this finding, recognizing that cultural norms and societal expectations present challenges for women aspiring to leadership roles. An additional 28% strongly agreed, further underlining this acknowledgement. It’s crucial for organizations like NMB Bank PLC to challenge these norms and create an environment where both men and women can thrive based on their skills and merits, not their gender.

Regarding unequal opportunities for career development, 17% of participants agreed, indicating a recognition of unequal opportunities for women’s career growth and leadership advancement. A further 14% agreed strongly, underlining this acknowledgement. Conversely, 36% strongly disagreed and 12% disagreed, reflecting a portion of respondents who held differing views. Unequal opportunities not only hinder women’s individual growth but also limit the diversity and fresh perspectives that can come from having women in leadership positions. It’s in the bank’s best interest to address these disparities comprehensively.

Findings indicate that 2% of participants agreed, signifying a recognition of gender-related biases impacting evaluation and selection processes. An additional 28% strongly agreed, emphasizing this acknowledgment. On the other hand, 12% strongly disagreed and no respondents disagreed. This hinder their chances of getting into leadership roles, as well as affect their overall professional growth. Moreover, in response to lack of representation and role models, 49% strongly disagreed, that women lack representation and role models in leadership positions. An additional 30% disagreed, reinforcing this acknowledgment. Conversely, 4% agreed and 12% strongly disagreed. During the interview, two of the respondents accentuated that:

“I’ve seen women taking up leadership roles and even being celebrated for their achievements within the organization. The bank has made strides in providing opportunities for women to showcase their leadership skills” Official - Igoma Branch, Interviewed on 18th August, 2023.

Another respondent said that:

“It’s not just about having a few women in leadership; it’s about having a variety of role models that women can identify with across different departments and
backgrounds. So, while there might be some representation, there’s still room for improvement to ensure a more inclusive leadership landscape.” Official - Pamba Road branch, Interviewed on 18th August, 2023.

Regarding systemic barriers and the glass ceiling effect, 33% of participants agreed, recognizing the presence of systemic barriers. A further 28% strongly agreed, accentuating this perception. Conversely, 9% strongly disagreed and 6% disagreed, indicating a range of viewpoints on the existence of such barriers. During the interview, the interviews asserted that:

“There are times when women encounter hurdles that seem to impede their ascent to top leadership roles. Addressing these systemic barriers requires a comprehensive approach that involves cultural shifts, policies, and ongoing awareness campaigns.” Official - Kenyatta Road Branch, Interviewed on 18th August, 2023.

“While there has been progress in recent years, it's still evident that certain structures and practices might unintentionally disadvantage women. It's not just about individual intentions; it's about the larger organizational culture that can perpetuate these barriers. The glass ceiling effect is a real issue that can hold back capable women from reaching their full potential.” Official - Mwanza Business Centre, Interviewed on 18th August, 2023.

For work-life balance and family responsibilities, 30% agreed, indicating a perception that women face specific challenges related to work-life balance and family responsibilities. A further 33% strongly agreed, amplifying this perspective. On the other hand, 17% strongly disagreed and 4% disagreed, reflecting differing viewpoints on the extent of these challenges. During the interview, respondents postulated that:

“Women often find themselves torn between excelling at work and being present for their families. It's not that men don't have these responsibilities, but societal expectations and norms sometimes disproportionately impact women’s ability to manage both spheres effectively.” Official - Pamba Road branch, Interviewed on 18th August, 2023.

“In many traditional setups, women have traditionally been seen as the primary caregivers, which add immense pressure when they're also pursuing demanding careers. This lead to a struggle in finding the right balance between work and family.” Official - Buhongwa Branch, Interviewed on 18th August, 2023.

The bank should enhance its culture to value work-life balance for all, irrespective of gender. Encourage open dialogues on employee challenges and offer resources like counselling. Rethink policies on parental leave, flexible work, and mentorship for women in leadership. This fosters an inclusive atmosphere where women aren't compelled to choose between career and family, supporting overall well-being.

5. Discussions of findings

The study identified that women encounter unique challenges and obstacles in their journey towards leadership positions while gender biases and stereotypes act as significant barriers for women in their aspirations for leadership roles at the bank. This observation resonates with Eagly & Carli’s (2017) perspective that, despite advancements in gender equality, women still grapple with persistent gender bias, stereotyping, and cultural norms when pursuing
leadership roles. Moreover, the research highlights the limitations and biases that curtail women's access to leadership positions within the bank. This echoes Ibarra’s (2019) insights into the social isolation experienced by women and minorities in organizational settings, which obstructs the formation of essential support networks.

The study highlighted the presence of institutional barriers, cultural norms and societal expectations pose considerable challenges for women in their pursuit of leadership roles at the bank. These challenges align with the observations made by Azizu (2020), who emphasized that prevailing cultural norms regarding gender roles shape perceptions of leadership attributes, thereby erecting barriers to women's progression into leadership roles. There is a pressing need for NMB Bank to proactively address these barriers through targeted interventions such as implementing gender sensitization programs, fostering mentorship initiatives, and revising policies to promote equal opportunities for career growth.

The research findings found that women do not significantly experience unequal opportunities for career development, advancement, evaluation, and selection processes for leadership positions within the organization. This is promising as it indicates a potential alignment with equitable practices and a lack of overt gender biases in these areas. However, the study's reference to discrimination theory underscores the importance of ongoing vigilance to ensure that gender-specific barriers, stemming from both explicit and implicit biases, are addressed to prevent any potential disparities from emerging. To this end, it's imperative for the bank to proactively counteract potential discriminatory practices that might influence leadership appointments, promotions, compensation, and access to valuable networks. Recognizing the role of stereotypes, as highlighted by Eagly & Kara (2022), urges the bank to not only focus on addressing biased behaviors but also work to challenge and reshape perceptions of leadership capabilities based on gender. Additionally, while the study contradicts the notion of a lack of representation and role models for women in leadership roles at the bank, the organization should continue its efforts to provide visible role models and opportunities for women to foster a supportive environment that encourages their leadership aspirations.

The study identified systemic barriers that effectively prevent women from breaking through the glass ceiling in leadership roles at the bank. These findings echo the observations made by Powell, Butterfield & Parent (2022), underscoring the enduring impact of gender stereotypes on perceptions of women's competence and suitability for leadership positions. Notably, the study also unveils challenges linked to work-life balance and family responsibilities as distinct hurdles faced by women striving for leadership roles at the bank, aligning with Taso’s (2021) findings that such challenges can create formidable obstacles and that backlash against women who deviate from these stereotypes might impede their recognition as effective leaders. For NMB Bank, these insights underscore the necessity of targeted measures to address systemic biases, promote a healthier work-life balance, and offer support systems for women navigating the complexities of leadership roles. Implementing mentorship programs, flexible work arrangements, and awareness campaigns can pave the way for a more inclusive leadership landscape.
6. Conclusions
The study concluded that women face distinct gender-specific barriers when striving for leadership positions at NMB Bank PLC, encompassing a range of challenges beyond traditional career obstacles. Biases, often subtle and unconscious, were noted to impede women's advancement, perpetuating an environment where they were sometimes overlooked for leadership roles. Additionally, institutional factors, such as limited representation of women in decision-making positions, compounded these challenges. Cultural norms emphasizing traditional gender roles also played a role, shaping expectations that can hinder women's career aspirations. The study also identified work-life balance as a critical concern, with some women facing difficulties juggling leadership ambitions and family responsibilities. These barriers underscore the need for tailored strategies to break down these obstacles systematically. Also, the study recommends that NMB Bank should proactively address the gender-specific barriers faced by women in attaining leadership positions. For both male and female employees, this can entail developing mentorship programs, leadership development courses, and unconscious bias training. The bank may foster an environment where women feel more supported and empowered to overcome obstacles and advance to leadership positions by recognizing and addressing these hurdles.

7. Recommendations
To advance the comprehension of gender dynamics at NMB Bank PLC and in similar contexts, several avenues for further research are proposed. Conducting a comparative analysis between NMB Bank and other financial institutions could reveal sector-specific barriers and potential best practices. A qualitative exploration delving into the experiences of women who have successfully navigated these barriers could provide valuable insights into effective strategies. Additionally, investigating the role of male allies in promoting gender parity within the bank and the impact of digital transformation on gender dynamics could uncover novel angles for fostering inclusivity. Lastly, a cross-cultural study examining how different cultural norms influence gender perceptions and barriers would contribute to a more comprehensive understanding of this multifaceted issue.

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