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AN INTERSECTIONALITY OF RACE AND ETHNICITY: THE GLASS CEILING IN THE BANKING SECTOR IN KENYA AND SOUTH AFRICA

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This thesis is presented in partial fulfilment for the Degree of Doctor of Philosophy in Management to the Faculty of Commerce, Law, and Management, University of the Witwatersrand.

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DECLARATION

I, Cheryl Akinyi Margaret Genga, declare that this Ph.D. thesis dissertation titled, An Intersectionality of race and ethnicity; The glass ceiling in the banking sector in Kenya and South Africa, is my unaided work. I have acknowledged, attributed, and referenced all ideas sourced elsewhere. I hereby submit it in partial fulfilment of the requirements of the degree of Doctor of Philosophy in Management at the Wits Business School, University of the Witwatersrand, Johannesburg. I have not submitted this thesis dissertation for any other degree or examination in any other institution.

Cheryl Akinyi Margaret Genga

DEDICATION

I would like to dedicate this thesis

To God

Without whom all this would not have been possible.

To my parents

In loving memory of my beloved Mama, Professor Florence Auma Genga who is not here today and my loving father, Professor Riewa Onyango Genga who are the pillars and foundation of my life.

Thank you for always believing in me.

and finally

To all the Black African women working in the Kenyan and South African banking sector.

ABSTRACT

Even though progress has been made in the Kenyan and South African banking sector, Black African women remain a minority in Top Executive leadership positions. Previous research on the "glass ceiling" focuses on Black African women as one homogenous group not acknowledging the diversity dimensions of Black African women from Africa. Invisible factors such as race and ethnicity have been stated to contribute to the glass ceiling in the banking sector, yet this has not been investigated making Black African women more invisible.

This research primarily aims to provide an understanding of the intersectionality of race, ethnicity, and career advancement of Black African women in the Kenyan and South African banking sector. This research further aims: to describe the obstacles that Black African women still face, to analyse the diversity of Black African women in management, to identify the reasons as to why some Black African women have been able to crack the glass ceiling in the Kenyan and South African banking sector and to give recommendations to stakeholders as to how they can help crack the glass ceiling for Black African women in the Kenyan and South African banking sector.

To address the research objectives, this research applied a qualitative Intercatergorical Intersectionality Approach to provide an understanding of the relationship between race, ethnicity, and gender in the Kenyan and South African banking sector. This was facilitated by the use of semi-structured in-depth interviews and focus groups that were carried out with the participants being Black African women managers in the Kenyan and South African banking sector in Nairobi and Johannesburg, respectively. Data collected from the interviews were transcribed and analysed using thematic analysis in which themes and patterns were identified to address the research objectives.

Firstly, findings from the research illustrated a relationship between race, ethnicity, and gender. The extent of the relationship between race, ethnicity, and gender was discussed by the role of race, the role of ethnicity, the intersectionality of race and gender, and the intersectionality of race, ethnicity, and gender in the career advancement of Black African women in the Kenyan and South African banking sector. Secondly, the findings identified the obstacles that Black African women still face in the banking sector, which were discussed and described into three groups: Black African women are their own worst enemies in the banking sector. Thirdly, the findings illustrated the diversity dimensions of Black African women managers from the Kenyan and South African banking sector in relation to their race, ethnicity, and the positions that they held in the banks they were working for. Fourthly, the findings highlighted reasons as to why some Black African women managers had cracked the glass ceiling (discussed with the use of the glass ceiling scale). Fifthly, the findings recommend that stakeholders have to be fully committed if they want to help Black African women crack the glass ceiling in the Kenyan and South African banking sector. In conclusion, through the findings, this research provides a conceptual framework to understand the glass ceiling in relation to the intersectionality of race, ethnicity, and gender of Black African women in the Kenyan and South African banking sector.

Keywords: Black African women, ethnicity, gender, glass ceiling, intersectionality, race, social identity, social category, Kenyan and South African banking sector.

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LIST OF ABBREVIATIONS

ADBR	African Development Bank Report
BAW	Black African women
BEE	Black Economic Empowerment
BSS	Big Six Syndrome
BFS	Big Four Syndrome
EEA	Employment Equity Act
KAASSA AWLR	KAASSA African Women Leadership Report
FT	Feminist Theory
IT	Intersectionality Theory
IA	Intercatergorical Approach
NCIC	National Cohesion and Integration Commission
NCIA	National Cohesion and Integration Act
PHDS	Pull Her Down Syndrome
QBS	Queen Bee Syndrome
SIT	Social Identity Theory
STP	Sexual Transmitted Promotions
SCT	Self-Categorisation Theory
TELP	Top Executive Leadership positions
TMP	Token Management Positions
WEGEB	Women Empowerment and Gender Equality Bill

Chapter one: Introduction

1.1 Background of the Research

The “glass ceiling” concept is not a new phenomenon. It first gained publicity from the March 1986 edition of the popular Wall Street Journal article by Hymowitz and Schellhard titled “The Glass Ceiling: Why Women Can't Seem to Break the Invisible Barrier That Blocks Them from the Top Jobs”. Then Morrison et al. (1987) defined the glass ceiling as a transparent barrier that prevents women from moving up the ranks to certain management levels such as Top Executive leadership positions. Similarly, Powell and Butterfield (2015) used the glass ceiling metaphor to express the encounters women face when they attempt to advance their careers in managerial positions. The glass ceiling concept focuses on the invisible yet uncontrollable factors within organisations preventing qualified women from moving into top management positions (Lappiere and Zimmerman, 2012). It is glaringly evident in today’s world that women are still unrepresented in Top Executive managerial positions in the work environment despite their significant rise into professional positions (Burke and Vinnicombe OBE, 2006). Reviews of empirical studies have confirmed that women continue to encounter this phenomenon and very few have been able to crack it (Lappiere and Zimmerman, 2012).

The work environment today is perceived as a level playing field where all are measured based on qualifications, experience, and the value they bring to the organisation. What is now becoming apparent is that career women face different obstacles across demographic groups (Atewologun and Singh, 2010). Yet, research on gender has embraced a limiting monopolistic approach when capturing the experiences of women in management (Littrell and Nkomo, 2005). Existing studies have not addressed comprehensively the different challenges women face based on their identities at work (Atewologun and Singh, 2010). Identities are personal social constructs that shape how people think and how they behave. Social identity constructs include; ethnicity, race, age, gender, or religion. These identity constructs stratify people along two likes - insiders or outsiders (Tajfel and Turner, 1986). For example, whereas women from different African countries may face similar gender obstacles, factors that determine their success differ (Littrell and Nkomo, 2005). Women are influenced consciously and subconsciously by discourses of their perceived social identities and social categories (Atewologun and Singh, 2010). For this reason, one’s social identity will influence their work experience and career advancement opportunities (Nkomo and Proudford, 2006).

Available research downplays existing differences across race and ethnicity of Black African women, and its effects on their promotion to the various management levels. As Atewologun and Singh (2010) stated, there was not enough management or organisational studies around identity and social construction by race and ethnicity of African women. Because of this, the African woman aspect is barely touched. At the same time, scholars do not acknowledge and appreciate the use of the word diversity as it discourses the reason d’etre of examining Black women from Africa in management (Nkomo and Proudford, 2006). Significantly, organisational studies have been criticised for considering the diversity of women from Africa assuming they form a single group (Nkomo and Proudford, 2006). There has also been hard criticism on studies seeking to separate social categories and treating race, ethnicity, and gender as demographic variables and not social constructs (Kenny and Brinner, 2007).

Race and ethnicity are used interchangeably and not as two different constructs. Thus, terms such as racial-ethnicity to the notion to capture both race and ethnicity (Cox, 1993; Mahlck and Thaver 2010; Carrim and Nkomo, 2016). This was applied to women in the management of Indian descent in South Africa by Carrim and Nkomo (2016) and the challenge is that it excludes other ethnicities making them visible and voiceless. Scholars today cannot afford to ignore the race and ethnicity of Black African women managers or the obstacles that hinder their success cannot be ignored. Race and ethnicity are two very distinct social identities that affect women. Nkomo and Proudford (2006) define race as that which differentiates and categorises people by phenotypical markers such as skin colour signifying underlying essential differences. It groups people themselves with others, assigns identities, and assigns those identities to themselves. On the other hand, they defined ethnicity as a set up by a group of people who share a common culture that is embedded in, beliefs, language, territory, and religion (Nkomo and Proudford, 2006). It stems from the position of collective consciousness that is driven by the need to belong to a specific sect in society or class with tribal connotations. Therefore, these two social constructs of race and ethnicity are socially constructed concepts and even if a race is an allotrope of ethnicity, they are fundamentally different social phenomena (Jenkins 1997). Although race and ethnicity are debatable what remains clear is that they influence everyday life experiences and historically have been weaponised for domination, discrimination, and oppression (Jenkins 1997).

As a result, this research is based on an Intersectionality Approach to analyse how race, ethnicity, and gender affected Black African women in the Kenyan and South African banking sector. Crenshaw (1989) first penned the term intersectionality and argued that a fixed framework was maintained by focusing on either race or gender, thereby ignoring the women's experiences by failing to discuss the multi-layered dimensions that underline the lives of women. This fixed focus on one's social identity at the cost of another ignores those who are different and fails to consider the intersectionality of women's social identities (Crenshaw, 1991). Therefore, examining race and gender as mutually exclusive analytic categories, renders invisible the simultaneous experience of gendered ethnic discrimination (Carastanthis, 2014). The concept of Intersectionality posits that identities and categories of difference are co-constructive and mutually reinforcing. Thus, providing a means to capture the relationship of how oppressions are experienced without disintegrating and categorically excluding those experiences by an extension (Lovell, 2015).

Harnois (2015) stated that Intersectionality explored how women face multiple sources of discrimination and obstacles. Further, not only does it have a theoretical approach, but also an empirical approach to highlight the intersections of different social categories. This is because intersectionality emphasises many ways in which multiple inequalities work with and through one another to structure personal identities and categories (Harnois, 2015). Significantly, with intersectionality, an individual is not the sum of the social group they belong to, but rather how each group interacts to form experiences and manifestation which cannot be explained by the membership to one group (Harnois, 2015). Furthermore, literature on intersectional identities based on social constructs simultaneously accentuates how the membership in race and ethnicity shape and sometimes strengthen or weaken gender-based identities (Harnois, 2015). An intersectionality approach raises important questions, by delving into how membership in groups such as race, ethnicity, and beliefs about inequalities other than gender and intersects with Black African women's career advancement.

To conceptualise the Black African women is crucial in addressing the glass ceiling by intersecting race and ethnicity in Africa. In South Africa, the Population Registration Act No. 30 of 1950, defined a Bantu as; a person who is, or is generally accepted as, a member of any aboriginal race or tribe of Africa. While, in Kenya, a native was defined as a non-white and indigenous group (Ogot, 2012). For this research, a Black African woman is defined as an indigenous woman belonging to a race and a specific local ethnic group from Africa. This is to facilitate an in-depth analysis of diversity among Black Africa women and capture the different experiences they face in the Kenyan and South African banking sector based on membership to different groups.

1.2 Research problem statement

On August 27, 2010, Kenya enacted a new constitution and one of its key principles is the right to equality and freedom from discrimination (Ogot, 2012). The Kenyan Constitution in Article 27 (8) states that not more than two-thirds of the same gender shall occupy elective or appointive bodies, which include boardrooms of state-owned institutions or firms that the government has more than a half stake in. Furthermore, the National Cohesion and Integration Act, 2008 (NCIA) requires Kenya's diversity to be represented in all public bodies and that not more than one-third of each staff recruited should be from any one ethnic group (Ogot, 2012). On the other hand, South Africa enacted the Employment Equity Act (EEA) no. 55 of 1998, to make sure there was equity in employment for women and minorities in the workforce. Significantly, in 2013, the EEA was amended and became the amendment EEA no. 47 of 2013. It then became effective in August 2014 (EEA, 2014). Thereafter, the Women Empowerment and Gender Equity Bill (WEGEB) was implemented in 2014 to cut favouritism towards men and promote gender equality in the workplace (WEGEB, 2014). This was crucial to make sure there was equal opportunity for women in the labor market. However, despite all these laws being enacted and promulgated in both countries, it is evident that there is still a gap between men and women in various levels of management across organisations and the banking sector is no different.

The Africa Development Bank Report (ADBR) (2015) and the KAASSA Africa Women's Leadership Report (KAASSA AWLR) (2016) asserted the representation of women as board directors in top listed companies in Sub-Saharan Africa was a low of 12.7% as compared to 17.3% globally which is lower by 4.6% (ADBR, 2015; KAASSA AWLR, 2016). In the banking and financial sector women only represent 13.5% in sub-Saharan Africa, adding that tokenism was the highest in the sector as compared with other sectors (ADBR, 2015; KAASSA AWLR, 2016). Kenyan women represent 19.8% of all Boards of Directors and 17.8% in South Africa. This finding indicates that gender equality is far from present in the boardrooms and the glass ceiling is far from being cracked (ADBR, 2015; KAASSA AWLR, 2016). These reports highlight there are still barriers when it comes to career advancement for women. However, these reports fail to investigate how different diversity dimensions like age, ethnicity, race, or religion affect the career advancement of women. Studying gender in isolation from other diversity dimensions does not allow adequate in-depth analysis when theorising women's work experiences, especially for African women (Nkomo, 2013). Many studies have often grouped gender and women as unitary and homogeneous analytic categories (Nkomo, 2013). This type of approach does not satisfy the understanding of the complexities and diversity dimensions or resolve the continued discrimination of African women. That is why diversity dimensions like race and ethnicity should be incorporated when studying the careers of women from Africa (Nkomo, 2013).

At present, what is available in the body of research on African women in management is unsatisfying and insufficient (Nkomo and Proudford, 2006). Although Black African women bankers may share similar experiences and obstacles at work, it should be noted, that group unity does not automatically mean group uniformity (Nkomo and Ngambi, 2009). For example, even though Kenya and South Africa are African countries, they both have different contexts in terms of diversity and as a result, face different challenges. Further, Nkomo and Cox (1990) referred to invisible women due to the paucity of research on the intersectionality of race and ethnicity of African women. Research on race and ethnicity has often focused on minority groups making dominant groups invisible (Nkomo, 2013). Indeed, there are invisible barriers that continue to frustrate African women in management from the banking sector, but this has not yet been critically analysed (Mangatu, 2010). There seems to be a lack of understanding of the complexities and diversity dimensions of Black African women in the management literature (Nkomo and Ngambi, 2009). Currently, the research available on cracking the glass ceiling in Africa has no conclusive results about how race, ethnicity, and women intersect. The research available acknowledges that differences exist among women but does not go further than that. It, thus, fails to delve into the mechanism that perpetuates and sustains those differences among women in Africa, and so eradicates the obstacles of race plus ethnicity in organisations (Nkomo and Proudford, 2006). In this manner, this study provides a starting point for studying Black African women by infusing race and ethnicity into the gender equation of career advancement of women managers in the banking sector. It adds the diversity of Black African women concerning race and ethnicity in management. In an American context, Black African women perceive race and gender as double jeopardy that results in making progress up the corporate ladder more difficult (Combs, 2003). In an African context, there is not enough information available about the race and ethnicity of Black African women in management, and that is why this research uses the term multiple jeopardies to refer to the intersectionality of race, ethnicity and gender of Black African women in management.

1.3 Research objectives

- **Primary research objective**

To understand the intersectionality of race, ethnicity, and career advancement for Black African women in the Kenyan and South African banking sector.

- **Secondary research objective**

1. To describe the obstacles Black African women in management still face with career advancement in the Kenyan and South Africa banking sector.
2. To analyse the diversity of Black African women in management with regard to race and ethnicity in the banking sector in Kenya and South Africa.
3. To identify the reasons as to how some Black African women have cracked the glass ceiling in the banking sector.
4. To make recommendations to stakeholders as to how they can overcome and help crack the glass ceiling.

1.4 Research Significance

This research advances the course of research by addressing Nkomo and Ngambi (2009) who state that there is a great need for further research in understanding the status, experiences, and possibilities of African women in Management. Nkomo (2013), further, propagates that Black African woman are not homogenous; hence, they have different experiences and face different forms of discrimination at the workplace. Also, Nkomo (2013) explains there is a lack of understanding of the complexities of social identity, categories, and diversity of Black African women from Africa. This research significantly addresses Nkomo and Ngambi (2009) by providing an understanding of the status and experiences of Black African women in management by adding race and ethnicity to the gender equation when addressing the glass ceiling of Black African women in an African context being Kenya and South Africa. This research significantly addresses Nkomo (2013) by providing an understanding of the complexities of social identities, social categories, and the diversity of Black African women managers in an African context, in this case in Kenya and South Africa concerning race, ethnicity, and gender in the banking sector. For this research to do this, it applies an intersectionality approach on race, ethnicity, and career advancement opportunities of Black African women. This will illustrate the experiences and discrimination that Black African women faced based on their race and ethnicity in an African context. The Kenyan and South African banking sectors are significant for this research as Black African women are still a minority at the Top Executive leadership positions in the Kenyan and South African banking sector. Therefore, this research is significant to the Kenyan and South African banking sector as it will be identifying the obstacles that Black African women still face and provide recommendations on what they need to do to help crack the glass ceiling. To do this, this research examines the extent to which race, ethnicity, and gender act as obstacles to cracking the glass ceiling in the banking sector in Kenya and South Africa. Leadership has for long been stereotyped as being a male affair locking out Black African women from Top Executive leadership positions in the Kenyan and South African banking sector. Black African women are significant as this research significantly highlights, they are capable, if not more capable than men to handle Top Executive leadership positions in the banking sector, thus should be given equal opportunities as their male counterparts in the Kenyan and South African banking sector.

Chapter two: Literature review

CHAPTER TWO: LITERATURE REVIEW

This chapter attempts to address the research problem by, first, giving an introduction of the banking sector in a Kenyan and South African context. The Social Identity Theory is applied to explain the concept of ethnicity, the Self-Categorization Theory to explain the concept of race, and the Intersectionality Theory to explain the concept of intersectionality by delving into how the concepts of race, ethnicity, and gender relate to each other. This chapter concludes by providing an understanding of the concept of the glass ceiling.

2.1. Overview of the banking sector

2.1.1. The Kenyan banking sector

The Kenyan banking sector is made up of; international banks, local banks, deposit-taking microfinance institutions, and a mortgage finance company. It consists of 55 financial institutions that include 43 commercial banks made up of both international and local banks and one mortgage finance company. Consequently, the competition between the local banks and international banks has increased significantly and this has been beneficial to the Kenyan customers and the economy. It is important to note that, the banks in Kenya do not just function on their own; the Central Bank of Kenya regulates them and falls in the Ministry of Finance. The Central Bank ensures the liquidity of the country, the solvency of the Kenyan shilling and the correct operation as well as the functioning of the Kenyan financial system by formulating together with implementing fiscal and monetary policies. Besides, it is the banker to all banking financial institutions and the last resort lender to the banking financial institutions. The banking sector in Kenya has grown tremendously in the past ten years; local banks have expanded outside the borders into the neighbouring East African communities that include Uganda, Rwanda, Sudan, South Sudan, Tanzania, and Burundi. Furthermore, because of globalisation, the banking sector has transformed from traditional banking to a more automatic banking system that has been able to meet the customers' need and challenges. This is seen in APPENDIX A (Central Bank of Kenya).

Further, because of the issues and challenges faced by Kenyan bankers, the members came together to form the Kenya Bankers Association. Nevertheless, not enough has been done to discuss in-depth the gender gap in Top Executive leadership positions in the banking sector. The KAASSA AWLR (2015) and the ADBR (2015), both show the percentage of Kenyan women representation in top leadership positions in boards and directors as 19.8%. In addition to these reports, the Institute of Directors of Kenya report (2015), indicates the percentage of Kenyan women in Top Executive leadership and Directorship positions in the banking sector as 12%, which is very low for women's representation in leadership positions both in international and local banks. These reports clearly show that the glass ceiling is very much present in the banking sector and has not yet been addressed concerning the race and ethnicity of Kenyan women.

2.1.2. The South African banking sector

The South African Banking sector is very much proactively regulated and very well developed when compared to those of developed countries. Despite being very concentrated and constantly continuing to diversify its services and products broadly, it is very competitive according to international best practice. Consequently, a lot of interest has been drawn in this sector from foreign banks abroad not only establishing offices in South Africa but also by obtaining major stakes in the banking sector. The South African banking sector consists of ten locally controlled banks, thirty foreign bank representatives, seventeen branches of international banks, three mutual banks, and one Savings and Credit Cooperative (SACCOs) as seen in APPENDIX B (South Africa Reserve Bank). Worth noting is the fact that the South Africa Reserve Bank is the Central Bank of South Africa. Its main function is to sustain economic growth, maintain and achieve price stability of interest, balance in the South African banking sector. In addition to the South Africa Reserve Bank, the Banking Association of South Africa plays a crucial function in the financial stability of South Africa (South Africa Reserve Bank).

Primarily, the Banking Association of South Africa is an executive-driven body organised to address the issues and challenges experienced in the banking sector (South Africa Reserve Bank). Notwithstanding, the Banking Association of South Africa has not fully addressed the gender gap in top leadership positions. There still appear to be more men and fewer women, especially Black African women at the top leadership positions in the South African banking sector. In fact, according to the ADBR (2015) and the KAASSA AWLR (2016), the total number of women's representation in top leadership positions in South Africa was a 17.8% low. In addition, the Fasset Report (2009) shows Black South African women managers represent only 8.3% in the banking sector. Furthermore, the Association of Black Securities and Investment Professional (2012) shows Black South African women represented a mere 10% of top leadership positions in the South Africa banking sector. Consequently, this representation is disproportionate even though there is a much wider pool of professionally qualified and skilled-levelled Black South African women in the banking sector. There is, thus, an urgent need to recognise that Black South African women are different in terms of race and ethnicity, and as a result, face different challenges in career advancement in the banking sector.

2.2. Ethnicity

2.2.1. Concept of ethnicity

The Greek word ethos or ethnic means 'nation' where a group is merged under the category of ethnicity and is highly heterogeneous (Anthias, 1992).

To understand ethnic phenomenon Anthias (1992, p425-426) highlighted the following:

> "Ethnic is a relation, constructing differences and identity where an attribution of difference from the 'other' and identification from within the group in terms of common origin usually expressed in tradition, history, territory, culture and a common language.
> Ethnic is political where self-conscious political project emerges around above any dimensions that specify a character or the needs of an ethnic group. This distinguishes a passive or taken for granted, sense of belonging or identity from the formation of an ethnic group.
> Ethnic is exclusionary by defining boundaries that include the mechanism of inclusion and exclusion of individuals and categories that determine those that can and those that cannot be included and share its ethnic attribution and resources."

Furthermore, ethnicity comes from the ancient Greek word ethos or ethnic which defines the conditions in which a group collectively lives and acts together (Jenkins, 1997). Ethnicity embraces the participation of social conditioning by a group that positions itself in a specific way regarding social resource allocation (Anthias, 1992). It is the construction of an origin that provides a crucial standard for collective identity and action built from belonging to the group as well as outside of the group it is in (Anthias, 1992). Ethnicity is constituted internally by the group and externally imposed by the group. A group is unified by the social construction of its origin and the idea of a similar or shared fate (Anthias, 1992). Finally, ethnicity is socially organised and incorporated into different levels of intensity, territory, and different levels of groupness on which depend its salience and importance of personal experience (Jenkins, 2008). Despite ethnicity being a general social phenomenon, emphasis conventionally falls on group identification (Jenkins, 1997). For identification or organisation purposes, ethnicity is a process in which 'their' differences magnify the sense of us. It is important to note that, ethnicity only happens at the boundary of 'us', as opposed to 'them', as a result, the sense of 'us' changes, thus shifting the boundary between 'us' and 'them' and changing the criteria that make it (Jenkins, 1997, 2008). Understanding ethnicity requires acknowledging ethnic categories that are the identification of others, in contrast to individual and group identification. This forms the foundation for understanding how ethnic identification works, and that power and authority are completely fundamental to how categorisation works (Jenkins, 2008).

Jenkins (2008, p14) model for understanding ethnicity can be summarised below:

> "Ethnicity is a matter of cultural differentiation, although identification always involves a dialectical interplay between similarities and differences.
> Ethnicity is centrally a matter of shared meanings, what is conventionally called 'culture' but is also produced and reproduced during an interaction.
> Ethnicity is more fixed or unchanging than the way of life of which it is an aspect depending on the situation and context in which it is produced and reproduced.
> Ethnicity as identification is both collective and individual, externalized in social interaction and the categorisation of others and internalized personal self-identification."

Barth (1969) also came up with a framework to help understand ethnicity

> "The analyses of ethnicity start from the definition of the situation held by social actors.
> The focus of attention becomes the maintenance of ethnic boundaries in the interaction between 'us' and 'them' that takes place across the boundary
> Ethnic identity depends on ascription, both by the member of the ethnic group in a question and by the outsider.
> Ethnicity is not fixed, it is situationally defined
> Oncological issues are particularly influential in determining ethnic identity, in as much as competition for economic niches play an important role in the generation of ethnicity."

Indeed, ethnic discourses are drawn from more proximate and recognizable components than other ideologies giving them power. It is drawn upon the ideologies of naturalism and sexism. Naturalised depictions have extensive roles both important elements that constitute the ideologies and components of the material practices of women (Althusser, 1971; Anthias, 1992). It is important to note that, on a general level, ethnicity is having the right credentials for membership to belong to a particular group and share its conditions. Besides, ethnicity involves the ability to strengthen ethnic resources such as territory, culture, economy, and language among others (Anthias, 1992). Therefore, ethnicity is used for struggling, negotiating, and pursuing political ventures that relate to both on a personal and group level concerning other groups (Anthias, 1992).

Hence, ethnic membership does not form a group, but it promotes group formation. Significantly, the political community primarily influences the belief in common ethnicity no matter how artificially it is organised (Weber, 1978; Jenkins, 2008). The belief in a common ancestry is most likely going to influence the daily life experiences of African women. People coming from a common background, see themselves as belonging together, and this influences how they act together as a group and towards other groups (Jenkins, 1997, 2008).

Collective action in the sense of ethnic commonality is a form of monopoly, social closure, defining of membership, eligibility, and access (Anthias, 1992). Collective interests do not simply reflect, follow perceived similarities and differences between groups, but instead, strengthen ethnic identification (Anthias, 1992). Ethnicity is not a distinct phenomenon even though the cultural similarity is a part that distinguishes ethnic groups, ethnic and cultural groups are not contiguous (Anthias, 1992). Hence, any common cultural characteristic provides a platform and resource for ethnic closure; language, heritage, kinship, territory, ritual, economics, lifestyle, and gender roles in this respect (Jenkins, 2008). With all the differences in African women, it is difficult to ground what is similar to the group, but the social construction of an origin is the foundation for collectivity and community (Anthias, 1992). An origin's foundation is formed either mythical or real, culture, territory, historical or physiognomically (Anthias, 1992). Ethnicity gives a sense of belonging to an individual and for this reason, ethnic boundaries build channels of inclusion as well as the exclusion of people based on the categorisation of who can belong and who cannot belong to the particular group. In conclusion, the inclusionary and exclusionary practices of ethnicity preserve privileges along different dimensions and for opposing other groups.

2.2.2. Ethnic group

The conceptual replacement of ‘tribe by an ethnic group was centrally brought about by the past colonial shift in Africa (Jenkins, 1997). An ethnic group is a community that shares an ancestry combined with the notion of ancestral homeland, and cultural boundary markers (Kaufman, 2004, Jenkins, 2008). Ethnic resources such as language and rituals are especially implicated in ethnicity and mutual intelligibility of the behaviours of the ethnic group. They are important requirements for any ethnic group as they offer a sense of what is ‘correct and proper’ that form an individual’s ‘honour and dignity’ (Jenkins, 2008). Ethnicity by the token is a specific form of status in society. To understand ethnicity, it is important to note that an ethnic group is not the degree of observable or measurable differences from other groups. Ethnicity is the people in it and the people out of it that know what it is that makes them feel and act as separate groups (Jenkins, 2008). The only way of telling if a person belongs to an ethnic group is if they are born into it. Notably, if resigning from one ethnic group to another is easy then it is not considered an ethnic group (Hughes, 1994; Jenkins 2008).

Barth (1969, p10-11) highlights four conventional attributes that make up an ethnic group to include:

> “An ethnic group was biologically self-preserving.
> Members of an ethnic group share cultural values and manifest them in overt cultural forms.
> An ethnic group is a bounded social field of communication and interaction is determined.
> Members of an ethnic group identified themselves and were identified by others as belonging.”

For this reason, ethnic groups are assumed communities in that even if there is a sense of commonality of those who belong to the group, not all members can solidly interact to form a real community (Anderson, 1983). Being a member of an ethnic group is exclusive that implies a member of the group cannot belong to another group (Anthias, 1992). Further, the naturalisation of cultural practices and cultural hegemony of a group over other groups will often be caused by access to a state apparatus (Anthias, 1992). Ethnic grouping is all about positioning boundaries as to who can be in the group and who cannot belong to the group. The standards used to position these boundaries are extremely heterogeneous, including the credentials of birth, the right place one is born, common language, conformed cultural practices, and most importantly, gender roles and proper behaviours (Anthias and Yuval-Davis, 1989; Anthias, 1992).

It can be said that first, ethnic group boundaries are ideological (Barth, 1969), involving material practice (Althusser, 1971) and providing a space for struggle and negotiation between members within the group and non-members (Anthias, 1992). Secondly, ethnic group boundaries are determined by either being born into a group or marrying into the group. However, conversion and assimilation provide credentials in a group (Anthias, 1992). Lastly, ethnic group boundaries are not permanent. They change over time in response to political, economic, and ideological conditions. In this way, ethnic resources that include heritage, culture, language, and religion, and gender relations are interlaced with political resources and the positioning of the group (Anthias, 1992). Further, ethnic positioning equips members of the group with a way of interpreting the world based on common shared cultural resources and collective positioning vis-à-vis other groups often within a structure of dominance and contestation (Anthias, 1992).

2.2.3. Ethnic identity

Barth (1969) shifted the defining characteristic of social structure by tribal identity, to recognising ethnic identity as an aspect of the social organisation. Ethnic identity is about those who are in and those who are out of the group (Jenkins, 1997). It is what members believe and think is an ethnic group, differences in culture result in groupness, thus, contributing to ethnic identity that arises from interaction within and outside of the group (Jenkins, 2008). Therefore, ethnicity is purely a question of ethnic identity, either as a personal sense vis-à-vis personal identification or in the condition of a collective sentiment (Anthias, 1992). Ethnic identity practices occur as bonuses to being in the group or as outcomes of material, political or ideological arrangements (Anthias and Yuval Davis, 1983; Anthias, 1992). Hence, it is constructed from outside the group, the material requirements faced, and the social representation of other groups (Anthias, 1992). Furthermore, ethnic identity is ‘generated, confirmed, or transformed during interaction and transaction between decision-making and strategizing people' (Barth, 1969). It is produced and reproduced routinely in social interactions and is a fundamental problematic characteristic of social reality and experiences of everyday life (Barth, 1969).

To be able to understand the ethnicity and boundaries of an ethnic group, the practices and processes must be examined. To examine one must first acknowledge that ethnic groups are categories of ascription and identification of the actors themselves (Barth, 1969; Jenkins, 2008). Therefore, ethnicity is a discursive construction of collective identity (Yieke, 2010). However, collective identity does not simply show a trail from similarities and differences between people but encourages ethnic identity (Jenkins, 2008). Thus, ethnicity is best thought of as a continuous process of ethnic identity (Jenkins, 2008). Additionally, it is difficult for others in an ethnic group to appreciate the differences from those outside the group since we all take part in ethnicity all the time, yet the first step to understanding ethnic identity begins with an appreciation of these differences (Jenkins, 2008). Additionally, ethnicity has a degree of flexibility in ethnic identification and the construction of ethnic groups. Members can alter and change their ethnic ascription in light of situations and the environment (Jenkins, 1997). Ethnicity emphasises a degree of plasticity in ethnic identification and the composition of ethnic groups, that people can shift and change their ethnic ascription when taking into consideration their circumstances and the environment. Finally, the pursuit of political advantage and material self-interest is the calculus, which is typically held to tell such behaviour (Jenkins, 1997)

2.2.4. Ethnicity and cultural differences

To understand the connection between ethnicity and culture, it is important to note that the process of ethnicity is the generator of culture. The image of internal similarity vis-à-vis each group is created by the production and reproduction of the external differences vis-à-vis other groups (Jenkins, 1997). Therefore, cultural attributes are based on relationships between cultural differentiation and collectives that specifically differentiate us from them (Jenkins, 2008). In addition, the differences in ethnic cultures are functions of groupness and the reality of a group does not reflect cultural differences. Thus, ethnic groups indicate ethnic relations as having at least two collective parties that are not unilateral (Jenkins, 1997).

A common culture shared by a particular ethnic group gives central importance gained through concern on the implications and depends on this very crucial feature rather than primary and characteristics defined by ethnic organisations (Barth, 1998). Further, the continuity of an ethnic group is made clear, relying on the maintenance of an ethnic boundary that differentiates the ethnic group from other ethnic groups. Also, the cultural differences show ethnic boundaries are not permanent. They change over time, thus transforming the cultural characteristics of group members and the organisational form of the group (Barth, 1998). Hence, ethnic boundaries are situations of social constructs between African women with different cultures in Kenya and South Africa. For instance, Nkomo and Ngambi (2009) found that culture together with race and gender are key barriers to career advancement, yet culture is different from one place to another or country to country. This is, however, limited in the sense that the studies assume culture is homogeneous in Africa or the country of study, but ethnicity determines culture (Desmert, Ortuño-Ortín, and Wacziarg, 2015). Therefore, ethnic groups are considered important units only when the simply marked differences are persisting cultural differences (Barth, 1998). In summary, the identification of a Black African woman depends on an ethnic group membership, which entails a shared criterion for evaluation and judgment assuming a fundamental and potential room for differentiation between the Black African women and the social relationship expansion covering all different areas, domains of activity and daily life experiences of Black African women (Barth, 1998).

2.2.5. Ethnicity and gender

Gender on its own is not an independent form of inequality, but when combined with ethnicity it addresses two forms of inequalities that Black African women (BAW) face (Elu and Loubert, 2013). Ethnicity involves the participation of social conditions by a group that positions itself in a specific way concerning social resource allocation (Anthias, 1992). The context varies between differences and diversity of BAW as well as similarities and differences concerning the division of gender within the ethnic groups. Further, the reproduction and transformation of the terms of ethnic groups are centrally connected to prime social divisions such as gender (Cohen 1974; Anthias 1992).

Ethnicity underlies the cultural difference often assuming a homogeneous and self-evident set of cultural attributes and needs of a group. This fails to deal with the issues surrounding politics, economic, and gender subordination (Anthias, 1992). It is crucial to note BAW is at the centre stage of ethnic production, reproduction, and transformation; they are not just biologically reproducing members of the group. Furthermore, BAW is at the centre of the transmission of culture as a marker of ethnic group boundaries (Anthias and Yuval Davis, 1989; Anthias, 1992). The conceptualisation of ethnicity is in the pursuit of political ventures, which mitate gender differently (Anthias 1992). Also, the inherent right to privileges is formed on the greater claim to belonging to an ethnic group as a whole than other groups. Therefore, the route to active ethnicity is loaded with the ethnic phenomenon, which by nature excludes and asserts homogeneous attributes within an ethnic group and different attributes from outside the ethnic group when considering gender concerns. Thus, it shows that cultural roles promote gender inequalities among women from different ethnic groups from different countries (Anthias, 1992). This was highlighted in research that focused on women from the Yoruba ethnic group in Nigeria. It found that the culture of an ethnic group influenced the gender roles and their daily life experiences as women (Oyewumi, 1997). Therefore, when gender intersects with ethnicity, it conditions inequality and discrimination (Elu and Loubert, 2013). Gender inequality is conditioned by the intersectionality of ethnicity and gender (Elu and Loubert, 2013).

2.2.6. Ethnicity and Social Identity Theory

Tajfel and Turner (1979) established the Social Identity Theory (SIT) intending to try to understand the psychological basis of intergroup discrimination. They tried to determine the conditions, which would result in members of a specific social group behaving in a biased manner towards an out-group and in favour of the in-group they belong to. It is a theory of group membership and behaviours (Hogg et al., 1995; Hornsey, 2008). The main principle of SIT states that people often categorise, define themselves and others into different social groups, and value their group higher than other groups (Tajfel and Turner, 1985). SIT was developed to try to understand how and why people distinguished themselves and other people in a social environment (Hornsey, 2008). It found people derive a part of their identities from their memberships and interactions within and among groups (Hogg and Terry, 2000; Hornsey, 2008). Additionally, SIT states an individual can identify within a group that is their social identity based on the group membership. Even though the interaction of an individual and the group they belong to is reciprocal, it makes the individual conform to the group and at the same time, the group conforms to its members (Hornsey, 2008).

Tajfel and Turner (1979) identified three mental concepts of SIT: social categorisation, social identification, and social comparison. Social categorisation relates to how people identify and understand themselves by grouping people into social categories. It establishes how people see themselves as being part of a group and establishes a personal and social identity (Tajfel and Turner, 1979). Personal identity is how individuals perceive themselves, whereas social identity is how a group perceives itself. This results in division into 'them' and 'us', or an in-group and an out-group. Next, social identification is when people adopt the identity of the social group and they have categorised themselves into (Tajfel and Turner, 1979). This involves developing an emotional attachment to one's identity with the group, and self-esteem is closely linked to group membership. It can be noted, social identity involves belonging to groups based on ethnicity and gender. Thus, because of social identity, one is either part of the in-group, that is they share the same social identity, or the out-group. Lastly, social comparison is how an individual relates to the group by comparing their identity with other groups (Tajfel and Turner, 1979). It is viewing one’s social identity as superior to others which comes from regarding the products of one’s in-group as better than the products of an outgroup. This leads to prejudice and if you have the power to influence the outgroup, it will lead to discrimination.

Group identification and social categorisation are carefully connected in that similarity entail differences and inclusion entails exclusion concerning individual identities and collective identities as well (Jenkins, 1996; Jenkins, 1997). Despite group identification and social categorisation being distinct processes, each insists on making a partial return to the conventional ethnicity paradigm routinely connected with the other. The significance of acknowledging the distinction between group identification and social categorisation is that it puts in place the centre-stage relationship of domination and subordination of different ethnic groups (Jenkins, 1997). Despite ethnicity being a social phenomenon, whose emphasis is based on group identification, it is routinely connected much through culture, ethnic markers, and the categorisation process (Jenkins, 1997). Moreover, ethnicity is determined by attributes of group identification and social categorisation hence is very crucial to distinguish the two. As a result, group identification occurs within an ethnic boundary while social categorisation occurs outside and across the ethnic boundary (Jenkins, 1997). It is, however, important to note, social categorisation is intimately connected with power relations and connects to one ethnic group’s capacity to successfully impose categories of ascription built upon another ethnic group and resist the categorised resources that are the imposition by the group (Jenkins, 1997).

Additionally, group identification varies in tendencies that enhance perceptions of similarities within the group. Further, the differences outside the group cause relative strengths of groups and the degree to which people identify with the group to vary (Hornsey, 2008). The power of social identity varies and is generally more powerful than personal identity (Hogg and McGarty, 1990; Hornsey, 2008). Therefore, there is always a general tendency for people to go along with the group to which they belong and with which they identify themselves (Hornsey, 2008). Generally, people develop a group social identity that they belong to and assign people to groups with lower interaction or experience to prompt in-group favouritism (Hogg et al., 1995). It is important to note that ethnicity is strengthened and generated as a reaction to categorisation, and the categorisation of an ethnic group labels other groups (Jenkins, 1997). Consequently, the biases of one ethnic group’s favouritism and the denigration of other ethnic groups as outsiders easily trigger discrimination of the other ethnic groups (Hornsey, 2008).

2.3. Race

2.3.1. Concept of race

Race is a social, historical, and ideological construct of human creation that is not a biological factor (Annisettee, 2009). It is a fixed construct constructed naturally and hailed by the visible features of not being the same, thus denying the bona fide others (Anthias, 1992). Further, it is made up of how a group recognises racial differences that are culturally determined (Cornell and Hartmann, 2007). Therefore, race is a group of people defined by physical features (Annisettee, 2009) and socially defined by these features (Cornell and Hartmann, 2007). With this reasoning, the race would be a group identifying itself or others as distinct perceived characteristics that are held inherent (Anthias, 1992). Thus, a group is considered a different race with fixed and hereditary features originating from distinct human stock that includes culture, history, language, territory, or religion as boundary markers (Anthias, 1992). The difference in the human population has always grounded race by the notion of 'stock' or collective hereditary features based on common immutable biological and physiognomic differences. However, the difference in 'stock' is also expressed in culture, lifestyle, traditions, territory, and social effects (Anthias, 1992; Anthias and Yuval-Davis, 1992). Subsequently, the complexity of grounding race with all its diversity involves the construction of an origin as a basis for community or collectivity that is cultural, historical, territorially, and physiognomically (Anthias, 1992).

As a social construct, race is a way in which a boundary is constructed between those who can fit in and those who cannot fit into that particular human population (Anthias and Yuval-Davis 1992). Physical characteristics are the primary bodily features that a group uses as a group boundary marker (Cornell and Hartmann, 2007). Besides, race as a social construct is made through a social, creative process, which determines the features that make up the racial categories that people decide to belong to (Annisettee, 2009). Neither markers nor categories are predetermined by biological factors (Cornell and Hartmann, 1998). Therefore, it would be meaningless if race were merely a human creative process (Annisettee, 2009). The social significance of race is derived from the representation of the fault lines distributed along with prestige, power, and respect (Dalton, 2005; Annisettee, 2009). Importantly, the best way to describe other groups and make it clear that they are not us is by tightly infusing race with hierarchy and power. Furthermore, the idea of race was invented by the exerting power of one group on another (Cornell and Hartmann, 2007). Accordingly, when conceptualising race, it is important to understand racial categories show imposed designation of dominant groups on other groups (Kibria, 1998). In this manner, race remains is the foundation of social action, government policy, and rationale for different treatment of one group by another (Cornell and Hartmann, 2007).

In the view of the above mentioned, the standard of worthiness varies in the way a person fails to meet the requirements which are usually implicit in the racial designation that occurs at the unspoken flip side of the assignment by another group to the racial group (Cornell and Hartmann, 2007). Race designation itself is an assertion of power that defines one culture and beliefs against another group and in the process of doing so, a rigid and presumably permanent social hierarchy is created (Fredrickson, 2002; Cornell and Hartmann, 2007). Secondly, power is linked to the racial designation in more ways that groups are inherently different (Cornell and Hartmann, 2007). The differences that make up the ‘natural’ physical and moral hierarchies among groups are replicated in the social organisation as one group dominates the social positions and others range downwards (Cornell and Hartmann, 2007). Lastly, racial designation simply means inferiority based on physical and biological factors as in the notion prevalent at certain times, some race is less worthy than others in various societies (Cornell and Hartmann, 2007).

Besides, Miles (1989) states race extends beyond skin colour. Lugones (2007) also states one’s skin colour, one’s eye shape, and hair do not have any relation to the biological structures as before mentioned. Later, Anthias and Yuval-Davis (1992) changed Miles (1989) statement by stating race is not only about beliefs and statements alone, but the ability to inflict them as dominant and a basis for denial of equal rights and equality for all groups. However, one limitation of available research on race, is that it is restricted to colour with an overtone of physical visibility (Anthias and Yuval-Davis, 1992). Consequently, the assimilation of a dominant culture and structure of society is made impossible by colour visibility (Anthias and Yuval-Davis, 1992). It is important to note, Black African women are born with a heritage that gives a genetic, cultural, and ethnic heritage, but their race varies and is assigned based on the country (Jonnes, 2001), for instance, Kenya and South Africa. This means race varies among African countries and over time, therefore, all African countries should not be assumed to be of the same race (Jonnes, 2001).

2.3.2. Race and gender

African women by race face similar obstacles by gender, but the factors that determine their career advancement differ significantly. The banking sector is embedded in the larger society that has considered gender as a monopolistic approach failing to acknowledge the diversity and differences of African women in management (Littrell and Nkomo, 2005). As a result, research focusing on African women has been critiqued as irrelevant in that they did not perceive the impact of race and gender (Combs, 2003). Race and gender are perceived as double jeopardy that has hampered the career advancement of African women in the banking sector (Littrell and Nkomo, 2005). Significantly, gender is concerned with the social categorization of sex differences and biological reproduction involving representation and social construction of the differences which cannot only be reduced to biology (Anthias and Yuval-Davis, 1992). Gender works with the concept of the natural relationship between social differences. Therefore, with gender, there is a subject of discussion reference which proposes the definition of groups by their sexual differences, but the representation and practices surrounding gender are not a result of this difference. Instead, they originate from social relations, including race and ethnicity (Anthias and Yuval-Davis 1992).

Natural relations supposedly underpin gender and racial categories (Anthias and Yuval-Davis, 1992). When dealing with gender, a crucial social effect proposes biological differences and sexual differences. As a result, the assumption about natural boundaries of collectiveness and the naturalness of culture exists in racial categories (Anthias and Yuval-Davis,1992). For this reason, the natural boundaries and difference incapacities and needs, based on race and gender, consequently, enter economic relations as legitimizers of inequality, and their depictions are used for legitimizing inequality and for struggling against it (Anthias and Yuval-Davis, 1992). It is, however, crucial for one to first acknowledge race is contested and shifts defining all aspects of life while gender is constructed by arranging interlocked inequalities (Anthias and Yuval-Davis, 1992). In this manner, despite the assumption that Black African women are of the same race, they will experience race differently depending on the industry, the level or job position, the place and nationality (Anthias and Yuval-Davis, 1992). For instance, when ethnicity and gender were intersected, race was found to be very crucial to Tanzanian women (Elu and Loubert, 2013). To conclude, notably, race as a social construct becomes an obstacle when subjected to practices and discourses of internalisation based on gender by using economic positioning as a building block (Anthias 1992).

2.3.3. Race and ethnicity

Race exerts power and is characterised by racial markers defined as power by those that exercise it on other groups (Cornell and Hartmann, 2007). Further, racial identification defines what we wish to say about others and how different they are from us. While ethnic identification in ethnicity is defined by the claim a group makes about itself and what it makes about the other group (Cornell and Hartmann, 2007). Hence, ethnic identification sows a seed of ethnicity by creating ethnic categories, but the emergence of an ethnic group will only happen when the identity becomes part of the ethnic group (Cornell and Hartmann, 2007). It can be noted, ethnic identification is crucial to ethnicity in the claims other ethnic groups make and the assertion of its origin (Cornell and Hartmann, 2007). With this reasoning, the main concern for ethnicity is social identification and categorization of others based on culture, history, commonality, heritage, kinship, and territory.

Significantly, race intersects with culture into a static state which is an expression of ethnic identity. Consequently, ethnic exclusivity is posed as a race agenda that does not apply to all ethnic groups in the same way (Anthias, 1992). Gillary (1978) was critiqued for viewing race as a social construct despite the real cultural entity entailed in race structuration of modern societies, thus failing to give a pivot point in which race as a concept intersects with other social categories such as ethnic groups. With this said, the pivot postulated through the common origin is found within social constructs of collectivity and belonging to an ethnic group (Anthias and Yuval-Davis, 1992). The pivot point is not in terms of different cultures, but specific posting boundaries that include the mechanism for inclusion and exclusion based on a racial categorisation of people into who can and who cannot belong to the group (Anthias and Yuval-Davis, 1992). Therefore, although ethnicity reflects the cultural heritage, race measures the societal constraints associated with that particular cultural identity (Jonnes, 2001).

Similarly, ethnicity like race is not established by natural forces but is a product of human perception, classification, and categorisation that makes them social constructs (Cornell and Hartmann, 2007). Race and ethnicity are natural categories based on common descent and systematic differences at the same time (Cornell and Hartmann, 2007). Natural categories such as kinship and physiology are natural or inherent, hence, fundamentally unpredictable when defining groups (Cornell and Hartmann, 2007). Race and ethnicity are flexible in that they depend mostly on the claims that a group makes about themselves and other groups than any physical or ancestral differences (Cornell and Hartmann, 2007). Importantly, race requires an ethnic group as a building block and should not be confused as a product of ethnic difference and boundary (Anthias, 1992).

As a result, under social conditions, an ethnic group becomes racialised through racialisation by installing fixed significant differences that have crucial consequences (Anthias, 1992). Racialisation is the historical emergence of race and its later application and reproduction in a nation-state (Miles, 1989). Therefore, retaining the view that race as a social construct is at the very heart of racialisation (Anthias and Yuval-Davis, 1992). Further, racialisation is the process whereby a specific population instils an ethnic commonality with a permanent character (Anthias, 1992). Thus, the concept of racialisation illustrates the process of how a group becomes socially constructed as a race (Anthias, 1992). In addition, racialisation is crucial in reminding how dynamic and changeable the nature of racial categorization and racial typologies are only representations of difference and do not have any specific validity (Anthias, 1992). Racialisation is a mode of preserving ethnic exclusivity and the privileges held within a country by a dominant ethnic group (Anthias, 1990).

Consequently, race must be pinpointed within a wider group of ethnos that provides an analytical pivot point (Anthias and Yuval-Davis, 1992). Race needs to be understood with the reference to the discourse and practices by ethnic groups that lead to subordination, interiorisation, and exclusion of other groups (Anthias and Yuval-Davis, 1992). It cannot be understood without considering intersections with ethnicity, gender, and the country of interest, which in this case is Kenya and South Africa. One limitation of earlier studies of women is the assumption that race and ethnicity are minority experience. Another is failure to acknowledge that a majority of Black African women face situations that are ascribed to race and ethnicity, which defines their daily lives (Ashfar and Maynard, 1994). For instance, the research in South Africa where race and ethnicity are intersected focuses on Indian women such as Carrim and Nkomo (2016). Additionally, research today on ethnicity is featured by the present trend of multiculturalism (Anthias and Yuval Davis 1992), which promotes ethnicity as a channel of addressing race, but fails to illustrate the connection and intersection between race and ethnicity (Anthias, 1992).

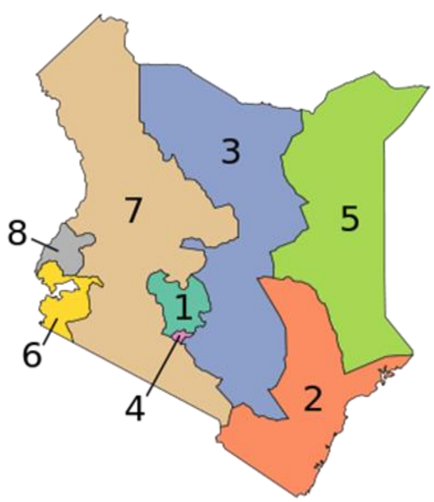
The intersection between race and ethnicity cannot be ignored because they overlap each other (Cornell and Hartmann, 2007). Race refers to a group that is socially defined by physical features that include claims of having a shared ancestry, distinct history, and distinct culture of the group from other groups (Cornell and Hartmann, 2007). On the other hand, ethnicity refers to the perception of common ancestry, culture, shared history, and shared symbols of peoplehood. It is also defined by physical features that include tall, short, dark, light, strong, weak, or even noble (Cornell and Hartmann, 2007). Therefore, there is nothing that says a race cannot be an ethnic group or an ethnic group can be a race (Cornell and Hartmann, 2007). This significantly highlights race is not only about being Black or White, and that BAW faces different experiences due to race and ethnicity according to their place and nationality. Notably, the intersection of ethnicity and gender in Tanzania found that race was crucial to women who belonged to the Chagga, Nyamwezi, Haya, Zaramo, and Sambaa ethnic groups (Elu and Loubert, 2013)

Besides, the dichotomous categories of the African race as Black homogenised the different experiences of Black African women from different ethnic groups (Anthias and Yuval-Davis, 1992). Therefore, it is inadequate to study race in an African context without ethnicity when dealing with gender. Gender is fundamentally complicated by race and ethnic differences in Africa

(Davis, 1981; Hocks 1984; Acker, 2006). Race and ethnicity are products of the interaction between differences in Black African women (Cornell and Hartmann, 2007). In conclusion, when race and ethnicity are paired together, they will always be surrounded by multiple social realities that are influenced by gender differences in Africa (Acker, 2006).

2.3.3.1. Race and ethnicity in Kenya

In 1885, the Berlin Conference established and divided territories under the influence of European power in East Africa forming the East African Protectorate dating the colonial history of Kenya (Overton, 1987). In 1894, the British declared Kenya a Protectorate and demarcated its boundaries without the consultation of the native Kenyan bringing together over 40 previously independent ethnic communities into one territory (Ogot, 2000; Ndege, 2009). It was during 1895 and 1920 that the colonial state of Kenya transformed and evolved into a firm structure of departments and district outposts (Overton 1987). In 1902, the Outlying District Ordinance was established to demarcate rough and remote areas, leaving them for the Kenyan native. It excluded the European or Indian in which interestingly was actively employed in future decisions for future districts that were administered for the white settler and settlement. Therefore, as a result, the foundation of the inequality among the different ethnic groups in Kenya was laid (Overton, 1987). It is important to note, Kenya is made up of forty-two ethnic groups and the colonial state of Kenya territory was divided along ethnic lines into eight provinces as shown in ***figure 1*** which a created different majority and minorities in each province as seen in APPENDIX C.



1. Central province
2. Coastal province
3. Eastern province
4. Nairobi province
5. North Eastern province
6. Western province
7. Rift valley province
8. Nyanza province

Figure 1 Boundaries of colonial Kenya

The colonial idea of the ethnic group was an isolated one and closed grey interrelated lineages of myths and ultimately a racist one (Ogot, 2012). The assumption made by the colonialist was that ethnic groups were discrete units that spoke a common language and lived in defined areas. Each province was further sub-divided into districts based on ethnic groups and sub-ethnic groups

(Yieke, 2010) as seen in ***Table 1***. Therefore, all Kenyan natives were ethnically classified and neatly pigeonholed within district boundaries (Ogot. 2012). The British defined boundaries in Kenya based on the different ethnic groups which were part of the divide and rule policy over the Africans (Ogot, 2012). The divide and rule policy saw some ethnic groups getting more privileges over other ethnic groups, especially concerning access to modern economic processes that came with colonialism (Omolo, 2002). In this manner, the process of ethnicity can, therefore, be said to have begun during the colonial period, which was not only a creation of colonialism but also the colonial administration and institution being the key determinants in the ethnicity construction (Omolo, 2002). Consequently, the different ethnic groups in Kenya lost their sovereignty as colonial rulers replaced the different ethnic group leadership. Furthermore, the indirect rule of the British facilitated the recruitment of British collaborator agents into leadership positions on the various ethnic groups (Ndege, 2009). The Local native's council, Chief's Council, and the native tribunal under the colonial district officer enabled the colonial government to keep the Kenyan native under subordination. In addition, the indirect rule was to keep governance from the Kenyan native at a distance as the colonial state centralized, racialized, and ethnized power accordingly (Ndege, 2009).

The first land regulations, the Land Acquisition Act of 1894 of the East African Protectorate were published in 1897 with little segregation and alienation of land. However, after publishing the first land regulations during the construction of the Kenya-Uganda railway that reached Nairobi in 1899 and Lake Victoria in 1901, this resulted in the establishment of the Crown Ordinance of 1902 (Morgan, 1963). The establishing of the Crown Lands Ordinance of 1902 was to replace the previous land regulations of 1897, which stated that the Ordinance agents of the Crown Lands could be freehold or leased to the White settler up to 999 years (Morgan 1963). The Crown lands Ordinance of 1902 implied empty land or any land that was vacated by the native Kenyan automatically became Crown Land. This was available only to be transferred to the White settler, and by 1914 nearly 14 million hectares of land had been transferred to the White settler (Home, 2012). As a result, the Crown Ordinance of 1902 saw the pioneer of the White settler arrive in 1903, who was an alien ethnic group with a strange mixture of the British South Africans, British Outcast, and Afrikaners who settled along the Nairobi and the Kenya-Uganda Railway in the White Highlands (Home, 2012; Ogot, 2012). Further, the 1915 Crown Land Ordinance extended the 1902 Crown Land Ordinance by vesting all public land in colonial Kenya, including the land occupied by the Kenyan natives were acquired by His Majesty for public service (Home, 2012).

Table 1: The provinces and districts of colonial Kenya

PROVINCE	***DISTRICT***	***ETHNIC GROUP***
1.Central	Kirinyaga Maragua Muranga Nyandarua Nyeri	Kikuyu
2.Coast	Kilifi Kwale Lamu Mombasa Taita-Taveta Tana River	Malakare Mijikenda Pokomo Swahili Taita-Taveta
3.Eastern	Embu Isiolo Machakos Marsabit Kitui	Embu Kamba Mbeere Meru Tharaka
4.Nairobi	Capital	Metropolitan and mixed
5.North Eastern	Garissa Mandera Wajir	Somali
6.Rift Valley	Baringo Elgoyo Marakwet Kajiado Kericho Laikipia Nakuru Nandi Narok Samburu Tranzoia Turkana Uasin Gishu West Pokot	Kalenjin Maasai Turkanese
7.Western province	Bungoma Busia Kakamega Vihiga	Luyha Teso
8.Nyanza	Central Nyanza Kisii South Nyanza	Luo Kisii Kuria

As much as the British Statute law was highly influential in colonial Kenya, it often looked to South Africa, to be specific Cape Colony, for experience when managing Africans since many of the Kenyan colonial officials had a personal connection with South Africa. The laws were implemented to regulate African movement, relations, and movement in towns and White Settler Farms (Home, 2012). They were three main groups of Ordinances that related to this registration (Home, 2012). The first was the Native pass regulations of 1900 and the Ordinance of 1903, which made it mandatory for Black Africans to have passes to leave the district in which they lived. Secondly, the Native Registration of Native Ordinance of 1915 made Africans over the age of 15 be required to wear a card called the ‘Kipande card’. The ‘Kipande card’ had the fingerprints and employment history recorded of the Black African around their necks when leaving their reserves for the towns or White settlement for work (Home, 2012). The ‘Kipande system’ was hated by the Black African as it was a means for their employers and officials to control the African labor and enforce labor contracts (Home, 2012). The intensity, scope of pressure, and controls put in place upon the indigenous Kenyan population to provide labor for the White settler estates were greater as compared to any other British colony (Home, 2012). Thirdly, the 1906 Master and Servant Ordinance, which was strongly influenced by the South African experience (Anderson, 2000), was pushed by the demand for native labor by the White settlers (Home, 2012). As a result, the Ordinance was amended to enforce the rights of the masters and offered little or no protection for the Kenyan native (Home, 2012). Then in 1919, the 1906 Master and Servant Ordinance was amended to create a labor inspectorate within the Native Affairs Department. The department was given the power to make rules governing workplace practices (Home, 2012). These amendments also made it the responsibility of the employer to give housing for their workers with implications for White settlement and urban areas. Despite, the amendments, the systems were weak and under-resourced therefore little was done. Lastly, the Vagrancy Ordinance was implemented between 1898 and 1930 stated, any Kenyan native found outside their reserves without the ‘Kipande card’ was a vagrant who was to be detained in prison (Home, 2012).

The Reserve policy of 1904 became an official policy that begun the segregation of the Kenyan native based on race and ethnicity forming the rigid spatial structure of Kenya (Overton, 1987). It segregated the Kenyan native by restricting their rights to land and alienating fertile land for White settlement. This was of paramount interest to the White settler who, further, precluded Indian landholding outside the townships in the White reserves (Overton, 1987). Then, in 1905, the Land committee for the East Africa Protectorate recommended segregation based on race. This resulted in reserve areas being specified for White settlement, Indian settlement, native Kenyan reserves; and commercial areas for White settler or Indian, but not for the native Kenyan (Home, 2012). The reserve system was established and designed to impose segregation, which was the central policy of the colonialist. Hence, the reserve system was a means to fulfil the state’s commitment to the protection of African interests by giving security and space to the White settlement (Overton, 1987). Due to the slow adaptation of a well-defined Reserve policy and reduction in demarcated lands, African holdings were highly insecure before 1920 (Overton, 1987). By 1920, the creation of reserves and land alienation had reached their peak. As a result, 3 million hectares were allocated for White settlement, and 1.3 million hectares were alienated for forest reserves, which later became known as the White Highlands (Overton, 1987). One should understand the ‘White Highlands’ compromised of fertile land that lay axis along the railway line from Nairobi, Nakuru, and Kisumu. The colonial economic framework was drawn and defined by the state correlated strongly with racial segregation (Overton, 1987).

In 1913, Dr. Simpson from South Africa who was also known as the ‘segregation expert’ prepared the first colonial office instructions in Kenya, the second in 1926 was by Watson Jameson an engineer from South Africa and the third in 1948 was by Thorton White, a British born South African (Home, 2012). Consequently, the Land Policy physically separated the White settler, the Indian, and the African Kenyan by separating their economic roles and the economic interactions (Overton, 1987). The segregation of the African and the White settlers and the exclusion of Indians from land ownership had a framework that was regulated and very rigid (Overton, 1987). It facilitated how resources moved between alienated White settlement, urban areas/townships, and reserves by the state involvement as a function, but also a response to the distorted pattern of economic development by the settler (Overton, 1987). As the White settler economy expanded so did the state intervention and the continued growth of inequality of control, distribution, and allocation of resources within Kenya (Overton, 1987). The power in the colonial state of Kenya was inversely proportioned to the size of three racial groups. They included Kenyan natives who made up ninety-four percent of the total population, the second largest being the Indian compromised, less than five percent of the population, and the smallest being the White settler who compromised less than one percent of the population in colonial Kenya (Home, 2012). With this said, the colonial state of Kenya faced a central problem of dealing with the political economy composed of three unequals, interacting, and competing racial groups (Overton, 1987). Although the native Kenyan population made up most of the population, the White settler and the Indian population had more economic power (Overton, 1987). This resulted in differential treatment among the Kenyan natives and delimit ethnic, economic groups to regulate the interaction between the different ethnic groups (Overton, 1987).

The White settler occupied the top of the social, political and colonial economic pyramid. They monopolised the best professions and dominated the banking, industrial, mining, farming, and commercial life with their salary scale being the highest in colonial Kenya. Further, they managed all the top positions in the civil service and owned the best and the richest land and all the large-scale farming production in Kenya (Ogot and Ochieng, 1995). In the middle were the Indians, they managed the wholesale and retail trade in bulk and owned a large part of small-scale agricultural and industrial throughout the country. Moreover, they managed middle-level and clerical posts in the civil service, operated most of the transport and construction business, and provided skilled and semi-skilled labor (Ogot and Ochieng, 1995). They were also allowed to buy some titles of land. Finally, at the bottom was the Kenyan native who lived in rural areas or reserves and practiced subsistence farming. As a result of being at the bottom of the pyramid, the Kenyan native mainly provided manual labor to the White settler. Among the Kenyan natives lay other social class and ethnic divisions that the colonialists exploited for administrative reasons (Ogot and Ochieng, 1995).

In addition, alienation of ancestral land for the White settlement, lead to the creation of African reserves resulting in new frontiers that promoted racial and ethnic consciousness among the Kenyan Native (Ogot, 2012). The Kalenjin race, for example, was formed during the Second

World War period that saw the Nandi speaking people who included the Pokot, Tugen, Marakwet, Nandi, Keiyo, and Terik become one race. As a group, they related to one another, each by a common origin, migration, language, settlement, and culture, therefore, racialisation had fully taken place (Ogot, 2012). Their geographic locations created a cohesive racial group in which power was not easily disregarded due to their common purpose (Ogot, 2012). Similarly, in this same manner, for the British to find a permanent solution to the Maasai land problem, the British acknowledged the Maasai consisting of the Elkony, Elmolo, Ndorobo, Njemps, and the Okiek ethnic groups as a race. The Maasai were, further, promised two territories that included the North reserve and the South reserve as long as their race existed (Sandford, 1919; Ross, 1927; Ogot, 2012).

Indeed, the colonial state of Kenya was a construct forged and maintained by the British force. All in trying to provide economic and political security to the White settler through the creation of a dual economy divided between the White Highlands settlement and Kenyan native reserves (Ogot, 2012). As highlighted above, this segregation set the foundation for the construction of ethnic identities and ethnicisation in the society by the colonial state. Significantly, the colonial policy emphasised the group distinction between ethnic groups, and the Kenyan native embraced it. In this manner, each of the ethnic groups had control over their specific reserve. Furthermore, the political struggle for independence was also ethnised according to its leaders and political association (Ogot, 2012). It can be noted, Kenya's recurrent and persistent ethnicity was laid in 1963 on the eve of independence. The centrality to ethnicity was a colonial project that remains as the most durable legacies of Jomo Kenyatta, the first president of Kenya (Odhiambo, 2004). This saw the consolidating of state power being preserved for Jomo Kenyatta's ethnic interest and the racialisation of the Kikuyu ethnic group between 1964-1978 (Ogot, 2012). Additionally, by 1969 independent Kenya had been colonised by the Kikuyu race as Jomo Kenyatta appointed his ethnic relatives, tribesmen and friends to positions of power with everything from important cabinet positions, to the head of the Central Bank, to Attorney General (Omolo, 2002). It could be said that Kenyatta spearheaded ethnic polarisation of the Kikuyu ethnic group leading to the marginalisation of other ethnic groups (Odhiambo, 2004). Therefore, this resulted in inequality because members of the Kikuyu ethnic group were favoured for public service, access to state loans. Further, the Central province was allocated for most of the resources, leading to more development in the Central province, hence, excluding other provinces (Omolo, 2002). In this manner, the struggle to control state power has since then resulted in sponsoring ethnicity (Ogot, 2012). This pattern was repeated by the Moi regime in 1978 after Jomo Kenyatta died, the Mwai Kibaki regime in 2002, and later Uhuru Kenyatta (Jomo Kenyatta's son) from 2013.

The new Kenyan constitution, which was implemented in 2010 attempted to erase the province system that the colonialist established. However, it created forty-seven counties still based on ethnic boundaries. Furthermore, the new constitution tried to develop a just Kenya in which big ethnic groups do not segregate smaller ethnic groups and respect social pluralism (Ogot, 2012). As a result, the Kenyan parliament passed the National Cohesion and Integration Commission (NCIC) with a mandate to end ethnic and racial discrimination (Ogot, 2012). The National Cohesion and Integration Act 2008 requires Kenyan diversity to be represented in all public bodies and not more than one-third of each staff may be recruited from only one ethnic group and not more than two-third be occupied by the same gender. Significantly, the first ever-historic Ethnic audit was carried out in the civil service in 2011. The NCIC made it very clear the crisis of ethnic exclusion was very much present in the civil service. The NCIC Ethnic and Diversity audit report 2011 indicated six main ethnic groups, the ‘Big Six Syndrome’, consisting of Kamba, Kalenjin, Luyha, Kikuyu, Kisii, and Luo filled 70% of all the civil service jobs. To break it down further it indicated 23% of the government jobs are held by the Kikuyu ethnic group, 17% are held by the Kalenjin ethnic group, and 11.3% are held by the Luyha ethnic group. Additionally, 9.7% are held by the Kamba ethnic group, 9% are held by the Luo ethnic group, 6.8% are held by the Kisii ethnic group, and 23.2% are held by the remaining thirty-eight other ethnic groups. The Kikuyu and the Kalenjin ethnic groups and racial groups are found to be well placed in key strategic areas.

Additionally, the NCIC Ethnic and Diversity audit report 2016 indicated 74.46% of all parastatals are held by the ‘Big Six Syndrome’ consisting of the Kikuyu ethnic group, the Kalenjin ethnic group, the Luhya ethnic group, the Luo ethnic group, the Kambaa ethnic group, and the Kisii ethnic group. While the other thirty-eight ethnic groups held 25.5. % Of the parastatal jobs. Further, it indicated in the parastatal’s jobs; 20.62% are held by the Kikuyu ethnic group, 15.76% are held by the Kalenjin ethnic group, 15.02% are held by the Luhya ethnic group, 13.89% are held by the Luo ethnic group, 9.17% are held by the Kambaa ethnic group, 6.24 is held by the Kisii ethnic group and the remaining over thirty ethnic groups held 19.3% of the jobs. In conclusion, it indicated the top leadership and CEO positions in parastatals; 22.2% is held by Kikuyu ethnic group, 16.2% are held by the Kalenjin ethnic group, 16.2% are held by the Luo ethnic group, 13.5% are held by the Luhya ethnic group, 6.5% are held by the Kisii ethnic group, 5.4% are held by the Kambaa ethnic group and the remaining 20% are held by the remaining thirty-six ethnic groups. Significantly, it mentioned that 87.3% of CEOs are male and 12.7% are female CEOs in the parastatals. However, the reports fail to discuss the gender problem faced by Kenyan women daily by both race and ethnicity in the workplace at the same time highlight that race, ethnicity and gender are forms of inequality.

2.3.3.2. Race and ethnicity in South Africa

The Union of South Africa was formed in 1910, Before it was formed, the White colonial settlers were confronted with the choice of identity in the colony; that is, the British colonialist faced the dilemma of either being British or South African. The Dutch colonialist resisted incorporation with the British identity and sought South Africanism which was already far removed from the Dutch (Ramutsindela, 1997). Both the British and the Dutch were left with a dilemma in choosing whether they were local or foreign, while the native South African was denied the opportunity of identifying themselves in South Africa as a nation by the White settler (Ramutsindela, 1997). As a result, the exclusive nature of the white nationhood was expressed through the Union, which became clear when the All-White National Convention was held on 12th October 1908 (De Kiewiet 1974; Ramutsindela, 1997). Furthermore, this convention turned nationhood into an all-White affair that resulted in the codification of white supremacy through the drafting of the Union’s constitution (Simons and Simons, 1983; Manzo, 1992; Ramutsindela, 1997). In 1910, the Afrikaners started to lay the foundation of the White nation and redefined their place within the White nation as the Union of South Africa (Ramutsindela, 1997). Also, the formation of the Union of South Africa in 1910 was resolved with the rejection of the assumption of Black self-determination in South Africa (Nengwekhulu, 1986). It can be said that the foundation of the White nation was built on racial exclusivity (Ramutsindela, 1997).

Consequently, the White nation failed to mobilise the Afrikaner's identity, thus creating resentment over unequal distribution of wealth, status, political control, and most importantly fear of cultural absorption into the British identity (Ramutsindela, 1997). However, the Afrikaners redefined themselves as a different nation from the British even if they were assumed to be members of the same race. Therefore, when the 'White nation' was formed in 1910, the Afrikaners regarded it to be formed by two races: the Afrikaners and the British race (Ramutsindela, 1997). The Afrikaners regarded the British as a different race and since the two White races are distinct, as a result, the most logical outcome was separating territories (Ramutsindela, 1997). The Afrikaners insisted on being a distinct nationality from the British and this led to the birth of the National Party in 1913 which represented the Afrikaners nation (Ramutsindela, 1997). At the same time as the White exclusively built a nation towards the Union of South Africa, it increasingly asserted African identity. Even though the Act of the Union united the White South Africans, it also resulted in the conditioned rise of the African identity. Furthermore, in 1913 the attempt by the Black South African to develop a collective African identity resulted in the formation of the South African Native National Congress (Ramutsindela, 1997).

The foundation for the territorial home in the 'White nation' was laid by the Native Land Act of 1913, which enabled 87% of the land to be occupied by the 'White nation' while Native South Africans were to occupy a separate 13% of the remaining land (Ramutsindela, 1997). Since Africans were viewed as being made up of different ethnic groups, they were sub-divided on this basis. The 'White nation' could not approve the formation of a single African nation; therefore, they separated each ethnic group to occupy particular territories (Ramutsindela, 1997). This territorial plan resulted in demarcating Black African ethnic areas for Africans to belong to (Ramutsindela, 1994; 1997). Hence, White South Africa became a home for ethnic groups with Afrikaners being the dominant ethnic group. Furthermore, the ethnic and racial division was cemented by the passing of the Native Trust Land Act of 1936 that was greatly opposed the native South African (Ramutsindela, 1997). Although the territorial construction of White South Africa was facilitated by the Native Land Act of 1913, and the Native Land Trust Act of 1936, it resulted in the development of African identity among the native South African thus uniting them (Ramutsindela, 1997). In 1935, the year just before the Native Trust Land of 1936 was passed, the All-African Convention resolved to make sure there was a creation of a South African nation in which various racial groups would develop culturally and socially on their lines but be bound together by the pursuit of a common aim. However, this was ignored by the 'White nation' and the proposal fell on deaf ears as the Afrikaners would not accept any South African native's version of the South African nation (Ramutsindela, 1997).

Indeed, racial discrimination and oppression were of colonial origin in South Africa. The elections carried out by the National Party in 1948 announced the legislation of race segregation leading to the formation of the apartheid system (Nkomo, 2016). With the National Party in power, the multinational apartheid project was pursued with vigour (Ramutsindela, 1997). As a result, in 1950 the apartheid state was created, and many racial laws were implemented that enforced racial separation and social order inequality (SAHO, 2017). The apartheid consisted of three main pillars. The first pillar was the Population Registration Act, Act No 30 of 1950, which provided all South Africans are racially registered based on appearance, social acceptance, and descent (SAHO, 2017). It required all South Africans to be categorised into three racial categories that included White, Coloured, and Black that also included the Indians (Seeking, 2008). In this manner, from 1970 the Black racial group was further divided into nine ethnic groups. It was noted, racial categorisation was consensual and common-sensical that was established on boundaries that included language descent, culture, and appearance (Seekings, 2008). Besides, racial categorisation was purely based on biological markers or descent in contested cases, hence, cultural markers of appearance and general acceptance were most important (Seekings, 2008).

The second and third pillar that completed the foundation of the ‘White nation’ was the Group Areas Act, Act No 41 of 1950, and the Bantu Authorities Act, Act No 68 of 1951 (Ramutsindela, 1997). The main aim of the Group Areas Act, Act No 41 of 1950, was the compulsory residential separation that cut across all traditional property rights and resulted in the eviction of thousands of Blacks, Coloureds, and Indians from their homes (SAHO, 2017). This laid the foundation for physical separation of different races mainly in urban areas including forcefully removing people from areas set aside for the white racial groups, such as Sophia Town, District Six, and Lady Selborne (SAHO, 2017). Furthermore, in the urban areas, the Black South Africans were housed in urban townships based on their ethnic groups and received schooling in ethnic schools (SAHO, 2015). They were then settled in townships outside the town and were not allowed to own any property, meaning houses in urban areas could only be white-owned and they could only rent (SAHO, 2017). Secondly, the main aim of the Bantu Authorities Act, Act No 68 of 1951, was to permanently keep Black South Africans from urban areas. Further, it facilitated the establishment and creation of Black Homelands that resulted in segregating people based on race and ethnicity by setting up Black governments as the regional authority (SAHO, 2017) as seen in ***Figure 2***. The central government granted the Homelands ruled by Chiefs a status of independence, even though, their subordinate masters were in Pretoria (SAHO, 2017). Consequently, the multinational apartheid project was a double-edged sword that kept Whites and Blacks as Neighbors, but not fellow countrymen (Ramutsindela, 1997).

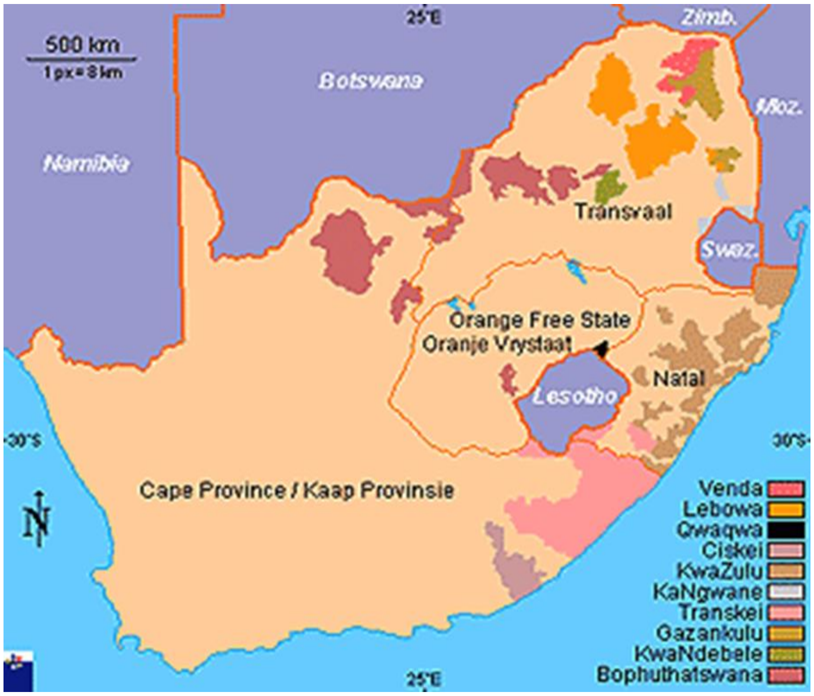


Figure 2: Boundaries of Apartheid South Africa

Besides the main pillars that laid the foundation, other Acts strengthened and contributed to apartheid. Firstly, the Suppression Act of Communism Act, Act No 44 of 1950, was introduced to curb the Communist Party's influence in South Africa and any other party or organisation that opposed the apartheid policy by the government (SAHO, 2017). The Act, further, sanctioned punishment by banning the Communist Party of South Africa and any person, group, or organisation that intended to bring political, industrial, economic, and social change by promoting disorder or disturbances and using unlawful acts that encouraged feelings of hostility between European and non-European races of the Union of South Africa (SAHO, 2017). With this reasoning, the Suppression of Communism Act was progressively tightened by the government in 1951 and 1954, and yearly from 1962 to1968. In addition, this Act was used to punish those who opposed the racial policies put in place by the government. Offenders were confined to a particular district that precluded them from occupying an office in any political organisation or trade union and prohibited them from attending political gatherings (SAHO, 2017). The victims of this Act included Walter Sisulu, Albert Luthuli, Nelson Mandela, Oliver Tambo, Dan Tloome, Yusuf Dadoo, Josie Mpama, Joe Slovo, Betty Du Toit, Eli Weinberg, John Beaver Marks, Marimuthu Pragalathan Naicker, Moses Kotane and Dora Tamana (SAHO, 2017).

Secondly, the Native Laws Amendment Act of 1952, was established to narrow down the definition of the Black South African who had rights to permanent residence in the towns (SAHO, 2017). Therefore, this definition was limited to, first, those who had been born and lived continuously in a town for not less than 15 years. Next, those who had been employed continuously for at least 15 years and lastly those who had worked for the same employer continuously for 10 years, hence, making the Group Areas act automatically apply to every municipality (SAHO, 2017). It was a way of curbing labor mobility by prescribing the introduction of the reference book bearing photographs, place of origin, ethnic group, fingerprints, employment records tax payments, and encounters with the police (SAHO, 2017). Black South Africans were to carry their passes everywhere they went to and whoever failed to do so when requested by the police committed an offense (SAHO, 2017). This limited their movement in that they could not leave their rural areas without the local authorities granting a permit. Further, the Act was extended to women, and for the first time in South African history, Black South African women had to carry passes (SAHO, 2017).

Thirdly, the Bantu Education Act, Act No 47 1953, led to the establishment of an inferior education system based on race. This resulted in an Afrikaner, Coloured, and Indian curriculum which was intended to produce manual laborers and obedient subjects for the White settlers (SAHO, 2017). Importantly, the Reservation of Separate Amenities Act, Act No 49 of 1953, complemented the Bantu Education Act, which was formalised and become law creating the blueprint of inequality of allocation of resources such as education, general infrastructure, and jobs based on race (SAHO, 2017). This resulted in segregation in all public facilities such as post offices, beaches, hospitals, toilets, stadiums, buses, trains, and cemeteries based on racial groups. Notably, these facilities had different qualities determined by race (SAHO, 2017). Then later the Natives Resettlement Act, Act No 19 of 1954, granted the government power to forcefully remove Black South Africans within or next to the magisterial district of Johannesburg for instance, South West Johannesburg and Sophia Town (SAHO, 2017). In addition, the Extension of the University Education Act, Act No 45 of 1959, prevented non-White students from attending 'White universities', but were only allowed if a student had gotten permission and had been exempted by the government to attend. With this reasoning, separate, unequal institutions were created for Blacks, Coloureds, and Indians (SAHO, 2017). Although the separate institutions were racially based, they were also ethnic-based. For example, such institutions included the University of North Turfloop in 1959 which was for the Sotho, Venda, and Tswana speaking students; the University of Western Cape for Coloureds in 1960; the University of Zululand in 1960 for the Zulu speaking students; and University College for Indians in 1961 which became the University of Durban-Westville in 1972 (SAHO, 2017).

Fourthly, the Promotion of Bantu Self-Government Act, Act No 46 of 1959, forced different racial groups to live in different areas, thus leaving a small percentage of South Africa to the Black South Africans who formed the Bantustans or Homelands (SAHO, 2017). Black Africans were forced out of the city from White areas, resulting in losing their home and land which they had owned for many generations for underdeveloped Homelands (SAHO, 2017). The apartheid system designated the Black African population into eight ethnic groups, each with a Homeland and an ethnic authority. Under the Bantustan system, each of the Homelands was to develop into a separate nation-state (SAHO, 2017). The social categorisation of the Africans into different ethnic groups resulted in complaints by many Africans who did not fit into any of the ethnic groups that were constituted, therefore, a ninth ethnic group was created (SAHO, 2015). The nine ethnic groups included the Nguni consisting of the Zulu, the Xhosa, the Ndebele, the Swazi; the Sotho and the remaining ethnic groups were Tswana, Shangaan-Tsonga, and the Venda. The Sotho further consisted of the Northern Sotho (Bapedi) and the Southern Sotho (Basotho) (SAHO, 2015). Each of the nine ethnic groups had its Homeland as seen in ***Table 2*** and an official language distinguishing them from other ethnic groups. Significantly, the distinctive cultural practices and rituals carried out by each ethnic group came into play in the daily lives of the members of the ethnic group (SAHO, 2017). For this reason, the apartheid system over-emphasised the differences between the nine ethnic groups creating 'us and them' by the members of the various ethnic groups (SAHO, 2017). As a result, it declared the existence of nine Black ethnic groups based on their cultural diversity and linguistic diversity. Each had a Commissioner-General as an official representative of the South African government (SAHO, 2017). It facilitated the transfer of powers to each ethnic group to self-govern itself independent of White intervention (SAHO, 2017).

Table 2: Homelands of Apartheid South Africa and status of independence

HOMELAND	***ETHNIC GROUP***	***STATUS***
Transkei	**Xhosa**	**Given independence 26th October 1976**
Ciskei	**Xhosa**	**Given independence 4th December 1981**
Bophuthatswana	**Tswana**	**Given independence 6th December 1977**
Venda	**Venda**	**Given independence 13th September 1979**
KwaZulu	**Zulu**	**Self-government status 1st December 1977**
Ka Ngwane	**Swazi**	**Self -government status 8th August 1984**
Qwa Qwa	**Basotho-Southern Sotho**	**Self-government status 1st November 1974**
Gazankulu	**Shangaan-Tsonga**	**Self-government status 1st February 1973**
Kwa Ndebele	**Ndebele**	**Self-government status 1984**
Lebowa	**Bapedi-Northern Sotho**	**Self-government status 2nd October 1972**

Finally, the Bantu Homelands Citizens Act, Act No 26 of 1970 pushed further the Promotion of Bantu Self-Government Act, Act No 46 of 1959 by segregating Black Africans from South Africa. It stripped Black Africans of their citizenship as South African and made it legal for them to become citizens of their Homelands (SAHO, 2014). Therefore, the establishment of this Act was to permanently remove Black Africans from South Africa. Not only were Black Africans aliens and not qualified to be South Africans citizens, which stripped them of their civil and political rights in White South Africa, but also their rights in their Homelands were not completely independent (SAHO, 2014). Hence, this Act declared all Black South Africans legal citizens of their respective Homelands based on their ethnic groups and not South Africa, which was a step towards achieving no Black African in South Africa. As a result, some Homelands were declared independent between 1976-1981 as seen in ***Table 2***, losing their South African citizenship (SAHO, 2014).

Apartheid not only entrenched racial identities and fostered racial categorisation, but it also reaffirmed inequality and discrimination, including gender (Seekings, 2008). Racial categories meant different things to different people in South Africa. White South Africans referred typically to their physical appearance and descent while the Black South Africans did not refer to physical appearance but instead emphasised their cultural differences. Further, the Black South African people were more conscious of their cultural distinctiveness that include language, beliefs, heritage, norms, common ancestry, and gender roles (Ashforth, 2005; Seekings, 2008). This shows different cultures of race and ethnicity influence the daily life experiences of South African women. Race remains a crucial role in social identity and culture in South Africa (Seekings, 2008). Hence, racialised social identities are perceptions strongly rooted in the civil society of South Africa (Seeking, 2008). Both race and ethnicity are social phenomena that play important roles in circumscribing and shaping the limits and possibilities for social change (Nengwekhulu, 1986).

Post-apartheid saw South Africa, characterised by dual leagues of apartheid: ethnic diversity and economic inequality that both have racial features (Seekings, 2008). Inequality and discrimination are not mere passive elements whose existences are automatically and mechanically determined by economic structures (Nengwekhulu, 1986). Economic domination is accompanied by racial domination and results in discrimination and inequality, which plays an important role in shaping the social-economic institutions and political organisations in South Africa. This triggers a reaction and response through reflecting racial consciousness that produces a social reality and reflects the social reality (Nengwekhulu, 1986). Racial consciousness in South Africa is a tangible and concrete reality that influences the conditions, interactions between and among groups, and the relationships between groups in South Africa (Nengwekhulu, 1986).

It is important to note, race continues and will always play a crucial role in occupying a vital place in the organisation of South African society. However, the role of ethnicity is not yet known except from the colonialist point of view of divide and rule strategy (Nengwekhulu, 1986). The Afrikaans regime attempted to retribalize Black South Africans, which encouraged the development of ethnicity and ethnic consciousness (Nengwekhulu, 1986). Consequently, this saw the Zulu reject the CODESA declaration due to their ethnic identity, ethnic mobilization, ethnic consciousness, and the KwaZulu Indaba constitution consolidating the Zulu nation (Ramutsindela, 1997). In addition, the ANC rejection of the ethnic regions was challenged by the reality of post-apartheid provinces that shows strong ethnic identity and ethnic consciousness. This saw Deputy President Thabo Mbeki acknowledge the KwaZulu majority is the Zulu, the Free State majority is the Sotho, the Eastern Cape majority is the Xhosa and the North-West majority is the Tswana (Ramutsindela, 1997). The foundation of collective national identity was laid by the Government of National Unity, which was the rainbow nation that transcended racial and ethnic boundaries. Furthermore, the burden of the reality of existing ethnic and racial boundaries was given to the local government in the reorganisation of territorial space through the new provinces that could not be wished away by the stroke of a pen (Ramutsindela, 1997). With this said, the local government developed complications from the rainbow nation, which was because of merging ethnic and racial groups to one collective identity through subjecting their tribal and ethnic identities. The future of ethnic identity in South Africa was left to the Reconstruction Development Programme and Affirmative action (Ramutsindela, 1997). The uncertainty of whether ethnic identity will persist at the price of national identity or vice versa is unknown. Whether the future confirms ethnicity in South Africa, remains a matter of speculation and an agenda for research (Ramutsindela, 1997).

To conclude, Black South African women from different ethnic groups are subjected to patriarchal laws that have entrenched their status of subordination among women themselves as African relative to the Black South African men (Nkomo, 2016). During the apartheid period, Black South African women were considered second-class citizens as they were socially and legally controlled by their fathers or husbands. This was determined by the law and the ethnic group to which they belonged (Nkomo, 2016). For example, the Native Areas Act of 1923, stated that a Black South African woman could not leave her Homeland and was restricted from entering urban areas. The entrance of a Black South African woman was dependent on the qualifications of their guardian who was either her husband or, if not married her father (Nkomo, 2016). This highlights how colonialization imposed a gender system based on race and ethnicity that led to the subordination of Black African women (Oyewumi, 1997). This clearly shows how race, ethnicity, and gender create oppression and discrimination among Black South African women and therefore this research intends to discuss the problem.

2.3.4. Race and Self-Categorisation Theory

Self-Categorisation Theory (SCT) introduces an explanation of the psychological group formation, more accurate general analysis of the functions of categorisation processes in social perception and interaction addressing the issues of personal social identity as much as group dynamics (Hogg and Reid 2006). Further, SCT describes the circumstances as to why and how a person will perceive collections of people as a group together with the consequences of perceiving people in group terms (Hogg and Reid, 2006). Attributes describe the ideal social identity of a group (Hornsey, 2008). Social Categorisation Theory states people place themselves and others into social categories based on the underlying attributes that are particularly salient in which shape a range of attitudes, emotions, and behaviours (Hogg and Reid, 2006). It is important to note, self-categorization provides an understanding and explanation for the processes by which people themselves form cognitive representations and others concerning different social groups (Hogg and Reid, 2006). Social Categorisation Theory mainly focuses on social cognitive processes, principles, fundamental social categories that make people identify themselves with the group, how they construct themselves and others in terms of the group and its behaviours. Therefore, the development of the conceptual components is very crucial to SCT, especially when dealing with leadership, group polarisation, social influence, social attraction, and group cohesiveness (Hogg and Reid, 2006). Social cognition has two components that include one, self-identities and causal attributions are the elements of cognition, and two, attention and inference are given to the process of cognition (Hornsey, 2008).

The nature of SCT is that a person self-recognises both individual and group members explaining how they define themselves (Reynolds, 2012). It addresses the psychological group problem (Hogg and Reid, 2006). People usually forget human beings are people, have unique personalities which differ from one another, belong to social groups, and have a psychological reality for their members. Further, they do not just describe others as belonging to groups, they describe themselves as groups (Hogg and Reid, 2006). It can be noted, social identity, strength varies depending on the situation and environment, with this reasoning, the stronger the group similarities and the differences of the group, the stronger the group identity (Hornsey, 2008). Also, SCT addresses the determination of identity emerging in any given situation either personal identity or social identity depending on the specific context (Reynold, 2012), and in this research being Black African women (BAW) in a Kenyan and South African context. Therefore, if the social identity is more salient than the personal identity, usually people will perceive themselves as part of the group (Hornsey, 2008). Hence, if the social identities are salient, people tend to favour people who share membership in the in-group members against those from out-group members (Hogg and Reid, 2006).

The process of self-categorisation involves constructing social identities along with acknowledging and abiding by the guiding principles and norms of the group (Hornsey, 2008). Furthermore, social categorisation involves self and when referring to self we are not just categorizing others, but we are also categorizing one's self which is the crucial insight of SCT (Hogg and Reid, 2006). Consequently, the categorisation of BAW reconfigures their representation to conform to the ethnic and racial category they belong to. As a result of being categorised into their specific ethnic and racial group, they are viewed as members of that relevant group and represent how well they represent the group (Hogg and Reid, 2006). In Africa, people use accessible social categories that are important, valued and often employed in everyday life as an aspect of self-concept. For instance, gender and race as social categories are chronically self-evident and immediate situation for BAW (Hogg and Reid, 2006). Populations are divided by race categorisation in terms of stock of collective hereditary features. It is, however, important to note one limitation of racial categorisation, is the use of common boundary markers of physical differences such as skin and physiognomy features (Anthias, 1992).

When one group appoints another group into a racial category, they are certainly assigning themselves to a different racial category (Cornell and Hartmann, 2007). People will often determine the racial category to which they will belong, fill them up and attach the membership consequences of their racial category. For most racial categories, they have first been constructed by those who assign them to someone else by describing others and making it clear they are not us (Cornell and Hartmann, 2007). Racial categories have become socially significant to the extent we use them to organise and interpret experience to form social relations and to organise a person and collective action (Cornell and Hartmann, 2007). Moreover, racial categories become significant when they have been given particular meanings and those meanings acted upon. As a result, the features become significant when we give them meaning and create the race in the process (Cornell and Hartmann, 2007). Racial categories are not natural categories, but contradictory, they are pre-eminently created social products (Omi and Winant 1994; Cornell and Hartmann, 2007). Additionally, racial categories change over time as people strive to overcome them, interpret them, set them up, assign other people to them and escape them. The results of those striving to overcome often have huge consequences for the categories involved (Cornell and Hartmann, 2007).

Social categories define the place in society for people and after being internalised into oneself with emotional and value significance, provide a social identity for the people (Reynolds, 2012).

Therefore, social categories are cognitively represented by their members who define the attributes of the group that differentiates it from another group (Hogg and Reid, 2006). With this reasoning, the social categorisation of Black African women into comprehensive units accentuates group similarities and in-group differences continually functioning by reinforcing the importance of group membership and its consequences (Hornsey, 2008). Furthermore, social categories representations highlight the similarities that are intragroup similarities, such as Black African women and the intergroup differences (Hogg and Reid, 2006), for example, Black African women with different races from different countries like this study of Kenyan women and South African women. Notably, attributes become the boundary between the group and a crucial social self of the African woman as a member of the specific racial group (Hornsey, 2008). In conclusion, with regards to SCT, the dominant racial group struggles for power to maintain things as they are while the other racial group seeks social identification on their attributes distinguishing them from other racial groups.

2.4 Feminist Theories

Gender inequality and gender discrimination are serious issues that need urgent research attention Gender inequality as a social problem has received serious attention from academicians, policymakers, and welfare activists over the years. Over almost a hundred years, the socio-political movement called feminism created both debates and awareness. The feminists highlighted the distresses of women in both public and private spheres (Mahboob, Ahmad & Siraj, 2016). Women face discrimination in both private and public arenas. The practice of discrimination and inequality is evident in families, schools, playgrounds, workplaces, media, and also in some religions (Hossain 2013b). This discrimination, inequality, and violence against women gave birth to a socio-political movement called 'Feminism'.

Feminism is a women-centred socio-political movement and ideology that is based on the idea that 'women should share equally in society's opportunities and scarce resources' (Delaney 2005). According to Hartmann (1998), Feminism is 'a recognition and critique of male supremacy combined with efforts to change it. Feminism is 'critical and activist on behalf of women, seeking to produce a better world for women' (Ritzer & Goodman 2004). Over the years, Feminist Theory became an important perspective in sociology literature. Delaney (2005) mentions: Feminist Theory is an outgrowth of the general movement to empower women worldwide. It is a broad-based theoretical perspective that attempts to demonstrate the importance of women, to reveal the historical reality that women have been subordinate to men (beginning with the sexual division of labour), and to bring about gender equality (Mahboob et al., 2016).

Many Black African scholars resist the tag Feminism because of the general assumption that it is a Western ideology that might be problematic if grafted indiscriminately to an African cultural context (Kolawole 1997a). From this premise, gender research in Africa has witnessed a polarity of reactions and revision. Molara Ogundipe-Leslie sums up the major issues, "Some who are genuinely concerned with ameliorating women's lives sometimes feel embarrassed to be described as 'Feminist,' unless they are particularly strong in character" (Ogundipe-Leslie 1994:229). Daphne Williams-Ntiri reiterates the dilemma of African and Black African women who are dynamically engaged in gender studies and activism which for years Africana women have found themselves in a serious ideological predicament. In the absence of viable organized women's groups, they have been invited to embrace Feminism as an instrument of emancipation and as a newfound source of empowerment and status-building (Kolawole, 2004).

Unfortunately, the majority of Africana women on public platforms have rejected Feminism for a multiplicity of reasons. First, there is the unquestionable need to reclaim Africana women; second, they are perplexed over the racist origins of the Feminist movement; third, they have found little solace in the doctrines and mission of the Feminist movement, and fourth, the realities, struggles, and expectations of the two groups remain on different planes (Williams-Ntiri, 1993). Williams-Ntiri further affirms that global Feminism is not controversial and that Western Feminism cannot provide a panacea for all women's problems across time, race, ethnicity, and class. She calls for the recognition of difference (Kolawole, 2004).

Feminist Theories have taken several turns over time. That is how different branches of Feminist Theories have come into existence. Some of the dominant branches of Feminist Theories that address Black African women include the 19th-century liberal Feminism Theory, Marxist Feminism Theory, and Womanism Theory. Though these different branches of Feminism focused on different perspectives, all of them have the same outlook that Black African women are oppressed and there is a need to bring Black African women out of this oppression.

2.4.1. Marxist Feminism Theory

Marxist feminism Theory explains women's status and oppression from the viewpoints of famous philosophers Karl Marx and Friedrich Engle's. Marxist Feminists blame the capitalistic mode of production as one of the main causes for male domination and women's oppression in society. They attempted 'to locate a material basis for women's subjugation; to find a relationship between the modes of production, or capitalism, and women's status; to determine, in other words, connections between the realms of production and reproduction' (Donavan 2000). Marxist Theorists put the mode of production at the centre of all kinds of power relationships in society. They believe that it is the mode of production that created the 'private' and 'public' dichotomy of women's and men's domains (Mahboob et al., 2016).

Marxism is a social theory introduced by German social critic and philosopher Karl Heinrich Marx. Marxism exists as a reaction to the history that holds the working classes of society, and Marxism gives a chance for people to change their world. According to Bressler (1994), Marxism tried to make the society understand the social, political, economic, and cultural understanding of the nature of reality, society, and the individual. In Marx's "The German Ideology", he claims that it is not consciousness that shapes life, yet it is a life that determines consciousness. In other words, according to Marx, people's ideas and concepts are composed in the daily discourse of real-life language and are not derived from some spiritual reality (Bressler, 1994; Pratama, 2018).

Marx argues that all ideological systems are products of the social and economic process. According to Marx, as quoted by Selden et al (2005), "The 'superstructure' (ideology, politics) rests upon the 'base' (socioeconomic relation). It means that the domination which governs the social-economic order will determine the whole cultural life of the society, including legal institutions, political and educational systems. (Pratama, 2018). Following Marxist criticism, there is Marxist Feminism, which Selden et al (2005) say that it once raised during the late 1960s and 1970s, and it ought to improve Marxism's social class analysis by extending it into feminism theory. According to Selden et al (2005), Marxist Feminism Theory exists because Marxism is only concerned about men, ignoring women's activity and experience; therefore, Marxist feminism focuses on the oppression of women through the capitalist economic practice, and women are exploited because their work is uncompensated.

According to Eisenstein (1978), Marxist Feminism critiques both the power rooted in the distinction between male and female, which focused mostly on patriarchy, and the power rooted in the distinction between bourgeoisie and proletariat, which focuses on capitalism. Women are implied on both sides of understandings, and these two theories of power are interrelated through the sexual division of labour (Pratama, 2018). Marxist Feminists believe that the fundamental source of oppression of women is economic, and roots in the capitalistic system in ways classically described by Marx. For them, oppression of women is a function of the economic forces that create women as an economic underclass, and although much of this oppression reflects gender differences, we can eliminate such gender differences only by changing the system of political economy to eliminate the right to private property, competition, and by implication, social classes (Almeder, 1994).

Marxist feminists argue that it is impossible for any oppressed person, especially a woman, to do well personally and professionally in a class-based society in which a relatively small number of capitalists exploit a multitude of workers. By paying workers low wages and/or charging them high prices for goods and services, capitalists keep all workers, but especially women who, as a group, are paid less well than men, at their mercy. The only effective way to end this oppressive state of affairs is to replace capitalist systems with socialist systems in which every individual has equal economic advantages and therefore equal means to achieve freedom (Bittman, 2001).

Marxist Feminism Theory explores how gender ideologies of femininity and masculinity structure production in capitalism. It challenges the primacy of capitalist value to determine social values, both the exchange value in wages and the surplus-value of profit by making the use-value of reproductive labour visible. Today, Marxist feminism grapples with two central questions: how is the political economy gendered in late capitalism? And, how does the social reproduction of people and communities renew capitalism, rather than support anti-capitalist praxis? The first question addresses imperialism today, what Lenin famously called the highest stage of capitalism. As a system based on profit over people's needs, capitalism constantly seeks new markets for its goods, what Marx calls commodities, due to the crisis of overproduction –\making more things than people can buy. Imperialism refers to the aggressive solution to this crisis that creates new markets and new pools of waged workers to increase the profitability for the owning classes of capitalism. Marxist Feminists argue that imperialism in the twentieth and twenty-first century relies not simply on women to solve the crisis of overproduction (as workers, consumers, or both), but also on oppressive ideologies of gender. Imperialism captures new markets through the mobilization of extant ideologies of gender oppression to force new workers into waged work, decrease wages and working conditions and exploit previously untapped resources. (Armstrong, 2020).

Although current feminist hyetograph describes Marxist Feminism (materialism) as econometric, Marxist Feminists recognised that the categories of economic analysis tend to reduce questions of power to the simple matter of who owned and controlled the means of production and who had surplus labour extracted. (KhosraviShakib, 2010). "As capital disrupts social hierarchies in the production of surplus-labor, it disrupts gender ideals and sexual norms that are indices of racial difference" (Ferguson, 2004). Marxist feminists theorize how dominant regimes of gender alongside embodiment, ability, and disability are enforced through laws and prison. Yet these differential theories of embodiment challenge the state and industries that profit from oppressive regimes of nationality, race, class, and gender. Anti-racist transformations of reproductive technologies and sex practices seek to dismantle reproduction as the critical site for the replenishment of capitalist profit (Armstrong, 2020). Marxist Feminist scholars did not simply expand the definition of "production" to include unpaid and racialized reproductive labour as its hidden centre but asked what it revealed about capitalism as a whole (Armstrong, 2020).

2.5.1.1 Marxist Feminist Theory and Capitalism

Beginning in the 1840s, Marxism analysed unpaid, reproductive "women's work" as an integral part of capitalism. Marxist Feminism historicizes reproduction in relation to production to better understand women's exploitation and oppression in capitalism (Armstrong, 2020). According to Vogel (1983), a capitalistic society survives on 'production' and 'reproduction'. That is why; a gender-wise division of labour is needed. Men meet the demand for 'production' and 'creating surplus' by working outside. So, men deal in public space. On the other hand, women work within the homes and involve in the biological reproduction process. Thus, they spend their lives in the private domain (Mahboob et al., 2016). Again, it is the men's jobs that secure the economic sustenance of the family. This places men in a dominating and powerful position. Though this male domination prevailed in the past, with the advent of the capitalistic mode of production, the dichotomy between 'public' and 'private' spheres became institutionalised and male domination became almost unavoidable (Mahboob et al., 2016).

A capitalistic society is based on capitalistic values such as production in mass quantities, a separate workplace, and a fixed period of working time. As a result, separation of workplace and home is needed. As men work outside, they gain more economic and political power. Women, because of their high involvement at home, become economically dependent on men. Thus, in society, the status of women gets lowered. In this way, gender inequality gets established. In light of the discussions of Vogel (1983) and Hurst (2010), we may conclude that the capitalistic ideology has largely contributed to gender inequality which still prevails in today's society. Authors have also documented evidence showing that women continue to face a lot of discrimination both in their social and work lives at present (Mahboob et al., 2016).

In the male-dominated corporate sector, women face unequal treatment and discrimination. According to the Marxist Feminists, one of the main reasons for this discrimination and inequality is the capitalistic mode of production (Mahboob et al., 2016). The disadvantaged position of women is seen to be a consequence of the emergence of private property and their lack of ownership of the means of production (Thomson, 2016). Further capitalism is one of the main reasons for women's subjugation, oppression, and second-class status in society (Mahboob et al., 2016). According to Marxist Feminist Theory, the main cause of women's oppression is capitalism. As capitalism is responsible for the gender inequality and power gap between men and women in society, it may be argued that it is the duty of the representatives of capitalism the corporate sector, to minimise this gap through effective actions. It can be said that if business organisations (the representatives of capitalism) are held accountable for gender/women issues, they will be more careful in their dealings with women's rights and thus strive to help uphold the basic rights of women. (Mahboob et al., 2016).

Corporations around the world are the representatives of today's capitalistic society. Firstly, this capitalistic mode of production almost forced women to remain inside their homes (the private sphere) to take care of the families so that men can work (Vogel 1983; Donavan 2000). Secondly, when women came into the public sphere, the male-dominated workplaces treated them with discrimination and inequality. Thus, women are discriminated and business organisations must take adequate measures to help women emerge from this unfavourable situation. (Mahboob et al., 2016).

Delaney (2005: 206) states:

> Marxist Feminists stress that only a revolutionary structuring of property relations can change a social system where women are more likely to be exploited than men. They note that working-class women are hired and paid cheaper wages than their male counterparts. They produce the necessary work to sustain the capitalistic system, and yet, they do not benefit in the same manner as men.

Marxism historicized social reproduction as labour, arguing that it exists within the relations of capitalism. Behind every capitalist relation that of the capitalist and the worker lay another buried social relation, that of the household between husband and wife. In the newly privatized household, as a result of inherited gender roles, women did the bulk of all reproductive labour under the control of men (Armstrong, 2020). Women, therefore, reproduced workers including themselves to return the next day ready to sell their labour-power to the capitalist. The use-value of this reproductive labour is the workers' daily and generational renewal. The exchange value of women's work in the family, however, is nothing at all (Armstrong, 2020).

From a Marxist Feminist perspective, the traditional nuclear family only came about with capitalism, and the traditional female role of housewife supports capitalism thus women are double oppressed through the nuclear family and capitalist system. Women's oppression within the nuclear family supports capitalism in at least three ways: (Thomson, 2016).

- Women reproduce the labour force – through their unpaid domestic labour, by socialising the next generation of workers and servicing the current workers (their husbands!)

- Women absorb anger – Think back to Parson's warm bath theory. The Marxist-Feminist interpretation of this is that women are just absorbing the anger of the proletariat, who are exploited and who should be directing that anger towards the Bourgeois

- Women are a 'reserve army of cheap labour' – if women's primary role is domestic, and they are restricted from working, this also means they are in reserve, to be taken on temporarily as necessary by the Bourgeois, making production more flexible.

The Marxist definition of a class society under capitalism describes how one class controls the means to produce goods. Wealth accumulates to this small group of owners because they hold what Marx calls the means of production the elements that harness profit, including intellectual rights, labour, land, natural resources, raw materials, markets, and systems of distribution (Armstrong, 2020). All of these facets are privatized, all of them owned, since private property anchors a class society. In addition, that ownership class dictates how everyone else can use these resources. Those that own the means of production hoard for themselves the surplus value (profit) from the production of commodities, those socially useful goods that are bought and sold for the reproduction of life (Armstrong, 2020). In capitalism, workers receive wages, capitalists take the profit from their work, and those who reproduce daily and generational life receive no recognition for their labour, in wages or social value. As subjects in capitalism, they are rendered invisible or a burden to the system (Armstrong, 2020).

If capitalism could be defined as the appropriation and exploitation of labour by one class of another, then patriarchy could be defined as the appropriation of labour and sexuality by one class (men) of another (women). If so, what is the relationship, specifically, between production and reproduction? Is male dominance the creation of capitalism or is capitalism one expression of male dominance? (KhosraviShakib, 2010). Marxist Feminists attempted to identify gender relations in the context of production and reproduction as understood within historical materialism, where women were important in the struggle as workers and not as women. Dual systems theorists argued that patriarchy and capitalism are two distinct systems that only contingently intersect capitalist patriarchy. Unified systems theorists argued that theories of capitalism and patriarchy describe aspects of a single social system, which is gendered capitalism (KhosraviShakib, 2010).

Marxist Feminism Theory can be described as a Unified System Theory to introduce gender distinctive oppression as a necessary feature of capital. Vogel, for instance, stressed that Marxism is an inadequate theory as it stands and must be transformed; otherwise, it would remain unable to account even for the dynamics of the labouring process (KhosraviShakib, 2010). Substituting division of labour theory for class analysis, Young, a unified system theorist, attempted to develop a theory of gender-biased capitalism where class and gender relations had evolved together. By concentrating on the division of labour, she believed that it would be possible to be sensitive to the ethnic distinctions of a racist labour market (KhosraviShakib, 2010). She argued that the marginalisation of women and our function as the secondary labour force is an essential and fundamental characteristic of capitalism. Ellen Woods, a Marxist feminist, argued otherwise, stating that capitalism is uniquely indifferent to the social identities of people it exploits, undermining differences and diluting identities such as race and gender (KhosraviShakib, 2010). When the least privileged sectors of the working class coincide with extra-economic identities such as gender and race, the cause of the oppression may lie elsewhere; but racism and sexism function so well in capitalist society because they work to the advantage of some members of the working class in the competitive conditions of the labour market. (KhosraviShakib, 2010).

Patriarchy and capitalism can be considered to be analytically distinct, with their interests, laws of motion, and patterns of contradiction and conflict resolution (Gouliman, 2007). The intersection of the systems is a contingent fact and can be less than smooth, but the twin-track approach can supplement the sex-blind Marxist categories and make explicit the systematic character of relations between men and women. (KhosraviShakib, 2010). There is a relation between capitalism and patriarchal ideas which induces the oppression of women in economic and social issues, and in this case, capitalism makes women suffer from great oppression. It is the capitalist, or the bourgeoisie, the dominant class, who is responsible for the spreading of false consciousness saying that superiority belongs to men, while the women are the subordinates of men (Pratama, 2018). Marxism recognizes that women are oppressed, and attributes the oppression to the capitalist/ system. Thus, they insist that the only way to end the oppression of women is to overthrow the capitalist system. (Almeder, 1994).

2.5.1.2 Marxists Feminism Theory and Feminism Theory

Marxism Feminism Theory and Feminism Theory are theories of power and its distribution of inequality. They provide accounts of how social arrangements of patterned disparity can be internally rational yet unjust. As much as they attempt to address gender inequality in the workplace their specificity is not incidental. According MacKinnon (1982), both Marxist theorists have differed from Feminist theorists on several aspects.

- Marxists have criticized Feminism as bourgeois in theory and practice, meaning that it works in the interest of the ruling class. They argue that analysing society in terms of sex ignores class divisions among women, dividing the proletariat. Feminist demands, it is claimed, could be fully satisfied within capitalism, so their pursuit under-cuts and deflects the effort for basic change.

- Marxism cannot answer why women are subordinate to men inside and outside the family and why it is not the other way round, whereas according to feminist analysis can expose the fact that patriarchy has a material basis in men’s control over women’s labour-power.

- Feminists charge that Marxism is male-defined in theory and practice, meaning that it moves within the world view and in the interest of men. Feminists argue that analysing society exclusively in class terms ignores the distinctive social experiences of the sexes, obscuring women's unity. Marxist demands, it is claimed, could be (and in part have been) satisfied without altering women's inequality to men.

2.4.2. Liberal Feminism Theory

Of the varieties of feminism, Liberal Feminism is the most dominant and the groundwork for other feminist groups. First articulated in the late eighteenth century, Liberal Feminism is a political philosophy whose express aim is to free women from oppressive gender roles and achieve sexual equality in the enlightenment period, and centres on the core ideas of autonomy, universal rights, equal citizenship, and democracy (Tong, 2009). Giddens (2001) defines liberal theory as a “Feminist Theory that believes gender inequality is created by lowering access for women and girls to civil rights and allocation of social resources such as education and employment”. This situation is mainly centred on the socially constructed ideology of patriarchy that perpetuates inequality between the two sexes (Enyew and Mihrete, 2018). It is characterized by an individualistic emphasis on equality. It is depicted as focusing on individual rights and on the concepts of equality, justice, and equal opportunities, where legal and social policy changes are seen as tools for engineering women’s equality with men (Enyew and Mihrete, 2018). Although women’ s social situation changes from one generation to the next due in large part to the influence of Liberal Feminists the message of Liberal Feminism remains the same: women, as rational human beings, are deserving of the same social and political rights as men, and gender justice is best achieved by modifying existing social institutions and political systems. The political agenda of liberal feminism addresses present-day inequalities: early liberal feminists sought to gain the right to vote and equal access to education, while contemporary Liberal Feminists aim to secure equal social, political, and economic opportunities, equal civil liberties, and sexual freedoms (Oxley, 2011).

Liberal Feminism has two competing major ideologies (Tong, 2009). These are classical liberals and welfare liberals. The former liberals assert that the state's role should be protecting civil rights, providing everyone equal opportunity and freedom to enter into the free market; while the latter welfare liberals assert that the state should interfere to do adjustments to make the playing field equal for everyone and should provide basic requirements including legal services, school loans, food stamps, low-cost housing for its needy citizens (Enyew and Mihrete, 2018). Therefore, the liberal ideology in general and Liberal Feminism, in particular, is not largely compatible with the ideology and strategies of a developmental state. For instance, when some strategies are seen that are designed to eschew women's subordination and oppression as well as problems are not related to liberal Feminists Theory, rather they are related to Marxist Feminist Theory that is strengthening women in terms of economy (Enyew and Mihrete, 2018).

In its central assumption, Liberal Feminism maintains that differences between women and men are not based on biology, which represents reproduction differences. Hence, women should have the same rights as men, including the same educational as well as employment opportunities. Unfortunately, Liberal Feminism cannot overcome the prevailing belief that women and men are intrinsically different; but to a degree, it succeeds in showing that, although women are different from men, they are not inferior (Nienaber and Moraka, 2016). According to Liberal Feminists, female subordination is rooted in a set of customary and legal constraints that block women's entrance to success in the public sphere. Lack of opportunities in life chances and outcomes of women inspired Liberal Feminists to overcome the problem through education and law (Tong, 2009; Enyew and Mihrete, 2018).

From the perspective of Liberal Feminism, women's legal rights to property, including property in their person, is the first step in the emancipation of women. Liberal Feminism broadly accepts the proposition that contemporary advanced industrial societies are meritocratic and that women as a group are not innately less talented or less diligent than men but are denied opportunities simply because of their sex. It shares with neoclassical economics the belief that discrimination distorts the market mechanism and produces undesirable outcomes while disagreeing with the neoclassical economists' presumption that discrimination is an infrequent occurrence. Liberal Feminism views wage discrimination and sex segregation of occupations in the labour market as a mechanism designed to exclude women from the labour market. Liberal feminist doctrine lies behind much of the legislation on anti-discrimination and equal opportunity. Discrimination against women, claims Liberal Feminism, often arises from stereotyped expectations (Bittman, 2001).

These gender stereotypes and prejudices are often learned in the family. Like structural-functionalist theory in sociology, Liberal Feminism sees the family as an institution that specializes in socialization. Children learn gender roles in the family, using role models available to them that are 'reinforced' by the wider society. Characteristically, Liberal Feminism implies that the inequitable influence of gender roles can be reversed by simply giving girls better role models, establishing equal opportunity in education, and encouraging high achievement aspirations. The mother's role in the traditional domestic division of labour models' poor achievement aspiration to daughters but it is not itself a source of constraint. The fundamental gender neutrality of the domestic division of labour, which liberal feminism presumes, can be justified on two distinct bases, either on the claim that the current organisation of the family is an economically rational specialization of roles or based on the exchange theory of power (Bittman, 2001).

Yet contemporary Liberal Feminists contend that society is structured in ways that favour men. Many liberal feminists argue that the primary source of a woman's subordination is her social role in the family, not just her biological role in reproduction or the male tendency to sexual violence. Since Liberal Feminism is the oldest version of Feminism, it is the target of much criticism, especially by other feminists who argue that liberal Feminists overlook differences of race, socioeconomic status, and sexual orientation relevant to an accurate assessment of women' s situation (Oxley, 2011). Typically, Liberal feminists believe that racism, sexism, and any form of political, social, or economic discrimination or oppression for reasons of gender, sexual practice, political orientation, religious persuasion, age, or philosophical temperament are evils, no morally sensitive society can or will indefinitely allow. When individuals, or groups with a general defining characteristic, claim to be the object of such discrimination, Liberal Feminists believe that if such claims can be confirmed in a fair-minded, open, and public forum, either the law will or should prevent such practices by whatever remedies are suitable within the law (Almeder, 1994).

Contrary to developing nations the ideas of Liberal Feminists are more attached to developed nations, specifically white middle-class women. Individualism at the heart of liberalism does not consider the interests and differences of women in various ways (Enyew and Mihrete, 2018). Liberal Feminism focuses on the responsibility of the individual to enact change so that men and women can be viewed as equals in the eyes of the law and society. Liberal Feminism is a particular approach to achieving equality between men and women that emphasizes the power of a person to alter discriminatory practices against women (Almeder, 1994). Liberal Feminism aims for individuals to use their abilities and the democratic process to help women and men become more equal in the eyes of the law, in society, and in the workplace. By organizing women into larger groups that can speak at a higher level, lobbying legislators, and raising awareness of issues, liberal feminists use available resources and tools to advocate for change. As such, they stand in contrast to Marxist or socialist Feminists who believe the democratic process itself needs to be changed (Almeder, 1994). Liberal Feminism advocates that women are rational beings. Thus, they have the right to choose and shape their personal and socio-political autonomy (Academic4sc.org, 2021).

Liberal Feminism Theory, unlike other Feminist Theory schools of thought, seeks equality through legal reform, not through revolution. Following the moral and political philosophy of Liberalism, Liberal Feminists also emphasize freedom and argue that freedom can be achieved through equality within the law (Academic4sc.org, 2021). According to Liberal Feminists, the state should be a central ally to the feminist movement. The patriarchal nature of our systems and institutions prevents female autonomy and freedom. These systems neglect the needs of women, creating a preventive environment in which they cannot choose or even create the circumstances under which they exist. Therefore, recognizing the civic areas where women are not included and changing them to add women's necessities in the law is the only way to enable women's autonomy. For example, by identifying that women suffer extreme levels of violence in their households and workplaces, Liberal Feminists might advocate for laws that prevent and condemn such actions. These laws would better reflect women's realities and help them shape their lives (Academic4sc.org, 2021).

In conclusion, many critiques of Liberal Feminism Theory have surged in recent years. Critics mainly point out the absence of intersectionality within their analysis of autonomy. Liberal Feminists work has been entirely focused on opening up historically male spaces to women. This type of advocacy upholds the patriarchal idea that predominantly-male activities hold more power, or are simply "better." Many Feminists argue this does not dismantle patriarchal power dynamics, but rather makes a handful of women benefit from those systems of oppression, continuing the cycle of marginalization (Academic4sc.org, 2021).

2.4.2.1 Classification of Liberal Feminism

Liberalism is a family of doctrines that emphasize the value of freedom and hold that the just state ensures freedom for individuals. Liberal Feminists embrace this value and this role for the state and insist on freedom for women. A disagreement concerning how freedom should be understood divides liberalism into two different sorts; this disagreement also divides Liberal Feminism (The Stanford Encyclopedia of Philosophy, 2020). Other liberals understand freedom as personal autonomy living a life of one's choosing and political autonomy being co-author of the conditions under which one lives. While some historians call such folks "new liberals" (Rosenblatt 2018), the convention in the contemporary philosophical literature is to simply call them "liberals". There are two groups of liberal feminism that include "Egalitarian liberals Feminism" and "Classical-liberal Feminism" (The Stanford Encyclopedia of Philosophy, 2020).

Egalitarian-liberal feminism

Egalitarian-Liberal feminism conceives of freedom as personal autonomy (living a life of one's choosing) and political autonomy (being co-author of the conditions under which one lives). Egalitarian-Liberal Feminists hold that the exercise of personal autonomy depends on certain enabling conditions that are insufficiently present in women's lives or that social and institutional arrangements often fail to respect women's autonomy and other elements of women's flourishing. They hold also that women's needs and interests are insufficiently reflected in the basic conditions under which they live and that basic arrangements that perpetuate those conditions lack legitimacy because women are inadequately represented in the processes of democratic self-determination. Egalitarian-liberal feminists link autonomy deficits like these to the "gender system" (Okin), that is, inherited patriarchal traditions and institutions, and they hold that the women's movement should work to identify and remedy them. As the protection and promotion of citizens' autonomy is an appropriate role of the state on the Egalitarian-liberal view, egalitarian-Liberal Feminists hold that the state can and should be the women's movement's ally in promoting women's autonomy. There is disagreement among Egalitarian-Liberal Feminists, however, about the role of personal autonomy in the good life, the appropriate role of the state, and how egalitarian-liberal feminism is to be justified (The Stanford Encyclopedia of Philosophy, 2020).

Egalitarian-Liberal Feminists draw from the broad tradition of Feminist theorizing for insight concerning the gender system. For example, some draw on radical feminist insights into the nature of violence against women (Nussbaum 1999a) and the nature of gender hierarchy (Watson 2019); some draw on psychoanalytic feminist theory (Meyers 2002, Cornell 2003); some draw on feminist work on caregiving (Bhandary 2019), and some draw on Socialist Feminist thinking about the exploitation of women's work in the home (Gheaus 2008). Contemporary Egalitarian-Liberal Feminism may be understood as a contribution to the larger scholarly philosophical conversation concerning Egalitarian-liberalism (The Stanford Encyclopedia of Philosophy, 2020).

Egalitarian-Liberal Feminists hold that much can and should be done to support the personal and political autonomy of women and to achieve parity in the processes of democratic self-governance in societies. They tend to see the state as a potential ally in the pursuit of these ends and endorse measures like anti-discrimination law, affirmative action, and welfare state programs, as well as measures to change the culture and secure parity in participation in democratic self-governance. These features put Egalitarian-Liberal Feminism squarely on the left side of the political spectrum (The Stanford Encyclopedia of Philosophy, 2020).

Classical-liberal Feminism

Classical-liberal feminists, by contrast, tend to hold that Feminism's political task is limited to opposing laws that treat women differently from men, a task which they hold has been largely accomplished in societies. They tend to endorse the outcomes of largely unfettered economic and associational arrangements and oppose, for example, anti-discrimination law, affirmative action, and welfare state programs. These features place Classical-liberalism on the right side of the political spectrum. However, some Classical-Liberal Feminists hold that the task of liberalizing the culture remains on the liberal feminist agenda, although they consider this a non-political task and reject the uses of state power to this end. Such Classical-Liberal Feminists are on the left culturally. Other Classical-Liberal Feminists reject the project of liberalizing the culture and are on the right culturally (The Stanford Encyclopedia of Philosophy, 2020).

Classical-Liberal Feminism is used for a family of doctrines that range from libertarian Feminism Theory doctrines that endorse very little (if any) state power to doctrines that endorse more, yet still limited state power, largely unfettered markets, and an expansive understanding of individual rights. The doctrines in this family share the following. They conceive of freedom as freedom from coercive interference; they hold that women, as well as men, have a right to freedom from coercive interference due to their status as self-owners; and they hold that coercive state power is justified only to the extent necessary to protect the right to freedom from coercive interference. There are two groups of Classical-Liberal Feminism that include Equity Libertarian Feminist and Cultural Libertarian Feminist. Equity Libertarian feminists are classical-liberal feminists who hold that the only morally significant source of oppression of women in the state. They hold that feminism's political role is to bring an end to laws that limit women's freedom in particular, but also to laws that grant special privileges to women. Some equity feminists see a non-political role for Feminism, helping women to benefit from their freedom by developing beneficial character traits or strategies for success, or navigating among their increasing options. Other equity feminists are socially conservative and argue that, while the state should not enforce them, traditional values function as bulwarks against state power and produce independent and self-restraining citizens.

Cultural Libertarian Feminists are classical-liberal feminists who hold that the culture of societies like the United States is patriarchal and a significant source of oppression of women. They hold that the patriarchal culture and the state are complementary systems of oppression. Cultural libertarian feminists hold that much of the oppression women suffer today is noncoercive, however, and thus should not be met with state remedies but with a nonviolent movement for feminist social change (The Stanford Encyclopedia of Philosophy, 2020). Classical-Liberal Feminists understand themselves as heirs to the first generation of feminist political philosophers. Equity feminists stress the extent to which these early thinkers and activists identify women's liberation with equal respect for women's rights against coercive interference. Cultural Libertarian Feminists emphasize the extent to which these thinkers and activists challenged both coercive state power and the patriarchal culture (Presley 2000; Long & Johnson 2005 & The Stanford Encyclopedia of Philosophy, 2020).

Classical-Liberal Feminism and Egalitarian-Liberal Feminism are themselves, families of doctrines with significant internal differences. Nonetheless, the difference between classical and Egalitarian-Liberal Feminist thinking about freedom has significant consequences for how each frame the problem Feminism aims to address, how each specifies the content of a Liberal Feminist agenda, and what role is assigned to the state.

2.4.3. Womanism Theory

Womanism can be located in a cultural frame that was most clearly articulated by activist and writer Alice Walker in the 1980s. Her point was that Black African women can be considered "Womanish." Womanish, the root of Womanism, captures the cultural expression of Black African women's lives. Black girls are described as Womanish if they act grown, as adult women, and Walker sees this as the cultural seedling of Womanism (Brewer, 2021). This meaning of womanism seems rooted in another major political tradition as a pluralist version of Black empowerment (Van Deburg 1992). Pluralism views society as being composed of various ethnic and interest groups, all of whom compete for goods and services. Equity lies in providing equal opportunities, rights, and respect to all groups. By retaining black cultural distinctiveness and integrity, pluralism offers a modified version of racial integration premised not on individual assimilation but group integration. Rejecting what they perceive as being the limited vision of Feminism projected by North American white women, many Black African women theorists have been attracted to this joining of pluralism and racial integration in this interpretation of Walker's Womanism (Collins, 1996).

Walker also presents a visionary meaning for Womanism. As part of her second definition, Walker has a Black girl pose the question "Mama, why are we brown, pink, and yellow, and our cousins are white, beige, and black? (Collins, 1996). The response of "the coloured race is just like a flower garden, with every colour flower represented," both criticizes colourism within African communities and broadens the notion of humanity to make all people of colour. Reading this passage as a metaphor, Womanism thus furnishes a vision where the women and men of different colours coexist like flowers in a garden yet retain their cultural distinctiveness and integrity (Collins, 1996).

Despite her disclaimer that Womanists are "traditionally universalist," a philosophy invoked by her metaphor of the garden where room exists for all flowers to bloom equally and differently, Walker simultaneously implies that Black African women are somehow superior to White women because of this Black folk tradition (Collins, 1996). Defining Womanish as the opposite of the "frivolous, irresponsible, not serious" girlish, Walker constructs Black African women's experiences in opposition to those of White women. This meaning of Womanism sees it as being different from and superior to Feminism, a difference allegedly stemming from Black and White women's different histories with American racism. Walker's much-cited phrase, Womanist is to Feminist as purple to lavender (1983)" clearly seems designed to set up this type of comparison Black African women are "Womanist" while White women remain merely "Feminist" (Collins, 1996).

Womanism offers a distance from the enemy, in this case, Whites generally and White women in particular, yet still raises the issue of gender. Due to its endorsement of racial separatism, this interpretation of Womanism offers a vocabulary for addressing gender issues within African communities without challenging the racially segregated terrain that characterizes social institutions (Collins, 1996). This use of Womanism sidesteps an issue central to many White Feminists, namely, finding ways to foster interracial cooperation among women. m. Moreover, Womanism appears to provide an avenue to foster stronger relationships between Black African women and Black African men, another very important issue for African women regardless of political perspective. Again, Walker's definition provides guidance where she notes that womanists are "committed to survival and wholeness of entire people, male and female" (Collins, 1996). Many Black African women view Feminism as a movement that at best, is exclusively for women and, at worst, dedicated to attacking or eliminating men. Sherley Williams takes this view when she notes that in contrast to Feminism, "Womanist inquiry...assumes that it can talk both effectively and productively about men" (1990). Womanism seemingly supplies a way for black women to address gender oppression without attacking Black African men (Collins, 1996).

Brewer (2021) noted that Womanism found its way into a contemporary Black gender lens through the politics and writings of the Crunk Feminist Collective, co-founded by Moya Bailey and Brittany Cooper as well as in the Womanist Theology found in the writings of Black African women theologians such as Cannon (1988), Grant (1989), and Williams (2013). Womanism has been embraced in Black popular culture in the language, music, and writings appealing to millennial Black African women such as those found in the Crunk Collective. Crunk Feminism is embedded in a Womanist consciousness that emphasizes the self-care and empowerment of Black African women (Brewer, 2021). Brittany Cooper, a co-founder of the Crunk Feminist Collective, makes it quite clear that how Black African women have always insisted on "their right to dignity, their right to be heard, and their desire to be considered on matters of national import has much to teach us about what makes American democracy work" (Cooper 2018). The Crunk Collective also theorizes the potent idea of misogynoir as a particular form of misogyny levelled at Black African women (Crunk Feminist Collective 2017). Both Black Feminism and Womanism can be located in a historical context (Brewer, 2021).

Alice Walker contends that at the heart of Womanism is its holism, the whole sense of being a woman. Walker makes the case that a Womanist is aware of her value. Indeed, for Walker, Blackness is implicit in the term. There is no need to preface it with Black as in Black feminism. Nonetheless, Walker made complementary connections between Black feminism and Womanism (Brewer, 2021). When Alice Walker coined the term womanism in 1983 it was clear that she had in mind an articulation of Black African women's liberation. So Womanism is embedded in Black political struggle as Walker so elegantly articulated. Indeed, Womanism is a term that Walker uses to connect Black African women to Feminism (Brewer, 2021). Walker further elaborates the meaning of Womanism by saying that a Womanist is "Committed to survival and wholeness of an entire people, male and female. Both you and sisters love themselves." So Womanism is not a surrogate for Black Feminism, but the two, Womanism and Black Feminism are in relationship to one another (Brewer, 2021).

1.4.3.1 Womanism Theory and Africana Womanism Theory

Africana Womanism, as articulated by Clenora Hudson-Weems (2003), is an African centred and global theory "created and designed for all women of African descent" in which the Africana family becomes the primary focus instead of the previously proffered female-centred theories. The model espouses support for "working in concert with males in the broader struggle for humanity and the liberation of all Africana people" (2004). Hudson-Weems (1993) departs from any association with Feminism (or Black Feminism as a derivative of Feminism) and Walker's Womanism in stating that it is essential that African people proactively self-name, self-define, and self-identify. Walker, (1983) finds that there is no place for the examination of Black African women's and gender issues within culturally hegemonic Feminist discourse. Further, she argues that Africana women and gender issues are collective issues: "The problems of Africana women, including physical brutality, sexual harassment, and female subjugation in general perpetrated within and outside the race, ultimately have to be solved on a collective basis within Africana communities. Africana people must eliminate racist influences in their lives first, with the realization that they can neither afford nor tolerate any form of female subjugation" (De Loach and Young, 2014).

Thus, in Africana Womanism – like Walker's Womanism – family, race, and community are imperative and, indeed, inseparable from issues of gender. Yet, the theorists appear to place varying emphases on said issues. T'Shaka (1995). states that the masculine-feminine, male-female balance is the basis of social justice, and its absence or imbalance becomes the basis for "unjust treatment of women by men, Blacks and people of colour by Whites, and the unjust treatment of the weak by the strong" (De Loach and Young, 2014). It is well established in critical, social, and liberation psychologies that justice and freedom are associated with well-being and positive mental health. Issues of gender, race, social class, and other variables of disenfranchisement remain critical in the promotion of social conditions that contribute to a more just community and the common good.

Moreover, culturally centred paradigms such as Womanism and Africana Womanism provide an avenue to dismantle ideological hegemony that may influence critical discourse. Such a consideration is paramount to critical psychology and any theory concerned with the advancement and well-being not only of African women but all women (De Loach and Young, 2014). Womanism is grounded explicitly in the Black cultural experience across the African world. Nigerian theorist, scholar, and activist Molara Ogundipe-Leslie (1994) rightly points out that women's value systems need to be respected before condemning contrastive cultural practices. Ogundipe-Leslie goes on to argue that "what is Feminist in the context of Africa of Africa as I have defined it …we define specificities. We cannot generalize" (Brewer, 2021).

1.4.3.2 Womanism Theory and Black Feminist Theory

Barbara Smith asserted that the foundational idea of Black Feminist thought is simultaneity (Smith 1983). Race, for example, is called into being simultaneously around the making of whiteness, maleness, and femaleness. In the nineteenth-century European imperial order, this ideology saturated the African continent and nearly all of what became known as the Third World (McClintock 1995). Representation is key here. This fundamental ideological rationalization for exploitation places Black African women at the bottom of this hierarchy, the most inferior in this racist/sexist ideology. Yet the systemic reality is that race and gender are articulated in deep relationality in the context of the expropriation of labour, enslavement, land theft, rape, and the making of empire. Indeed, for at least four decades, the idea that gender is complexly intersectional has been key to Black feminism. Kimberlé Crenshaw, who is credited with coining the term intersectionality, makes this case. Crenshaw (1989), criticized Feminist thinkers who essentialized gender, rendering invisible its connectedness to race, ethnicity, class, and sexuality. Race, for example, operates as a powerful signifier under white supremacism (Brewer, 2021). But this is not without being deeply shaped by class and gender. Black Feminism propagates an intersectional analysis that, as noted, catalyses a series of organizing ideas that emphasise the multiplicity of oppressions (Brewer, 2021). This is the conceptual foundation of Black Feminism.

Black Feminism is also rooted in a relational framework. This idea of relationality can be thought about in the context of the gendered, racialized, and class histories of peoples of colour. The issue is how deeply dependent and relational these histories are (Glenn 2002). Black Feminism is, indeed, rooted in a relational framework. This fundamental ideological rationalization for exploitation takes on several dimensions. Regarding the continent of Africa, the scholarship of Oyewumi (1997) and Amadiume (1987) interrogate these issues about the imposition of patriarchy under colonialization on the African continent (Brewer, 2021).

Many Black African women have long struggled against this exclusionary Feminism and have long participated in what appears to be for-Whites-only Feminist activity. In some cases, some Black African women have long directly challenged the racism within Feminist organisations controlled by White women (Collins, 1996). Economic exclusion under late racial capitalism is the critical political-economic reality of twenty-first century Black Feminism. Theorizing which yokes race, class, and gender relationally and inter-relationally goes to the heart of Black Feminists' struggles today. A core assumption is that systems of inequality are in play at the same time not decontextualized but placed in historical contexts of state heteropatriarchy and White supremacy (Brewer, 2021).

Using the term "Black Feminism" disrupts the racism inherent in presenting Feminism as a for-whites-only ideology and political movement. Inserting the adjective "Black" challenges the assumed whiteness of feminism and disrupts the false universal of this term for both white and black women. Since many White women think that Black African women lack Feminist consciousness, the term Black Feminist both highlights the contradictions underlying the assumed whiteness of Feminism and serves to remind White women that they comprise neither the only nor the normative Feminists. The term Black Feminism also makes many Black African women uncomfortable because it challenges Black African women to confront their views on sexism and women's oppression (Collins, 1996).

Womanism is incomplete without addressing its relationship with Feminism, Black Feminism, and more culturally centred theories concerned with the liberation of women of African ancestry. An overview of Feminist theory is outside of the scope of the present exercise, but, in short, Feminist theory rooted in the Women's liberation movement is focused on the empowerment and equal rights of women. Black Feminism arose in response to the historic exclusion and more recent symbolic inclusion of non-White women in feminist discourse (Hill-Collins, 1990/2000). While attempts have been made to diversify Feminist theory, concerns about its Eurocentric ethos remain (Collins; Hudson-Weems, 2004). In contrast, Black Feminism as a critical social theory seeks to place the experience of Black African women at the centre of its analysis of collective injustice based upon the matrix of domination of oppression of race, gender, social class, and sexual orientation (De Loach and Young, 2014). Women who are calling themselves Black Feminists need another word that describes what their concerns are. Black Feminism is not a word that describes the plight of Black African women. The White race has a woman problem because the women were oppressed. Black African people have a man and woman problem because Black men are as oppressed as their women" (De Loach and Young, 2014).

Womanist distinct logic has often gotten swallowed into Black Feminism. Current debates about whether Black African women's standpoint should be named "Womanism" or "Black Feminism" reflect this basic challenge of accommodating the diversity among Black African women. According to Alice Walker's (1983) first definition, a Womanist was a Black Feminist or "Feminist of colour". Thus, on some basic level, Walker herself uses the two terms as being virtually interchangeable. Like Walker, many Black African women see little difference between the two since both support a common agenda of black women's self-definition and self-determination. As Barbara Omolade points out, Black Feminism is sometimes referred to as womanism because both are concerned with struggles against sexism and racism by Black African women who are themselves part of the Black African community's efforts to achieve equity and liberty (Omolade 1994; Collins, 1996).

But despite similar beliefs expressed by Black African women who define themselves as Black Feminists, as Womanists, as both, or, in some cases, as neither, increasing attention seems devoted to delineating the differences, if any between groups naming themselves as Womanists or Black Feminists (Collins, 1996). In a sense, while Womanism's affiliation with Black Nationalism both taps a historic philosophy and a set of social institutions organized around the centrality of racial solidarity for Black survival, this position can work to isolate Womanism from global women's issues. At the same time, while Black Feminism's connections to existing women's struggles both domestically and globally foster a clearer political agenda regarding gender, its putative affiliation with Whiteness fosters its rejection by the very constituency it aims to serve (Collins, 1996). Black African women's efforts to distinguish between Womanism and Black Feminism illustrates how Black African women's placement in hierarchical power relations fosters different yet related allegiances to a Black African women's self-defined standpoint. While the surface differences distinguishing Black African women who embrace Womanism and Black Feminism appear to be minimal, Black African women's varying locations in neighbourhoods, schools, and labour markets generate comparably diverse views on the strategies Black African women feel will ultimately lead to Black African women's self-determination (Collins, 1996).

No term currently exists that adequately represents the substance of what diverse groups of Black African women alternately call Womanism and Black Feminism. Perhaps the time has come to go beyond naming by applying main ideas contributed by both Womanists and Black Feminists to the over-arching issue of analysing the centrality of gender in shaping a range of relationships within communities. Such an examination might encompass several dimensions (Collins, 1996).

- First, it is important to keep in mind that the womanist/black feminist debate occurs primarily among relatively privileged black women.

- Second, shifting the emphasis from black women's oppression to how institutionalized racism operates in gender-specific ways should provide a clearer perspective on how gender oppression works in tandem with racial oppression for both black women and men.

For Black African women, the contradictory meanings of Womanist and Black feminist mean engaging in the difficult task of working through the diverse ways that Black African women have been affected by interlocking systems of oppression. Some Black African women will have to grapple with how internalized oppression has affected them because they are poor while others must come to terms with the internalized privilege accompanying their middle and upper-class status. Other Black African women must grapple with the internalized privileges that accrue to them because they engage in heterosexual behaviours. Working through the interconnected nature of multiple systems of oppression and potential ways that such intersectionality might foster resistance in moving diverse Black African women forward toward Walker's visionary term Womanism (Collins, 1996). Indeed, racialized, capitalist patriarchy is foundational to the most radical expressions of Black feminism, while a deeply rooted cultural lens informs Womanist approaches to Black African women's oppositional consciousness (Brewer, 2021). Womanists and Black feminists articulate the ideas of the lived experiences of Black African women, culture, self-definition, and self-determination (Brewer, 2021).

Womanists and Black feminists have played a major role and continue to recentre our understanding of how the position of Black African women articulate complex systems of oppression in the world today. Even as the movement for Black women raises these issues, the dynamics of Black African women's experiences are complicated. The capitalist world system is rife with devastating consequences for Black African women. The Movement for Black Feminist is acutely aware of the lack of an intersectional frame when confronting the many dispossessions of Black African women. The impossibility of the powers that be to articulate across the complexities of genders, ethnicities, ages, disabilities, historically, systemically, and strategically means the loss of thousands. They have been deeply drawn to historical and contemporary articulations of intersectional Black feminist thinking and the self-care, self-definition underpinnings of Womanism. The twenty-first-century expression of Black Feminism and Womanism deploys the deep refusal to be defined from without, even in the context of highly determinative structural inequalities. The long durée of Black inequality and the deep legacy of Black resistance to the heart of today's Black Feminism and Womanism as a new generation of Black Feminist thinkers and fighters come to the fore. Black Feminism and Womanism are foundationally embedded in today's "freedom dreams".

2.5. Intersectionality

2.5.1. Concept of intersectionality

The concept of intersectionality was first penned by Crenshaw (1989) who critiqued laws against Black African American women (BAW) and the difference-blindness of identity (Lovell, 2015). Crenshaw (1989) stated a single framework could not focus on either race or ethnicity and which was limited as it distorted and erased the experiences of Black African women by failing to highlight the multiple dimensions that underscore their lives every day (Lovell, 2015). Further, Crenshaw (1989) stated narrowing and limiting the focus of one identity at the cost of others works to exclude diversity for those who are different and consequently feminists who have failed to discuss the intersectionality of social identities and social categories like race and ethnicity (Lovell, 2015). The crossroads metaphor Crenshaw gave to describe double jeopardy as the many-layered blankets of oppression experienced differently by a group at the intersection of social identities and social categories (Yuval-Davis 2006; Lovell, 2015). Since its first start by Crenshaw (1989), intersectionality has been understood in a plethora of ways. Numerous definitions, including theory, perspectives, lens, frameworks, and model used to try to categorise the concept (Lovell, 2015).

Intersectionality definition varies by research context, however, what is consistent is that social identities and social categories serve as organising features of social relations mutually constituting, reinforcing, and naturalising one another (Shields, 2008). Mutually constituting means a category of social identity like gender takes its definition as a social category in relation to other social categories like race and ethnicity (Shields, 2008). Therefore, intersectionality mutually makes up relationships between social identities and social categories which has become a central tenet of feminist thinking that others, including McCall, (2005) having suggested that the most important contribution of feminist theory is understanding gender (Shields, 2008). Additionally, reinforcing means social identity and social category production, reproduction and maintenance is a dynamic process that an individual is actively involved in (Shields, 2008). The recipients are not passive of an identity assigned by other social identities and social categories that one claims to belong to (Shields, 2008). Lastly, naturalising means a social identity in one social category can be expressed as self-evident or basic through other social categories, for instance, the construction of racial categories as containing two gender categories, implying gender categories are always and everywhere employed and understood naturally without other possibilities-gender categories (Shields, 2008).

Most of the African management knowledge about career advancement has often focused on gender without systematically exploring other social identities and social categories of the Black African woman (Nkomo, 2013). Organisation Studies, theories, and leadership studies have generally omitted the voices of the racial other referring to the invisible BAW (Nkomo, 2006). The limitations and omissions made by studies focusing on gender form one perspective that all African women are homogeneous and only document ethnic or racial minority women's experiences (Nkomo, 2013). This approach of studying BAW does not satisfy the understanding of diversity in women and the experiences and complexities they face in management in the banking sector (Nkomo, 2013). The first step to understanding the complexities of social identities and social categories that influence the experiences of BAW in management is acknowledging Black African women are different and diverse. The second step is recognising race and ethnicity will define and influence BAW’s status and work experience which depends on different locations and nationalities (Nkomo, 2013).

In this manner, BAW will often interpret experiences of discrimination within multiple inequalities contexts. As a result, attention has been drawn to the multiple inequalities that work with and through one another to structure social identities and social categories by intersectionality (Harnois, 2015). Further, multiple inequalities draw attention to intersecting social identities based on the intersection of multiple group membership. With this reasoning, intersectionality emphasises the conceptualising of career advancement of women with multiple inequalities (Harnois, 2015). It highlights the different forms of identities and categories that were hidden in the group of races thus making them invisible (Ashfar and Maynard, 1994). The concept of intersectionality reveals all women do not face the same experiences which are due to the multiple memberships of social identity groups and social categories (Nkomo, 2013). Therefore, it is crucial to note that BAW who are often categorised under one group homogeneously (Nkomo, 2013) are not homogeneous as they are very different in terms of culture, history, ethnicity, and nationality (Ashfar and Maynard, 1994). This also reveals BAW face different experiences based on their social identity and social category that includes race and ethnicity in relation to one another (Shields, 2008).

Gender studies have been forced to acknowledge diversities and different work experiences among women as well as patriarchal oppression that they all share (Ashfar and Maynard, 1994). Although these differences and diversity in BAW have been acknowledged there remains a tendency to use it in a homogenous way (Ashfar and Maynard, 1994). Similarly, Hall (1992) critiqued the way are positioned as one group that is women, irrespective of their different cultures, histories, identities, and tradition (Ashfar and Maynard, 1994). For instance, this is seen in BAW who are categorised as one homogeneous group irrespective of their history, culture, ethnicity, and race. Notably, the concept of intersectionality challenges the homogeneity experiences previously ascribed to women by being African by emphasising their difference and diversity (Ashfar and Maynard, 1994). The main concern of the differences and diversity among BAW is developed in one central way by emphasising the concept of intersectionality. Hence, these differences in women shatter the image of homogeneity sisterhood between BAW (Ashfar and Maynard, 1994). In conclusion, intersectionality creates awareness in that as much as Black African women are oppressed within the patriarchal relations in society, they still have to face other forms of oppression in their daily lives that are experienced in a gendered way (Ashfar and Maynard, 1994).

2.5.2. Intersectionality, social identity, and social categorization

Intersectionality creates both opportunity and oppression (Bacca Zinn and Thorton Dill, 1996), This is when the advantaged group creates disadvantages or oppression by having all the access to status, rewards and opportunities that are not available to other groups with different social identities and social categories (Shields, 2008). Intersectionality, therefore, positions what may be a disadvantage to one group and what may be an advantage to another group (Shields, 2008). Social identity and social category membership are claimed by an individual who bears' personal meaning correlated with these categories (Ashmore et al., 2004). In this manner, social identity is concerned with creating awareness of one's self, self-esteem, and self-reflection (Shields, 2008). The main emphasise of social identity is the quality that enables an individual to authentically express themselves in the sense of self (Shields, 2008). As a result, social stratification representation of social identity, meaning that race, ethnicity, and gender may be experienced as a characteristic of one's self-reflecting the operation of power relations among the groups that make up the social identity and social category (Shields, 2008). As much as social identities and social categories are fluid and change over time, their experiences are stable providing a sense of continuity across location and time (Shields, 2008). Social identities and social categories, most notably gender, in all historical eras and culture, though how and to whom its social identity applies varies due to the social meanings attached to the social category (Shields, 2008).

To sum up, intersectionality acknowledges the differences between social identities and social categories are co-constructive and reinforced mutually that need to be simultaneously analysed (Lovell, 2015). Therefore, the concept of intersectionality is the best framework that gender-based social identities and social categories can be simultaneously analysed (Harnois, 2015). Firstly, the conceptualisation of intersectionality has much contributed to the positioning of thinking about gender by pointing out it is impossible to discuss gender without considering other social identities and categories that play a crucial role in gender meaning and function by a group (Shields, 2008). It has provided a descriptive solution that is generally applicable to multiple characteristics that define and create social identities and social categories. Secondly, intersectionality reflects the reality of life by revealing there is no single social identity or social category that describes satisfactorily how to respond to other social environments or how others respond (Shields, 2008). Thirdly, intersectionality directly addresses how multiple social identities and social categories are experienced differently (Shields, 2008). Intersectionality provides a better understanding of gender in relation to other social identities and social categories like race and ethnicity by highlighting the qualitative differences between different intersectional positions. Finally, the concept of intersectionality reveals individual social identities and social categories influence one's belief on the social location that should be importantly reflected in intersecting identities and categories when investigating gender (Shields, 2008).

2.5.3. Intersectionality race, ethnicity, and gender

It is impossible to understand Black African women by incorporating a gendered approach primarily from the identification of Black African women as women in which reduces the importance of differences and diversity among Black African women (BAW) by emphasising differences between men and women among themselves and others, mainly in terms of gender alone (Gurin, 1985; Gurin et al, 1980; Gurin and Townsend, 1986; Harnois, 2015). For gender to be understood, it must be in the context of power relations embedded in social identities and social categories (Collins, 1990). Therefore, gender-based social identities, social categories, and gender-based experiences intersect with various social identities and social categories in which the experiences relate to other inequalities (Harnois, 2015). Most importantly, gender is always experienced in a combination of social status and a multiple social hierarchy context (Bacca Zinn and Thorton Dill, 1996; Collins, 2000; King, 1988; Harnois, 2015). With this reasoning, gender is never experienced in isolation from social identities and social categorisation (Bacca Zinn and Thorton, 1996; Crenshaw 1989; Friedman and Leper, 2010). Hence, women's sense of self is best understood concerning the complexity of multiple inequalities (Moore, 2011; Wilkins, 2012). This means race, ethnicity, and gender intersect with one another (Bolzendahl and Myers, 2004; Powell et all 2010; Reingold and Faust, 1998; Harnois, 2015). It can be stated, gender inequality works with and through other inequalities which are central tenets for intersectionality (Bacca Zinn and Thorton Dill, 1996). This means a personal experience with gender inequality, gender-based identity, and gender-based categorisation is intersected with race, ethnicity, and other inequalities (Harnois, 2015). In this manner, gender representation and practices are not a product of the differences but instead originate in social categories that are race and ethnicity (Yieke, 2010). Gender representation and practices are not the product of the differences but originate in social relations that include race and ethnicity (Anthias and Yuval-Davis, 1992).

Gender can only be understood when considering the specificity of time that is now and the place. in this research, Kenya and South Africa. Black African women's voices can only be heard and made visible through analysing gendered identification and intersectionality of the structural differences constructed among them (Phoenix and Pattynama, 2006). Further, intersectionality dispels the idea gender oppression occurs only between men and women but instead considers the oppressive relationship between women (Nkomo and Proudford, 2006). Research has not emphasised the mechanism that sustains and perpetuates the diversity and difference when examining BAW in management and further critiqued research that considered BAW as a single form of a social category (Nkomo and Proudford, 2006). Race and ethnic differences are more likely to define gender experiences and the extent to which they define the gender experiences of BAW is not yet known (Harnois, 2015). The nature of relationships among the differences between BAW is explored concerning race and ethnicity with an intersectionality approach. The question of how the nature of group membership like race and ethnicity and how the belief on inequalities other than gender can intersect with a Black African woman's career advancement is addressed by intersectionality (Harnois, 2015). Therefore, intersectionality answers; first, how race and ethnicity cards play a role in the career advancement of BAW, and second, the extent to which perceptions of BAW on race and ethnicity correlate with career advancement in the banking sector. Hence, intersectionality highlights how memberships in race and ethnicity, define and strengthen gender-based social identities and social categories (Harnois, 2015).

Notably, intersectionality does not view race, ethnicity, and gender as extras, but instead views them as single forms of inequality (Krymkowski and Mintz, 2011). Furthermore, the intersectionality of race, ethnicity, and gender explains gender inequality (Elu and Loubert, 2013) and occupational segregation (Harnois, 2015). The intersection of race, ethnicity, and gender creates multiple experiences that are unintelligible within one single system of inequality (Crenshaw, 1989; King 1988; Harnois, 2015). With this reasoning, the simultaneous experience of gendered ethnic discrimination and gendered race discrimination are made invisible when race and gender are mutually treated as analytical categories (Carastanthis, 2014; Lovell, 2015). Intersecting race increases the degree of inequality and oppression between Black African women as women, which can be compared and quantified (Collin, 1990). Most importantly, the consequences of studying race and gender are surprisingly similar in that they both emphasise heterogeneity and distrust analysis made from single generalisations and develop theoretical frameworks on the nature of race and gender (Ashfar and Maynard, 1994). Consequently, race does not just increase the subordination of women's experiences, it changes the nature of this subordination qualitatively that pinpoints the difference between Black African women.

Significantly, all levels of social life are accentuated through the emphasise on the nature of hierarchies by intersectionality. However, it is important to note, first, the three dimensions of race, ethnicity, and gender are components of social interaction and social structure (Shields, 2008). Secondly, the three dimensions of race, ethnicity, and gender entail differential access to resources resulting in inclusion and exclusion plus at times domination and oppression (Anthias and Yuval-Davis, 1992). Lastly, the three dimensions of race, ethnicity, and gender involve the representation of systems concerning needs and capacities that are used in everyday language embodied in official documents by the state and legislation (Anthias and Yuval-Davis, 1992). With this in mind, the emphasis given through intersectionality is race, ethnicity, and gender are always experienced simultaneously; and identity, categories, and experiences formed on inequalities positively reinforce one another (Harnois, 2015). Thus, the process of inclusion and exclusion, differential access to resources, and oppression and domination of one group over another group are all involved in race, ethnicity, and gender (Anthias, and Yuval-Davis, 1992). As much as race, ethnicity, and gender all have systems of representation, each dimension relates differently depending on a location in a state (Yuval-Davis, 1983; Anthias 1991; Anthias and Yuval-Davis, 1992). When it comes to gender, women and men are embedders differently depending on the place that creates the cross-cutting hierarchies resulting in women and men experiencing different privileges and subordination based upon their race, ethnicity, and gender (Shields, 2008). To conclude, intersectionality exposes domination of a group by producing both oppression and opportunity in Black African women and gives unacknowledged benefits for those hierarchies at the top (Bacca Zinn and Thorton Dill 1996; Shields, 2008).

2.5.4. Intersectionality Theory

Intersectionality Theory (IT) was developed by Crenshaw (1989) from the Critical Race Theory in trying to assess critically the relationship between race and gender at the time (Marfelt, 2016). It also came out of the Feminist Theory (FT) of colour pressing place at the time when feminist scholarship only focused on the middle-class and educated White women. Therefore, the comprehensive view of the positioning of women substantially acknowledges gender, interests by considering other important social identities like race and ethnicity of other women like Black African women (Moraga and Anzaldua, 1981; Hull et al., 1982; Dill 1983; Shields, 2008). With this reasoning, FT has been challenged for taking for granted the general assumption of gender and implying the homogeneity of gender (Shields, 2008) all Black African women are the same. The FT has been strongly critiqued for not acknowledging social identities and group membership that overlap and affect their experiences based on social identity and social categories (Shields, 2008). In this manner, IT engages in relationships between social identities and social categories which has since become crucial in feminist thinking (McCall, 2005) and highlights the most significant contribution to the FT presenting an understanding of gender from an African Context (Shields, 2008).

The founding principle of IT is that people live and experience multiple, layered identities derived from social relations, history, and the operation of power. In other words, people are members of more than one category or social group and at the same time experience advantages and disadvantages related to those different social groups and categories Ncube, 2018). In every influential establishment of IT is the fundamental assumption that intersectional social identities and social categories are determined about one another (Shields, 2008). The foundation of IT emerged from the production and reproduction of inequalities, oppression, and dominance of one group over another in which the starting point of the theory was recognising gender intersected with other dimensions of social identities and social categories (Shields, 2008). Therefore, IT recognises productive resources and major institutions are controlled by certain ethnic and racial groups implementing the legitimising ideologies such as social inequalities appearing to be natural (Styhre and Erickson-Zetterguist, 2008). In addition, according to Marfelt (2016) for this research, IT advocates for both oppression and privilege that depends upon the context that is Kenyan women, South African women based on race and ethnicity, and the subject being career advancement in the banking sector.

Intersectionality Theory provides two solutions; first, it points out the nature of socially constructed categories such as race, ethnicity, and gender and that they are never self-enclosed but negotiated endlessly and contested. Lastly, people are constantly exposed to different series of regimes of disciplines and oppression that categorise a person differently (Skeggs, 2004; Styhre and Erickson-Zetterguist, 2008). Intersectionality Theory transforms how gender is discussed due to its complexities (Shields, 2008). Therefore, being a Black African woman manager working in a bank implies at least three regimes will be in operation, according to the IT (Styhre and Erickson-Zetterguist, 2008). The first regime being the race and ethnicity of the Black Africa women emphasises the historical and social condition that pertains to personal biography (Styhre and Erickson-Zetterguist, 2008). The second regime will be a gender regime that organisations and society in Africa are gendered and adhere to gendered ideologies that reproduce social practices installed in ideologies (Styhre and Erickson-Zetterguist, 2008). The final regime will be the management regime that locates a Black African woman in a place where she is expected to comply with the beliefs of the organisation and managerial ideologies that rank on qualities such as efficiency rationale decision-making and financial performance (Styhre and Erickson-Zetterguist, 2008). Intersectionality Theory, therefore, clarifies intersectionality is never done, nor exhausted by its earlier comments, but instead an analysis in progress. Potentially there is always another set of concerns to which the theory can be moved and deployed (Carbado et al., 2013).

2.6. The glass ceiling

2.6.1. Concept of the glass ceiling

The glass ceiling is a term first coined in 1986 when Wall Street Journal reporters Carol Hymowitz and Timothy Schelhardt, highlighted the invisible barrier women faced when attempting to advance into senior management positions (Frazier, 2005; Wilson, 2014,). They defined the glass ceiling as an invisible, yet quite impenetrable, barrier that serves to prevent all but a disproportionately few women from reaching the highest ranks into top management, regardless of their achievement and merits (Lampe, 2001). The reasoning for this was on the premise that 'brain and competence' were only applicable only to a certain point to getting a promotion. Notably, the main reason being the CEOs promoted individuals with who they felt comfortable (Frazier, 2005; Wilson, 2014). In the traditional role, men ruled the corporate world while women stayed at home, took care of the children, and oversaw domestic issues of the family household (Wilson, 2014). During the second world war the workforce changed, and it saw women entering the workforce as men were sent to fight in the war (Frazier, 2005). When the war came to an end, many women returned to homemaking, however, in the 1960s and the 1970s women made a return into the workforce. As the decade progressed so did the number of women earning college degrees and entering the corporate world (Wilson, 2014).

For many years women have been part of the workforce but only recently has the working world changed for women (Higginbotham and Romero, 1997). During the 1950s and 1960s, women were considered as support staff and, significantly, very few were recognised for the advancement towards top executive management positions (Kephart and Schumacher, 2005). Recently the number of women in executive, managerial, or top management has increased. Despite the increase of women in top management, these numbers still disguise the reality that women continue to cluster at lower management, with lower authority and lower advancement potential than their male colleagues (Kephart and Schumacher, 2005). Women continue to compromise a larger percentage of lower-level managerial positions. It has been noted, the barriers that result in such disparities are often subtle and include lack of opportunities for women to advance, gender stereotype, and lack of commitment to gender equality and equal employment initiatives (Bell, McLaughlin, and Sequeira, 2002).

Since the inception of the glass ceiling over thirty years ago, the number of women in the workforce has increased, however, the number of women in Top Executive management positions has not kept the same pace. In contrast, men have greatly over the years overrepresented the elite group of Top Executive Leadership Positions (TELP) and continue to represent TELP in organisations (Padavic and Reskin, 2002). As with every issue, there are ideas and opinions on both sides of the glass ceiling debate. One opinion is the glass ceiling is a myth. The reasoning for this argument stemmed from a woman's personal choice and lack of effective skills to lead (Frazier, 2005; Wilson, 2014). Another reason for the lack of women in TELP is it was the woman's choice. This comes from women choosing to stay home to spend more time with their families and being willing not to put in long hours to get into the executive suite (Frazier, 2005; Wilson, 2014).

The twenty-first century provides an occasion to celebrate the remarkable progress made by women in the workforce today (Meyerson and Fletcher, 2000). Women now occupy seats in corporate boards, run major companies and importantly, regularly are featured on the cover of business magazines as power brokers and prominent leaders which was unimaginable more than half a century ago. Notably, over the last thirty years women have dramatically increased in lower and mid-level managerial positions, while the proportion of women reaching TELP remains relatively small (Powell, 1999; Dreher, 2003). But the truth is women at the TELP are still rare in many organisations (Meyerson and Fletcher, 2000) and the banking sector is no different. With this reasoning, it should be noted, the glass ceiling is not simply a barrier to an individual, based on a person's inability to handle a management position, but it applies to women as a group who are kept from advancing their career because they are women (Kephart and Schumacher, 2005).

The question is, does the glass ceiling still exist in the twenty-first century? Many would answer by saying yes, it does exist, while others say, no it does not exist. Despite the increase of women in TELP, women still have a long way to go and this is supported by the few who have made it to TELP. Few cracks may be showing on the glass ceiling, but it is firmly structured in organisations (Kephart and Schumacher, 2005). Moreover, as women advance, this does not come without a cost. Women must earn credibility, put in extra time before they are even considered competent, and be treated with respect, not only by men but by other women as well (Kephart and Schumacher, 2005). Significantly, it has been noted, women in management can advance just as far as their career in management before they encounter a glass ceiling that prevents their chances of advancing into Top Executive status (Powell, 1999; Dreher, 2003). As a result, many extremely intelligent and talented women are locked out before their time because they gave up on the continuous battle of having to prove themselves (Morrison, White, and Van Velsor, 1992; Kephart and Schumacher, 2005).

Lyons, (2002) states many women managers can identify their preferred career paths and can see the top of the corporate ladder, but unfortunately, they will not reach it simply because they are women. This indeed is a form of discrimination (Kephart and Schumacher, 2005). With this in mind, the glass ceiling is not something written in any organisational manual or even discussed at a business meeting, it is introduced as an invisible, covert, and unspoken phenomenon that happens to maintain the hands of TELP by men **(**Wilson, 2014). Once the glass ceiling is recognised, the campaign to change the workplace goes underway. Women have since dedicated themselves to cracking the barriers preventing the entrance of women into the executive suite.

Since the inception of the glass ceiling, it has long provided society with a dramatic look at the history of the concept and the discriminations and prejudice which women have faced and continue to face **(**Wilson, 2014). The term the glass ceiling was originally a metaphor, meaning the lack of women in the executive suite, however, over time, the term has come to mean more than a woman's quest into TELP, it has soon included minority groups. Then, the glass ceiling was defined as artificial barriers based on attitudes and organisational bias that prevented qualified women from advancing upward into TELP (Wrigley, 2002). As women progressed within the workforce the term the glass ceiling began to take on a much larger meaning **(**Wilson, 2014). After decades of referring only to women, the glass ceiling has now come to represent the barriers that minorities face in trying to get into TELP. With this reasoning, the glass ceiling now refers to the invisible barriers faced by women and minorities when trying to get into TELP (Wilson, 2014). Today, the term is used frequently as a much broader means of describing the barriers that negatively impact women's and minorities' professional ability (Kephart and Schumacher, 2005).

Today the women's movement has taken on a new, more complicated challenge with the glass ceiling. Initially, women were fighting to be accepted in the workplace and in particular in TELP, today it is evident that some women have achieved that. Notably, as women move up to top executive management positions, the number of women who reach TELP declines. Instead, "the old boys' network' still prevails (Kephart and Schumacher, 2005). Statistics suggest as women approach TELP on the corporate ladder, many jump-offs, frustrated, or disillusioned with the business world (Meyerson and Fletcher, 2000).

Asplund (1988) identified the reasons women managers were not advancing into TELP as the extent as their male colleagues. First, the positions women start are disadvantaged from the beginning into the workplace in that they are not promotion tracks. Second, women do not receive the same training and are not supported to attain this training needed to lead to promotions that are available to men. Thirdly, achievements made by women are not recognised or appreciated to the same extent as that of their male colleagues mostly by the men managers and even some women managers (Kephart and Schumacher, 2005). Interestingly, Asplundh's (1988) highlighted the reasons male managers thought were the causes for women not advancing like them; firstly, they stated women are not risk-takers like men; secondly, women do not get the needed support of their families to advance; and, lastly, women choose not to get promotions because of all the stress involved with the additional responsibility (Kephart and Schumacher, 2005).

The glass ceiling indeed has effects; firstly, it creates a perception that if the opportunity to reach senior management is limited because of gender, lower-level women managers will diminish their desire and motivation to compete at this level. As a result, the belief that hard work and performance will not pay off for women who compromise a large segment of the workforce will harm productivity at all levels of the organisation (Dreher, 2003). A second effect relates to a lack of diversity among members of Top Executive management teams with too much homogeneity that may lead to poor and costly decisions (Dreher, 2003). Thirdly, gender bases barrier reduces the supply of needed resources, skills, and talent under tight labour market conditions. (Dreher, 2003). Fourthly, Burke and McKeen, (1996) reported women are less satisfied with their jobs and have greater intentions to quit their organisations which are predominately males in top executive management, and have a glass ceiling that greatly affects their performance (Bell et al., 2002). Lastly, the glass ceiling is more than just hampering an individual, but it also hampers society as a whole. It effectively excludes the pool of potential corporate leaders by rejecting over one-half of our population. The economy is deprived of new leaders, new sources of creativity the "would be" pioneers of the business world (Wrigley, 2002).

In conclusion, focusing on the improvements that have been made helps take the spotlight from and shadow what women fear is going on, that women are still advancing at a snail's pace. For equal employment opportunities and in top management to be a reality, women will have to wait several even many lifetimes if it is to be achieved (Wrigley, 2002). The achievement of gender equality and equal employment opportunities must be combined with a committed effort from government agencies, corporate, educational institutions, and society as a whole. Without a commitment, it is all a waste of time and the glass ceiling will always be there preventing women from advancing their careers. An organisation's commitment to recruit, train and support all women who want the ranks of Top Executive leadership in the organisations, as well as the rest of society, will benefit from the cracking of the glass ceiling **(**Wilson, 2014). To fully understand our changing world and significantly the influence of women on it, demographic information that includes ethnicity and race must be considered when addressing the glass ceiling.

2.6.2. The glass ceiling and gender inequality

Gender inequality can be noted to take different forms depending on the economic structure and social organisation of a particular society and on the culture of any particular group within a society. It should be noted, the glass ceiling is a form of gender inequality and it is important to distinguish the two concepts (Cotter, Hermsen, Ovadia, and Vanneman, 2001). Significantly, all gender inequality is not the same, for example, gender inequality at the Top Executive suite is disparate from at the bottom, thus the mechanism that includes discrimination functions differently. With is in mind, these factors may have an impact in the early stages of a woman's career and as they move up into levels of hierarchy in an organisation (Cotter et al., 2001).

The glass ceiling is a specific form of gender inequality that should be distinguished from other forms of inequality. By defining the glass ceiling more precisely, it does not suggest the glass ceiling is much bigger or unjust as compared to other forms of gender inequality (Cotter et al., 2001). Neither is it suggesting the glass ceiling deserves more policy interventions than other forms of gender inequality. It is merely different and therefore because it is different, it requires to be distinguished from other forms of gender inequality (Cotter et al., 2001). The glass ceiling refers to the forms of gender inequalities women experience when getting to the top executive suite (Cotter et al., 2001).

With this reasoning, when defining the glass ceiling, one must recognise it reflects gender inequality that is unexplained by individual past achievement, competencies, and qualifications (Cotter et al., 2001). Also, the glass ceiling should be seen to reflect labour market discrimination and not just gendered labour market inequality. It is important to note, the usual, but imperfect method of detecting discrimination in any organisation is to first examine gender inequalities that have been unexplained by prior characteristics of the employees in that organisation (Cotter et al., 2001). Gender inequalities that have originated from previous discriminatory practise, for example, getting an education, training, choices that people make in pursuing non-market goals like having a family, volunteer work or even leisure are usually not considered as being part of the glass ceiling (Cotter et al., 2001).

It should be noted, gender inequality among TELP does not represent a de factor of the glass ceiling. This is because, if women in non-managerial positions experience the same degree of gender inequality in their work-life is the same as women in managerial positions, then what we see the women experiencing is not the glass ceiling but a pattern of gender inequality (Cotter et al., 2001). In other words, when the degree of gender inequality is the same at all levels in an organisation, whether managerial or not managerial, or when comparing both men and women in the workplace, the is no need for the glass ceiling concept, but we are observing gender inequality (Cotter et al., 2001).

Therefore, if an organisation has a gendered glass ceiling, gender inequalities will be persistent throughout the hierarchy structure of the organisation. As a result, the gender effect will be manifested as gender inequality, and specifically the gender inequality form of the glass ceiling (Cotter et al., 2001). The glass ceiling blocks women from on-job mobility in the organisation. Harlan and Berheide (1994) stated the glass ceiling apply to all women in the organisation, including those lower levels who have very limited career advancement opportunities. This suggests that women employees experience limited career advancement as witnessed by the lower pay and fewer benefits that they get (Cotter et al., 2001).

Many companies run and managed by men are working to create an environment that will fit both sexes. Today, some men do not embrace the traditional division of labour based on sexes (Meyerson and Fletcher, 2000). If this is to be taken into consideration, then men should not be blamed for the prevalent gender inequality and neither should women be blamed. And yet research has found that ever since gender inequality came as one of the business big problems in the corporate world, women have blamed themselves for it (Meyerson and Fletcher, 2000). This can be justified by the feeling reinforced by organisations that try to solve the problem by fixing women since they are thought to have the problem (Meyerson and Fletcher, 2000).

With this reasoning, over the past thirty years, many organisations have used three approaches to rout gender inequality, each approach, implying women are somehow to blame because they just do not fit in the organisation (Meyerson and Fletcher, 2000). To describe the three approaches, Meyerson and Fletcher (2000) replaced gender with height to explain these three approaches. They began by imaging a world in which everyone in power is under five-foot-five and the most powerful are rarely taller than five-foot-three. With this in mind, one would imagine the many years' Tall people have been discriminated against. As a result of this discrimination Tall people finally call for change and the Short people agree to make changes to the current unfairness that the Tall people face (Meyerson and Fletcher, 2000).

The first approach, the Short people attempt to right things by teaching Tall people to act like Short people to reduce their differences by stooping to fit in the doorways for example hunching over the fit in the small chairs in the conference rooms (Meyerson and Fletcher, 2000). This approach encourages the assimilation of women to adopt more masculine attributes and learn the games their mothers never taught them. The HR departments often train women to have more assertive leadership, decision-making and even play golf. The organisation organises lunch for the women and coaches them on how to speak in meetings and even suggests they take the tough guy assignments (Meyerson and Fletcher, 2000). This approach to gender equality does not work since the gendered organisation structures are still deeply rooted in the organisation. So, all the lunches organised and even the golf playing session do not change the fact that the gendered organisational structures are very much in place.

In the second approach, Short people make their world more accommodating to Tall people by fixing some structural barriers that get in their way. They built six-foot-high doors in the back of the building and purchase desks that do not knock the knees of the Tall people. In addition, they create less demanding career paths for Tall people for those who were unwilling to put up with the many realities of the Short world that just cannot be changed. This approach accommodates the unique situations of working women (Meyerson and Fletcher, 2000). These organisations provide mentoring programs to compensate women for the exclusion from informal networks. Some organisations have introduced alternative career paths of an extra year on the tenure clock to help women in their childbearing years. Also, some organisations have offered extended maternity leave, flexible working arrangements, and even rooms for nursing infants (Meyerson and Fletcher, 2000).

As much as the second approach of accommodation through special policies and benefits, it still does not give women a stand to play in an uneven playing field and does not level out the playing field itself. It still does not route out gender inequality in the organisation (Meyerson and Fletcher, 2000). For example, the mentoring programmes the organisation offers women may help women to meet key positions in the organisation’s hierarchy ladder, but it still doesn’t change the fact the informal networks between men are there, to which few women are privy and the fact that those in TELP determine who is going to get resources, the information and get the opportunities (Meyerson and Fletcher, 2000). It should be noted, having family-friendly programs does not challenge the belief of balancing home and work is fundamentally a woman’s problem. Furthermore, having policies on paper and initiatives in place in the organisation to eradicate gender inequality does not mean an organisation has gender equality (Meyerson and Fletcher, 2000). It is all determined by the organisation’s commitment to achieving gender equality otherwise having policies on paper and gender equality initiatives in place is just a waste of time if it is not fully supported and followed.

The third approach celebrates the differences of their Tall associates. It recognised Tall people stand out in the crowd, Short people identify Tall people can reach things on high shelves (Meyerson and Fletcher, 2000). As a result of this, Short people recognise the worth of the skills of the Tall people and put them to good use. Therefore, Short people create equity by putting Tall people in jobs where their height is an advantage. With this approach, the organisation foregoes assimilation and accommodation and instead emphasises the difference women bring to the workplace (Meyerson and Fletcher, 2000). With this reasoning, organisations facilitate sensitivity training to help train their male managers to appreciate the traditionally feminine qualities or styles, such as listening and working together. As a result of this, women's assumed differences are placed into jobs where they market products to women or the most common head-up HR initiatives (Meyerson and Fletcher, 2000). Significantly, telling people to value and celebrate the differences does not mean organisations will. For example, women are commended for holding teams together and further told "we could not have done it without you", but when promotions and rewards are distributed reality checks in, and their male colleagues get the promotions and rewards. Ultimately, this approach channels women into dead-end jobs and reinforces unhelpful stereotypes, hence, toughens the glass ceiling (Meyerson and Fletcher, 2000).

In conclusion, all the approaches mentioned above have significantly helped advance Black African women's careers into top executive management positions, but they have gone as far as they can. The reason is they offer solutions that deal with the symptoms of gender inequality rather than the source of inequality itself (Meyerson and Fletcher, 2000). Take for instance the first approach, now that Black African women executives are now playing golf and have used relationships formed on the fairways to move into top executive positions does it mean there is gender equality? The second approach, now that banks have put policies and initiatives in place to help accommodate women and to advance their careers, does this mean gender inequality is a thing of the past? The third approach, now that banks value and celebrate the difference Black African women bring to the table, does it mean gender inequality will end? Unfortunately, these approaches will never eradicate the deeply entrenched, systematic factors of gender inequality within the organisation structure that prevent Black African women from advancing their careers into Top Executive leadership positions.

2.6.3. The glass ceiling and discrimination

The glass ceiling is a form of discrimination that affects women in an organisation, and it is a crucial factor in the lack of access to Top Executive Leadership Positions (TELP). The term the glass ceiling refers to an invisible barrier that blocks women from advancing to TELP in an organisation (Bell McLaughlin and Sequeira, 2002; Cotter, Hermsen, Ovadia and Vanneman, 2001). It should be noted, these barriers reflect discrimination which is an obvious line between those who prosper and those who are left behind. The glass ceiling is the unseen yet unbreakable barrier that prevents women from advancing into TELP in an organisation regardless of their achievements, qualifications, or competencies. The glass ceiling suggests it is a particular form of discrimination (Cotter et al., 2001).

Notably, the glass ceiling is not a claim about the existence of discrimination within organisational hierarchies, instead, it claims that discrimination increases as one moves up the organisational hierarchy (Cotter et al., 2001). Ferree and Purkayastha (2000) highlight there is more discrimination as one moves up into TELP. They further highlight that even if women's lower chances of advancing are constant, this represents more discrimination at the top organisational hierarchy because of past discrimination (Cotter et al., 2001). The glass ceiling is not basically that there are disproportionately fewer women in TELP, neither is it a claim that discrimination against women is prevalent at TELP (Wright and Baxter, 2000). Rather discrimination is deeply rooted in the organisational culture that is virtually unnoticeable that even women who feel the effects are often hard-pressed to know what hit them (Meyerson and Fletcher, 2000).

There was a time when it was easy to highlight discrimination in the working environment. For instance, a woman would lose a promotion to a male colleague who was less inexperienced, or a woman would find herself demoted after she came back from maternity leave (Meyerson and Fletcher, 2000). Today such cases are there, but rare and have been wiped out by law as organisations have increased their awareness that they have nothing to gain and much to lose by preventing women out of TELP. This however does not mean discrimination has gone, it has just gone underground. It should be noted, today discrimination against women has taken another form in the plethora of organisational culture and work practises that only appear to be unbiased (Meyerson and Fletcher, 2000). They are very common, customarily woven into the fabric of the organisation's culture of the status quo, which is why most people do not notice them, let alone question them. As a result, they create subtle patterns of systematic disadvantages and barriers preventing all but a few from career advancement (Meyerson and Fletcher, 2000).

Due to discrimination, women are exposed to a more rigorous selection process as one moves up the organisational hierarchies. Notably, women in the available pool of potential candidates for the following promotions are more likely to be more qualified than men in that pool. In the face of an increasing quality differential in favour of women, then even a constant differential probability of promotion in favour of men. This constitutes an intensification of discrimination against women in the workplace (Wright and Baxter, 2000). In addition, the disparities in earnings and positions cannot be completely explained by the difference in education, training, job tenure, or work experience, leaving much to be attributed to discrimination (Bell et al., 2002).

Today, even though women have made substantial progress into top executive management positions, nevertheless, Black African women remain a minority and underrepresented in managerial and top executive managerial positions of power (Bell et al., 2002). Black African women are faced with systematic barriers to promotions into TELP. These barriers include direct discrimination in promotion decisions; gender oppression built into organisational structures reinforced by the organisational culture and social environment; women within the labour market face disadvantages concerning their occupation choices, earnings, the prestige of which they are more intense at higher levels of hierarchy and lastly, women are faced with occupational segregation (Wright and Baxter, 2000).

Discrimination against Black African women in the workplace is still a continuing problem today in many organisations. Societal norms and perceptions of gender-appropriate occupations have resulted in sex segregation (Bell et al., 2002). Black African women still constitute a majority of so-called feminine female occupations such as personal assistants, secretaries, human resource managers, cashiers, nurses, flight attendants, and in positions of support for men (Ross and Gatta, 2001; Bell et al., 2002), whereas men still hold the majority of so-called male occupations such as engineers, chefs, pilots, production supervisors, IT managers, finance managers, etc. (Kephart and Schumacher, 2005). Significantly, it is important to note, seven out of ten of the most common occupations women hold are sex-segregated, which are not only characterised by low pay or low status but are also having a short career ladder (Bell et al., 2002). This phenomenon of sex segregation is known as occupational segregation and is still very common within the organisational culture of many organisations and proving the point that the traditional framework of the “good old boys’ network” still triumphs (Kephart and Schumacher, 2005). In conclusion, it can be noted, the relationship between discrimination and the glass ceiling is they are all factors that play a role in blocking women from climbing up into top executive management positions in an organisation (Bell et al., 2002). On the other hand, women are agents of their career advancement, as much as victims of discrimination and bias (Van Vianen and Fischer, 2002).

2.6.4. The glass ceiling and organisational culture

There is no one definition of culture. Culture can be defined as being much more than one’s skin colour, ethnicity, gender, physical ability, nationality, social-economic class, an industry where one works, the organisation in which they work, and further, the department or professional differences (Wilson, 2014). Culture is a set of values, attitudes, and beliefs shared by a group of people in which sets the standards of behaviour required for continued acceptance and successful participation in the group (Wilson, 2014). Organisational culture is the values and behaviours that contribute to the unique social and psychological environment of an organisation. Organisational culture includes an organisation's expectations, experiences, philosophy, and values that hold it together, and is expressed in its self-image, inner workings, interactions with the outside world, and future expectations. It is based on shared attitudes, beliefs, customs, and written and unwritten rules that have been developed over time and are considered valid. Also called corporate culture, it's shown in the ways the organisation conducts its business, treats its employees, customers, and the wider community, the extent to which freedom is allowed in decision making, developing new ideas, and personal expression, how power and information flow through its hierarchy, and how committed employees are towards collective objectives (Business dictionary).

Therefore, an organisation’s culture can either foster or hinder women’s aspirations for promotion. As a result of disproportionately employing women in jobs that lack regular promotion procedures, employers effectively discourage some women to surrender aspirations of advancing into top executive management positions (Cassirer and Reskin, 2000). Burke and Collins (2001) discovered male employees intentionally generate organisational barriers that freeze women’s advancement into Top Executive Leadership Positions (TELP). At a cultural level, the dominant male network fosters solidarity between males and sexualises, threatens, marginalises, controls, and divides women through organisational power structures (Burke and Collins, 2001; Richardson and Loubier, 2008).

The philosophy, religious concepts, ideas, and traditional organisational culture based on command-and-control hierarchies, affects the mindset are evident in all facets of our lives and continue to impact our constructs of family, pay equity, balance in domestic versus job-related duties, and of course, balance in leadership (Kephart and Schumacher, 2005). Women have often been silenced and banned from the dominant organisational culture by the selection process that is biased against women. The exclusion mechanism such as gender stereotypes, gender schemes, or prejudiced attitudes all plays a crucial role that influences the evaluation of women. However, it should be noted, women are not merely victims of the dominant organisational culture. Women are actively opposed and discriminated against by organisational culture (Van Vianen and Fischer, 2002).

The phenomenon of organisational culture has had men feeling threatened by women and needing to protect and maintain their positions of power (Wrigley, 2002). As a result of organisational culture and maintenance of men's power, several unwritten rules like women are ok to be employed, but only for specific positions or specific types of jobs in certain areas in banking (Wrigley, 2002). Women will work harder than men and because women are willing to work harder, they will be given more and more work. Gruing and Dosier (1992) state that subtitles of the organisational culture contribute to discrimination against women as much as the more overt rules of the organisation (Wrigley, 2002).

Notably, organisational culture is directly reflected in specific motives by women to reject promotions. Powell (1999) examined the specific concerns for women and the obstacles women faced to get into TELP. The frequently mentioned concern for women was workload and work-home conflict. These concerns were caused when challenged by the organisational culture which was a high achievement, effort, and competition as the rule. This organisational culture, values require an employee to almost totally surrender to the job, which is a challenge for women than men to achieve. As a result of these women would have a workload and work-home conflict and would decline an offer for promotion into a TELP (Van Vianen and Fischer, 2002).

Women are confronted with two main concerns regarding organisational culture on their way to TELP which restrains them more than men. Firstly, when women first step into management which a smaller number take this step due to, they feel less attracted to TELP because of weaker masculinity. Secondly, the concern is when they step into middle management to Top Executive management. Although women in middle management are hardly restrained by their feminity, due to the masculine organisational culture they were seen not as ambitious in pursuing a TELP. It can be noted, this was mainly due to women wish to maintain a work-life balance and to protect themselves against stress and time investment that a TELP requires (Van Vianen and Fischer, 2002). This is all because of the organisational culture and the role it plays in the glass ceiling. For example, Jack Welch, former CEO of General Electric, was quoted as saying the ability to balance work and family obligations is still a right that is earned, not assumed for women in the workplace (personal communication, 2005). These principles and expectations of working women continue to be embedded within the organisational culture. Furthermore, these organisational cultures are deeply rooted in all that the organisation does (Kephart and Schumacher, 2005).

With this reasoning, it can be stated that as long as organisations continue to stress the need for sacrificing one's private life to be able to reach TELP, the glass ceiling will be always be existing and women will remain a great minority in these positions (Van Vianen and Fischer, 2002). From this perspective, one could indeed argue that organisational cultures prevent women from entering the TELP. If organisations are committed to assigning more women to TELP, they should be aware high salaries and facilities that symbolise higher status will not attack these women. Instead, they should put more effort into changing their organisational culture and their Top Executive management culture, and reprogramming the top managers' minds by emphasizing that a good manager has a balanced work-life (Van Vianen and Fischer, 2002).

The crucial conclusion drawn is that organisations are based on norms and beliefs which are often adhered to by men than women. Some of these masculine organisational cultures consist of unspoken norms, hidden assumptions and organisational practises that promote forms of communication, views of self-approach to conflict, images of leadership, organisational values, the definition of success, and good management which are stereotypically masculine (Maier, 1999; Van Vianen and Fischer, 2002). For a long time, male-dominated organisational cultures have been referred to as the discourses on organisational barriers to the career advancement of women (Maier, 1999). The masculine organisational culture is a likely explanation for the glass ceiling phenomenon (Van Vianen and Fischer, 2002).

2.6.5. The glass ceiling and leadership

In the early twentieth century, scholars studied leadership traits and determined what factors made great leaders. They came up with “Great man” theories that focused on identifying the distinctive qualities and characteristics that were possessed by great political, social, and military male leaders which were mainly associated with White men (Northouse, 2010). It was believed whoever had these characteristics made great leaders (Davis and Maldonado, 2015). With this reasoning, for several hundred decades that have passed, today, many organisations still function from the basis of thinking women are in some way deficient and not equal to men when it comes to leadership (Lampe, 2001). Furthermore, throughout the history of management theories, male ideals have and continue to dominate the evolution of organisations. Organisation’s leadership structures were developed through masculine principles that included operation under autocratic leadership styles, top-down decision-making structures, and the expectation of dedicating one’s life to one’s job (Kephart and Schumacher, 2005).

To build the case further, there is empirical evidence that suggests the role of a manager is more associated with masculine characteristics than with feminine characteristics (Powell, 1993). Managers, in general, are presumed to be decisive, rational, and ambitious (Vianen and Fischer, 2002). Precisely, managers who were men perceived the characteristics needed for effective management are those characteristics that are generally male attributes (Burke and Collins, 2001). With this reasoning, male managers may not consider female characteristics as important for effective management and can therefore negatively influence promotion opportunities in an organisation (Burke and Collins, 2001; Richardson and Loubier, 2008).

Further, the conventional wisdom of the 1980s stated women were fated to occupy only supporting roles in the organisation which was due to their inherent female weaknesses – too friendly, too helpful, and their inability to take charge and lead (Kephart and Schumacher, 2005). With these assumptions of leadership styles between men and women, they make it harder for women to advance into top executive leadership positions (Heilman, 2001). The defined traditional model of leadership presumes good leadership is fundamentally masculine. Such masculine styles include being, organised, a good decision-maker, assertive and strategic, have and continue to be associated with good leadership. In contrast to the feminine style that includes caring, compassionate, sensitive, democratic, responsive, participatory, and nurturing (Davis and Maldonado, 2015).

In research that has been done, the contents of leadership have been studied (Hofstede, 1998) and have been defined as masculine styles and feminine styles. These masculinity and femininity leadership styles are similar and have been described by various authors in the area of organisational psychology as power-oriented style versus the people-oriented style of leadership (Williams, Dobson and Walters, 1989), power and achievement style versus support and role style of leadership (Schein, 1997) and rational goal style versus human relations style of leadership (Quinn, 1988). With this reasoning, the masculine style can be summarised as promotional independence, autonomy, competition, hierarchical relations, task orientation, and the establishment of status and authority. In contrast, the feminine style has been summarised as promotion of relational self, participation, maintaining balance in life activities, and working together within the organisation (Maier, 1999). Therefore, in many organisations who have a large majority of the Top Executive Managers and Directors are men and are presumed to observe more masculine values than feminine values resulting in the organisational culture being dominated by masculine norms and values (Van Vianen and Fischer, 2002).

Significantly, whenever a female gender role is inconsistent with a leadership role, prejudice towards women as leaders is the common result. It is very unfamiliar for many organisations with the setting of a woman possessing a significant amount of authority that involves decision-making power (Eagly, 2005). Not only do people doubt women possess appropriate abilities and competencies, but also resent the changing of the expected and usual hierarchical relationship between men and women, according to the traditional masculine model of leadership (Eagly, 2005; Davis and Maldonado, 2015). As a result of this reasoning, organisations today still perpetuate double standards for women managers leaders and men leaders. Many times, women are challenged when working in male-dominated organisational cultures because for them to advance their career, they typically have to adopt the organisational culture by taking on male characteristics and values (Davis and Maldonado, 2015).

The prejudice against women leaders mainly arises in circumstances when they are perceptions of incongruity between the feminine gender and the leadership roles in an organisation. With this thinking, Eagly and Karau (2002) described two forms of prejudice that women leaders face in organisations. The first form of prejudice is a less favourable evaluation of women’s leadership potential (Richardson and Loubier, 2008). This can be said to have originated from the activation of descriptive beliefs about female characteristics and the resultant attributes of feminine stereotype qualities to women which are unlike the qualities expected or desired in leaders. The second form of prejudice is the less evaluation of the actual leadership behaviours of women than men, which originated from the prescriptive standards of leadership. Therefore, when women occupy leadership roles, they are faced with biased appraisals originating from the nonconformity of the femininity sociocultural expectations (Richardson and Loubier, 2008).

Research has found women’s Executive management style differs from men’s executive management style in many ways that enhance their success which is explained in how they handle the management (Bell, McLaughlin, and Sequeira, 2002). Men have thought to be generally competitive, independent, risk-takers, and concerned with status and authority, whereas women are generally thought to be perceived as caring, possess interpersonal skills, and viewed as better suited for group work, team building, displaying empathy, and working together (Van Vianen and Fischer, 2002). Women’s feminine leadership style is more likely to lead an organisation from the centre of a network of interrelated teams rather than from the traditional masculine command style of leadership (Bell, McLaughlin, and Sequeira, 2002). Furthermore, men are more likely to use the power that comes from their organisation’s position and formal authority, whereas women ascribe their power to their characteristics like hard work, interpersonal skills, charisma, or even personal contacts rather than to the traditional organisational stature (Rosener, 1990). As organisations continue to assess promotability qualities based on masculine versus feminine leadership style, this gender bias remains as one of the main reasons women are held back by the glass ceiling into top executive positions (Kephart and Schumacher, 2005).

Besides, research has also found male managers are very much like female managers. Eagly and Johnson (1990) found there was a very small difference between the women's and men's styles of management when analysing gender differences in leadership. Additionally, a similar pattern was found concerning the personality characteristics of women managers and men managers. The reasoning being women who advanced into top executive management positions adopted and resemble men in their personality and characteristics (Van Vianen and Fischer, 2002). Further, Book (2000) found the women who advanced into TELP did so at a heavy price at the cost of their perceived femininity. Therefore, for women to be successful and crack the glass ceiling they have to adopt masculine characteristics, male methods, and even dress code, to excel because of the typical negative traditional stereotype associated with being women. Winning at any cost has become the mantra for some women trying to fit into the "old boys' network" (Book, 2000; Kephart and Schumacher, 2005).

With the outcomes of the above research, different conclusions have been drawn on whether masculine or feminine leadership styles are most effective for women managers. Some have argued women should indeed adopt more masculine characteristics if they are to advance into top executive management positions, whereas others have advocated women managers who still display a feminine leadership style should be considered as effective managers and should be able to advance into TELP (Van Vianen and Fischer, 2002), whereas others advocate female managers who display leadership styles different from men's should still be considered effective (Baumgartner and Schneider, 2010). With this reasoning, it should be noted, women's leadership style is natural, unique to the individual, and feminine, rather than the forced masculinity that is traditionally thought to be suited best for TELP. Therefore, if women can use their feminine characteristics and inherent leadership styles they naturally possess, they can still be great managers (Baumgartner and Schneider, 2010). Feminine leadership management style can be credited for effectively managing and inspiring performance and possessing a high level of cultural competence and offering attributes such as inclusivity, working together, democratic and participation in the organisation (Davis and Maldonado, 2015).

In conclusion, as much as a few women have been able to crack the glass ceiling and make it to top executive positions, the organisational policies subtly maintain the status quo and still keep men in positions of power (Davis and Maldonado, 2015). Organisations continue to support reward masculine values and reward behaviours that conform to gender-based values. Stereotypes still very much persist as women managers who engage in their feminine leadership style have trouble advancing in their careers (Kephart and Schumacher, 2005). The change from the traditional leadership style is slow since many organisations are structured to reward masculine behaviours and protect the dominant power structure that is deeply rooted in them. As a result, the gendered-based stereotype and closed circle known as the "old boys' network" is strongly maintained (Richardson and Loubier, 2008). Women for too long have carried and continue to carry water in the name of advancing into top executive management positions with limited success as the parity between men and women continues a downward trajectory (Davis and Maldonado, 2015). Therefore, these masculine organisational cultures form one of the core elements that build the foundation of the glass ceiling in the organisation (Van Vianen and Fischer, 2002).

2.6.6. The glass ceiling in an African context

The glass ceiling history dates to 1986 representing the invisible block that limits career advancement for women. In recognising the glass ceiling, it was later defined in 1995 as the barriers that hindered women from getting opportunities for career advancement (Mangatu, 2010). In an African context of the glass ceiling, the glass represents the actual block while the ceiling represented the obstacles that are not immediate and are undocumented policies and practices like race and ethnicity (Mangatu, 2010). The manifestation of the glass ceiling differs between African countries and different financial institutions in the banking sector. The manifestation of the glass ceiling can be seen at different levels depending on the structure of the banking institution that is influenced by internal and external factors (Suda, 2005; Mangatu, 2010). The first level is felt at executive and senior management levels, the second level is the middle-level management in the banking sector. The third level is at lower grades of management where women are engaged in functional areas that are nonstrategic while men are engaged in key areas that allow them to advance their careers.

The glass ceiling is culturally determined based on the racial and ethnic difference between African women. The culture of an ethnic group defined the gender role of African women (Littrell and Nkomo, 2005). The societal expectations and values perpetuate the gender role in an ethnic group. This gender role created by the culture of different races and ethnic groups governs the way of life throughout the existence of Africa women (Littrell and Nkomo, 2005). Traditional beliefs and cultural attributes of different races and ethnicities usually glorify the masculinity of good leadership (Mangatu, 2010). In Africa, masculinity and femininity dimensions differ depending on the country of context like Kenya and South Africa in the context of race and ethnicity of African women (Littrell and Nkomo, 2005). Masculinity is defined by society as men are tough, assertive, and focused on material success, while a feminine society is one defined by both males and females are tender, modest, and focused on the quality of life (Littrell and Nkomo, 2005). In Africa, having ambition and decisiveness are seen as masculine, whereas gentleness and caring are seen as feminine (Littrell and Nkomo, 2005).

The glass ceiling phenomenon is largely identified in the banking sector (Mangatu 2010). The KAASSA African women in the leadership Report (2016) also identified the glass ceiling in the banking sector as high and that tokenism was highest. The leadership and management positions in the banking sector are usually referred to as the “old boys’ club”, implying top leadership and management is reserved for men (Mangatu, 2010). The “old boys’ club” is defined as an informal network organised for high-status males, according to the masculinity principle that fortifies male domination and elites. The “old boys’ club” involves informal groups of Kenyan and South African men in the banking sector that have the authority to decide who gets what job and who gets a career advancement (Mangatu, 2010).

Kenyan Black African women are still assigned secondary place in terms of leadership due to the prevailing culture and customs that are practised. Gumbi (2005) demonstrated how leadership is a man’s world and male-dominated organisations. Leadership is gendered and approved within a gendered context based on race and ethnicity (Littrell and Nkomo, 2005). All though generally, all South African women face the glass ceiling, Black African women remain underrepresented in management and leadership positions (Littrell and Nkomo, 2005), and the extent to which race and ethnicity play is still unknown. In Kenyan, the glass ceiling phenomenon has mainly focused on the numerical representation of women (Mangatu, 2010) and from South African studies it is no different. Many Experienced and qualified Black African women have seen their capabilities being achieved beyond the glass ceiling, but numerous invisible obstacles referring to race and ethnicity continue to frustrate their efforts to advance their careers (Mangatu, 2010). There seems to be a lack of knowledge about the experiences and obstacles that Black African women face based on their race and ethnicity. Instead of additional statics being generated to support the glass ceiling, Black African women's experiences need detailed exploration to determine the other social identities and social categories that play role in their career advancement in the banking sector (Mangatu, 2010).

2.7. Conclusion of literature review

The analysis of the literature review forms the foundation for intersecting race and ethnicity when exploring the glass ceiling in the banking sector. It conceptualises the concepts of ethnicity, race, intersectionality, and the glass ceiling, however, it does not address the research objectives and answers the research questions. The literature review reveals there is a paucity of research that addresses race and ethnicity of Black African women from Africa especially in the banking sector which has not been addressed. The Black African women managers in Kenya and South Africa remain invisible due to the intersectionality of race and ethnicity that has not been understood or the extent to which they play in the career advancement of Black African women is still not addressed. The obstacles Black African women in management experience have not yet been described properly in the Kenyan and South African banking sector. Understanding the dimensions of race and ethnicity in Black African women is a crucial step in addressing the glass ceiling in the banking sector in Africa. The glass ceiling remains more about Black African women's representation than understanding the diversity and complexities of Black African women in management concerning race and ethnicity that has not been analysed.

Even though the literature review provides an understanding of the concept of the glass ceiling, it does not identify the reasons as to why some Black African women have been able to crack the glass ceiling in the Kenyan and South African banking sector. For this research, theories are interrelated consisting of Social Identity Theory, Self-Categorisation Theory, and Intersectionality Theory to conceptualise the glass ceiling because aspects of career advancement opportunities were created by an intersection of race and ethnicity producing a glass ceiling among Black African women. The interrelation of the three theories did not address the research objectives by providing recommendations to the stakeholder on how to help crack the glass ceiling for Black African women in the Kenyan and South African banking sector. The literature review conceptualises the concepts of race, ethnicity, gender, and the glass ceiling in the Kenyan and South African banking sector, but it does not still fall short of fully addressing the research objectives, or answering the research questions corresponding to address the research objectives. The research gap identified in the literature review evolves around the five research objectives that have not been answered. The research questions include:

- What is the intersectionality of race, ethnicity, and career advancement for Black African women in the Kenyan and South African banking sector?
- What are the obstacles Black African women in management still face with career advancement in the Kenyan and South Africa banking sector?

- What is the diversity of Black African women in management with regard to race and ethnicity in the banking sector in Kenya and South Africa?
- What are the reasons some Black African women have cracked the glass ceiling in the banking sector?
- What recommendations can be given to the stakeholders to help overcome and crack the glass ceiling?

These research questions correspond with the research objectives and are now dealt with in empirical research. In this manner, the research methodology attempts to address the research objectives and answer the research questions. This is further explored in the research methodology in the next chapter.

Chapter three: Research methodology

This chapter provides is an overview of the research methodology used in gathering the relevant data to address the research objective. The primary objective of this research was to understand the intersectionality of race, ethnicity, and career advancement for Black African women in the Kenyan and South African banking sector. The critical issues in the research methodology and framework that underpinned addressing the research problem to provide answers to the research objectives which are discussed in this chapter as follows.

3.1. Research Paradigm

A research paradigm is a way in which a social phenomenon was examined to gain a particular understanding and explanation for a phenomenon (Saunders, Lewis, and Thornhill, 2009). A research paradigm is made up of two research philosophies namely ontology and epistemology. Ontology is about understanding how things are and how things work (Saunders et al., 2009). It is the nature and construction of reality by understanding how the world operated, and the views held by objectivism and subjectivism (Saunders et al., 2009). Firstly, objectivism is the position that social entities exist externally to social actors. Secondly, subjectivism is when social phenomena were created from the perception and the consequences of the actions of the social actors (Saunders et al., 2009). Furthermore, for this research, constructionism also referred to as subjectivism is an ontological position that claimed social phenomenon and their meaning that were continually being established by social actors (Creswell, 2013).

A constructivist research paradigm was applied for this research because it enabled Black African women to seek an understanding of the world they lived in and the place they work in. The Black African women were able to develop subjective meanings to their experiences directed towards certain things that were multiple and varied, resulting in the research on the complexities by narrowing down the meanings into a few categories. The main aim of this research was the reliability of the participant's view of the glass ceiling being studied. Therefore, semi-structured in-depth questions were required to enable the participants to express their experiences which are often subjective and negotiated socially and historically. Life experiences are not just imprinted but are formed through historical and cultural norms actively functioning in a Black African woman’s daily life. Constructivism addressed the process of interaction between Black African women (BAW) by placing concern on specific contexts where they came from, where they lived, and the place where they work to be able to understand the glass ceiling through the historic and cultural setting of the BAW in the research.

Epistemology is the acceptance of the knowledge that involves different forms of knowledge of reality, the nature of the relationship that exists between the inquirer and inquired by asking how they know and understood (Saunders et al., 2009). It was the understanding of the scope, the possibility, and the general basis of knowledge. Further, realism as a branch of epistemology assumed the development of knowledge with a scientific approach in which supported the data collection and the understanding of the data (Saunders et al., 2009). In business and management research, the relevance of realism becomes clearer when there is a construction of two forms of realism (Saunders et al., 2009). In contrast to other research philosophies, realism for this research did not lower the value of knowledge from natural and social worlds obtained from value-free observation, nor direct perception, nor did it declare ontology was dead since in the real world all knowledge required human interpretation for people to understand (McCall, 2005).

Realism states that the restrictions on knowledge were put by the real world so that some interpretations were equally acceptable when understanding a social phenomenon (McCall, 2005). Realism opposes the advancing that some scientific explanations were more accepted than others yet maintaining the real world was not completely knowable due to human interaction and interpretation (McCall, 2005). This was why realism maintained a crucial place in the theoretical development of knowledge about social phenomena that would be considered invisible. Business and management research focuses on the social world (Saunders et al., 2009). Bhaskar (1989) identified the epistemology of critical realism by pointing out the only way for researchers to understand the social world was through understanding the social structures that had given rise to the social phenomena they were trying to understand. Critical realism is what we experience from the real world (McCall, 2005). Significantly, for this research, critical realism claimed Black African women's experiences in the world, how the world conveyed itself, and the mental processes involved in interpreting the world as it conveyed itself. It positioned the knowledge of reality as a product of social conditioning that could not be understood independently by social actors. Consequently, for this research, critical realism recognised the significance of multi-level study between BAW as an individual, a group, and the organisation as a whole, thus facilitating an understanding of the intersectionality of race, ethnicity, and gender, and the glass ceiling.

Research is based on two types of reasoning: deductive, and inductive reasoning. This research adopted an inductive reasoning approach. An inductive approach facilitated a better feel of what was going on and as a result, provided a better understanding of the phenomena being the glass ceiling and the nature of the research problem. Primarily, the main concern of an inductive approach is in the context in which the social phenomena being studied took place, and that is why small samples are more appropriate than large ones (Saunders et al., 2009). With this reasoning, such a tradition of the inductive approach is employed in qualitative research to collect data to establish a better understanding of a social phenomenon. Therefore, an inductive approach for this research emphasised the collection of qualitative data that gained a better understanding of how: first, Black African women attached themselves to events. Secondly, a more flexible structure was not fixed for the research. Thirdly, an in-depth understanding of the context of where the research was being conducted. Finally, the realisation that the research process was not concerned with generalising results since the sample size was small (Saunders et al., 2009).

On answering the research problem and research objectives, this research applied an ontological philosophy to try and understand the intersectionality of race, ethnicity, and gender in the Kenyan and South African banking sector. A constructive ontology was suitable for this research as it helped provide an understanding of the glass ceiling through the historic and cultural setting of the BAW in Kenya and South Africa. A constructive ontology also facilitated the exploration of the interaction between the BAW by placing them in the specific context being Kenya and South Africa, and where they work in the banking sector. An epistemology philosophy for this research accepted the different forms of realities experienced by the BAW and the relationships that existed between the BAW and the banking sector in Kenya and South African. Critical realism epistemology was suitable for this research because it recognised the multi-level study of a Black African woman as an individual, BAW as a group, and the banking sector as a whole. Critical realism was appropriate for this research because it acknowledged the nature of various relationships that do exist which facilitated the understanding of the intersectionality of race, ethnicity, gender, and the glass ceiling in the Kenyan and South African banking sector. In conclusion, to be able to answer the research questions to the research objectives, an inductive approach was considered suitable for this research as it provided a better understanding of the glass ceiling for Black African women in the Kenyan and South African banking sector through a qualitative approach which is discussed below.

3.2. Research Strategy

Saunders (2009) classified a research purpose into three groups, namely, exploratory research, descriptive research, and explanatory research. This research was explanatory. Explanatory research for this research identified and established the relationships between social actors when studying the glass ceiling, to explain the relationship between race, ethnicity, and gender in the Kenyan and South African banking sector. Therefore, this research strategy was used to answer the research objectives guided by the research purpose. With this being explanatory research, a qualitative empirical research approach was utilised to guide address the research objectives.

A qualitative research approach is used to explore and provide a better understanding of the meaning as to why an individual or a group of people perceive things the way they do or understand the nature of relationships between categories (Creswell, 2013). The process of qualitative research involved; emerging of questions, procedures, data collection in participants setting, data analysis built inductively from identified themes that result in the interpretation of the meaning of the data. Therefore, qualitative research provided an explanation and a better understanding of a complex issue. In contrast, the main aim of quantitative research is to test the pre-determined hypothesis and answer more mechanistic objectives through generalised results, and additionally, it fails to understand there is significant usefulness in studying small samples (Marshall, 1996). Hence, adopting a qualitative approach for this research addressed Marshall (1996), that indeed a sample size could adequately answer the research objectives.

Sutton and Schurman (1988) and Cox (1990) recommended when intersecting race and ethnicity, a qualitative approach should be adopted. The rationale for the qualitative approach included the belief that race, ethnicity, and BAW in the research were inherently biographic and autobiographic hence the complexity of the topic made quantitative approaches such as surveys and mass samples inappropriate (Cox, 1990). Further, it recognised that they were some informants who were richer in information than others, and they could give a deep insight and understanding of the phenomena being studied (Marshall, 1996). Qualitative research was appropriate for answering the research objectives of this research which provided an explanation and a better understanding of the complexity of the intersectionality of race, ethnicity, gender, and the glass ceiling. Qualitative research enabled this research to use a target audience of BAW managers in Kenya and South Africa to understand the relationship between race, ethnicity, and women in the banking sector. Thus, this research engaged an in-depth study of the small group of BAW managers to address the research objective.

3.3. Intersectionality approach

An intersectionality approach for this research highlighted the layered understanding of the relationships between race, ethnicity, and gender of Black African women. An intersectional approach neither constructed categories like race, gender, and ethnicity as autonomous categories of analysis nor attempts merely to add one category to another, in a process known as additive analysis (Zerai, 2000). The intersectional framework examined all the three categories of race, gender, and ethnicity simultaneously to get some sense of how these spheres of inequality supported each other to maintain the status quo (Zerai, 2000). An intersectionality approach recognises “race, gender and ethnicity as interlocking spheres in which domination occurs” (Zerai, 2000).

The three approaches to carrying out an intersectionality approach as a major research paradigm are Anticatergorical Approach, Intracategorical Approach, and Intercatergorical Approach (McCall, 2005). The differences between the three intersectionality approaches are based on the idea of categorisation and the different levels of complexity (McCall, 2005). This research adopted an Intercatergorical Approach (IA) which is also referred to as the Categorical Approach (CA). It is the least known among the three Intersectionality approaches (McCall, 2005). It helped in understanding the kind of relationship between the social categories, and most importantly the changing nature of the social groups rather than the representation and definition of such social groups. McCall (2005) stated an IA first observed the relationships of inequality among already established social groups, as ever-changing and imperfect and took the relationships as the centre of analysis. Furthermore, IA acknowledged the nature of social relationship categories represented at any given place and point in time by maintaining a critical stance towards categorisation (McCall, 2005). The main task of IA was to expand those relationships requiring the provisional use of categories that already existed by analysing how they related with one another.

According to McCall (2005), an IA explored whether meaningful inequalities did exist among social categories in the first place, for example, discrimination and inequalities, which were once great, but now are insignificant or in one location they were once big, but they were minor in another location. From this perspective, IA for this research opened the opportunity of broad social categorising hence minimising the extent of complexity by treating the different complexities and inequalities between groups as the hypothesis. It focused on the structural relationships of inequality and discrimination among already constituted social categories and then proceeded to explicate those relationships. Consequently, analysing structural relationships made categorisation inevitable. However, IA for this research did not focus on complexities with a single group or single category, or both, but instead, it focused on the complexity of relationships among social categories with single social groups across and within analytical categories. Therefore, the complexities of IA began from a single dimension of multiple categories rather than embracing the full range of each of the categories, for example, all genders (Nkomo, 2013).

The subject of this research was multigroup and the method was systematic comparative. Contrary to single-group studies that analysed the intersection of one dimension such as gender of multiple categories, multigroup studies analysed the complete set of dimensions by intersecting the multiple categories and studying both the advantages and disadvantages simultaneously and explicitly (McCall, 2005). However, it was not the race, ethnicity, and gender in a single social group that is of interest, but rather the relationship among the social categories defined by the total set of groups and by the total set of groups constituting each category. It can be noted, multiple categories in the intersectional analysis referred not to the dimensions within the category, but instead a category across categories (Nkomo, 2013). Intercatergorical Approach for this research achieved the foregrounding nature of the experiences of being within a particular social location that may have been invisible due to the hegemonic representation in the field of study. Therefore, Intercatergorical Approach for this research addressed Nkomo (2013) by facilitating the unpacking and illuminating the experiences of Black African women in the Kenyan and South African banking sector within multiple categories of race and ethnicity.

3.4. Population and sampling method

There are two sampling techniques used in research that include probability sampling and non-probability sampling (Saunders et al., 2009). First, probability sampling is when each case stands a chance of being selected from the population was known. Secondly, non-probability sampling is when the probability of selecting each case is not known and requires the researcher to make statistical inferences regarding the characteristics of the population in the study, but not on statistical grounds (Saunders et al., 2009). Unlike probability sampling techniques in which the sampling size has rules and procedures while in the non-probability sampling techniques, the sample size is ambiguous with no rules when selected (Saunders et al., 2009).

Non-probability sampling for this research provided an opportunity for the sample to be selected purposely and to reach difficult-to-identify members of the population in the research, especially when collecting qualitative data using interviews. Additionally, non-probability sampling provided an alternative sampling technique based on subjective judgement. Therefore, non-probability sampling provided information-rich comparative exploratory research useful in exploring the research objective and gaining theoretical insights to understanding the intersectionality of race, ethnicity, and career advancement for BAW in the Kenyan and South African banking sector. However, it is important to note, the relationship between the sampling technique, the objective, and the focus of the research is crucial (Saunders et al., 2009). The sample size using non-probability sampling is dependent on the research objective, particularly, what will be useful, what will have credibility, what you need to find out, and what can be done within the resources available (Patton, 2002; Saunders et al., 2009).

Further, Saunders et al., (2009) recommended research studies needed to utilise a combination of different sampling techniques to be efficient. As a result, this research employed two non-probability sampling techniques in which included purposive sampling and snowball sampling technique. The first non-probability sampling technique was a purposive sampling technique that enabled cases to be selected based on a judgment that would best answer and address the research objectives. It is best used when working with petite samples in studies that are particularly informative (Saunders et al., 2009) like this research. The second non-probability sampling technique, snowball sampling in which was used when participants of the desired population of the research were difficult to identify (Saunders et al., 2009). Additionally, the main problem with the snowball sampling technique was making the initial contact, but once the initial contact was made one can identify other members of the desired population who also further identify other members for the study. In this manner, an exponential non-discriminative snowball sampling technique was utilised to form the sample in which one case was identified in the research to be able to identify more than one case for the research. Apart from the sample size, the credibility, understanding, and insights gained from the data have more to do with data collection and analysis skills (Patton, 2002; Saunders et al., 2009). This implied, the smaller the number of cases needed to collect data, the more time spent on designing and piloting the data collection technique and also collecting data that was more detailed (Saunders et al., 2009). Cox (1990) also recommended when intersecting race and ethnicity, it was inappropriate to use larger samples due to the complexity of double jeopardy.

For this research, the BAW managers from the Kenyan and South African banking sectors were the best fit to answer and address the research objectives. In this manner, the population is the full set of cases the sample is drawn from (Saunders et al., 2009); consequently, the target population for this research was the BAW managers in the Kenyan and South African banking sector. Further, this research utilised a non-probability sampling technique. The sample was purposively selected consisting of Black African women managers working in banks located in Nairobi and Johannesburg due to their cosmopolitan nature. Through exponential non-discriminative snowball sampling, one female bank manager was identified in Kenya and South Africa and identified the other three female managers in the banking sector. Thereafter, the first three female managers further identified the other two female managers each forming the sample size. The sample size consisted of twenty BAW managers each from Kenya and South Africa who were to be interviewed as seen in ***figure 3*** where FM represents Female Managers. Hence, this research purposefully selected twenty Black African women managers from the banking sector in both Kenya and South Africa from the sample of participants who took part in the individual semi-structured in-depth interview mentioned above. The forty-one interviews contributed to a better understanding of the experiences and the obstacles BAW faces from an individual perspective. Generally, it is recommended that a focus group should consist of four-twelve participants. For this research, the focus groups consisted of four participants both in Kenya and South Africa due to the complexity in the nature of the research that required a smaller number. The focus group captured and gave a better understanding of their experiences and views from a group perspective regarding the intersectionality of race, ethnicity, and career advancement in the banking sector.

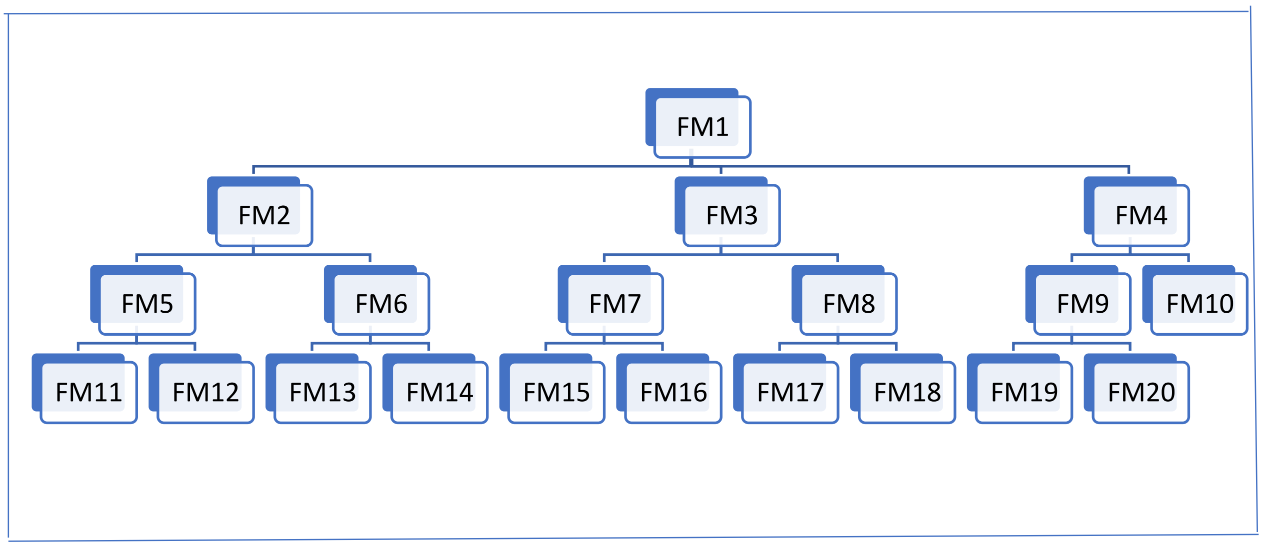


Figure 3: Exponential non-discriminative snowball sampling for research

3.5. Data Collection

A qualitative empirical design for this research-derived knowledge from actual experiences in which information was collected to address the research objectives. To be able to intersect race and ethnicity, and how they impact the career advancement of BAW, a qualitative in-depth analysis was required. This is why this research embraced a more qualitative research design and applied a conventional scientific approach to collect data which included interviews and focus groups.

3.5.1. Interviews

An interview is a verbal interchange whereby one person attempts to obtain information from another person (Longhurst, 2016). It is a purposive discussion between two or more people consisting of the interviewer who asks questions and the interviewee who responds to the questions being asked to gather relevant data reliable and valid to the research objectives of the study (Saunders et al., 2009). The purpose of an interview is to explore and get a better understanding of individuals' beliefs, views, and experiences to acquire knowledge about the specific topic being studied. Further, they provided an in-depth understanding of a social phenomenon that questionnaires would have not been able to obtain (Gill et al., 2008). Interviews were appropriate for this research as they provided detailed insights from the participants on the sensitive topics of race, ethnicity, gender, and the glass ceiling. The interview questions were consistent with the purpose of the research, the research objective, and the research strategy.

There are two approaches to carrying out interviews: standardised interviews and non-standardised interviews. Non-standardised interviews are semi-structured in-depth interviews that are often referred to as qualitative research interviews (Saunders et al., 2009). This research utilised a non-standardised interview approach. A semi-structured in-depth interview for this research provided an opportunity to probe the responses from the interviewee to expound further and build upon the responses. A semi-structured in-depth interview made it possible to address the research objectives being investigated by pointing out key questions. The flexibility of semi-structured in-depth interviews allowed the elaboration and discovery of information. The use of semi-structured in-depth interviews in this research enabled the collection of a rich, detailed set of data. Not only did the data collected reveal and provide an understanding of the what and the how but also placed an emphasis on exploring the why of this research. In this manner, in agreement with Saunders et al., (2009), for this research, a semi-structured in-depth interview provided an understanding of the relationship between race, ethnicity, and career advancement of Black African women managers in the Kenyan and South African banking sector. The interview guide can be seen in *APPENDIX D* research instruments**.**

3.5.2. Focus Groups

A focus group is a group interview consisting of the interviewer and interviewees who interactively engage in a discussion focusing on a topic that is precisely and clearly defined (Carson et al., 2001; Saunders et al., 2009). It is a discussion on a specific topic among participants organised for research purposes that are guided, monitored, and recorded by the researcher (Gill et al., 2008). The main fundamental characteristic of focus groups is the interactive nature of the group members that differentiates them from semi-structured in-depth interviews which are mainly characterised by the interaction between the interviewer and the interviewee (Longhurst, 2016). Focus groups are different from interviews in that they can gather information on the experiences and opinions of a few people or a group (Longhurst, 2016). A focus group focuses the group on the specific topic allowing the group to explore the topic from as many angles since it is non-directive (Longhurst, 2016). As it focuses on issues, it incorporates the necessity for an interactive discussion among the interviewees (Carson et al., 2001; Saunders, 2009). The reasoning behind a focus group is to motivate the group to feel comfortable when discussing with one another (Longhurst, 2016).

A focus group is made up of four to twelve people and depending on the complexity of the research the requires a smaller number of participants (Saunders et al., 2009). The selection of participants for the focus group was based on common characteristics relating to the research topic in which they shared and discussed their views. The focus groups for this research degenerated information on collective views and reasoning facilitating a rich understanding of beliefs and experiences of the groups of BAW when working in the Kenyan and South African banking sector. Notably, for this research, a focus group provided a better understanding of how the groups thought about the intersectionality of race, ethnicity and how both factors affected the career advancement of BAW. This was because the focus groups helped reveal information that had not been anticipated or emerged from individual interviews. The focus group guide can be seen in *APPENDIX D* research instruments.

In conclusion, the semi-structured in-depth interviews and focus groups were best suited as research instruments to collect data for this research to investigate the glass ceiling and diversity of experiences. The semi-structured in-depth interviews were to be carried out on individual Black African women managers, as the focus groups were to be carried out between Black African women managers in the Kenyan and South African banking sector. The semi-structured in-depth interview questions were consistent with the purpose of the research, the research objectives, and the research strategy. Therefore, the interview consisted of nine questions with seven comments all addressing the research objectives. When the semi-structured in-depth interviews and the focus groups were being conducted, notes were to be taken down and, in a sense, as it was a form of data collection and data analysis. Further, when the semi-structured interviews and the focus groups were being conducted, they were recorded, collecting information that allowed full focus on the interaction of the participants and how they exactly they answer the questions. The recorded audio interview and focus groups were later transcribed verbatim as soon as possible into a word-for-word document not to lose the content and contextual meaning of respondents preparing the data collected for data analysis.

3.6. Data Analysis

After the recorded interviews and focus groups were transcribed verbatim, they were stored for analysis. During the transcribing non-verbal communication cues such as pitch and change in tone were also used to identify emphasis or discomfort. The data was cleaned to ensure accurate accounts of the respondents were captured. For qualitative data to be useful, the data needed to be analysed and understood. Contrary, the quantitative research approach tests objective theories by probing the relationships among variables that can be measured on instruments for the numerical data to be analysed using statistical data (Creswell, 2013). Therefore, qualitative data analysis allowed the development of theory from the data collected and provided ranges of responses from which simple categories were able to be identified. Additionally, it provided an understanding of relationships between categories in this study that included race, ethnicity, and gender.

Saunders et al. (2009) and Miles et al. (2013) stated there were four types of activities involved in analysing qualitative data and the activity of data collection from an interactive cyclic process. The interactive cyclic process consisted of four activities that included data condensation, data display, and data conclusion; and verification in which were interwoven before, during, and after data collection and form a domain for analysis of qualitative data. The process of data collection and data analysis in qualitative research was generally very interactive. Qualitative data analysis for this research was a continuous and interactive process where issues of data condensation, display, conclusions, and verification successfully came into play as analysing episodes following each other as shown in ***figure 4***. Firstly, data condensation is the process of selecting, focusing, abstracting, simplifying, and transforming data into codes, themes, patterns, and categories from the full transcribed interviews and field notes (Miles et al., 2013). Data condensation is a continuous and transformative process that occurs through the qualitative research process before data is collected, and further when writing summaries, developing themes, coding, generating categories, and writing analytical themes.

Secondly, a display is generally an organised and compressed assembly of information, facilitating the drawing of conclusions and actions (Miles et al., 2013). Data displays identify the relationships and patterns in the data useful in verifying and drawing conclusions (Saunders et al., 2013). Therefore, data display provided a platform in which comparisons were made amongst the elements of the data and identifies relationships, important patterns, trends, and themes. It helped in the interpretation of data and drew meanings from it. Also, data displays were not fixed and helped to develop analytical thinking in presenting the data well. In this manner, data displays provided an opportunity for a suitable set of measures that enabled qualitative data analysis.

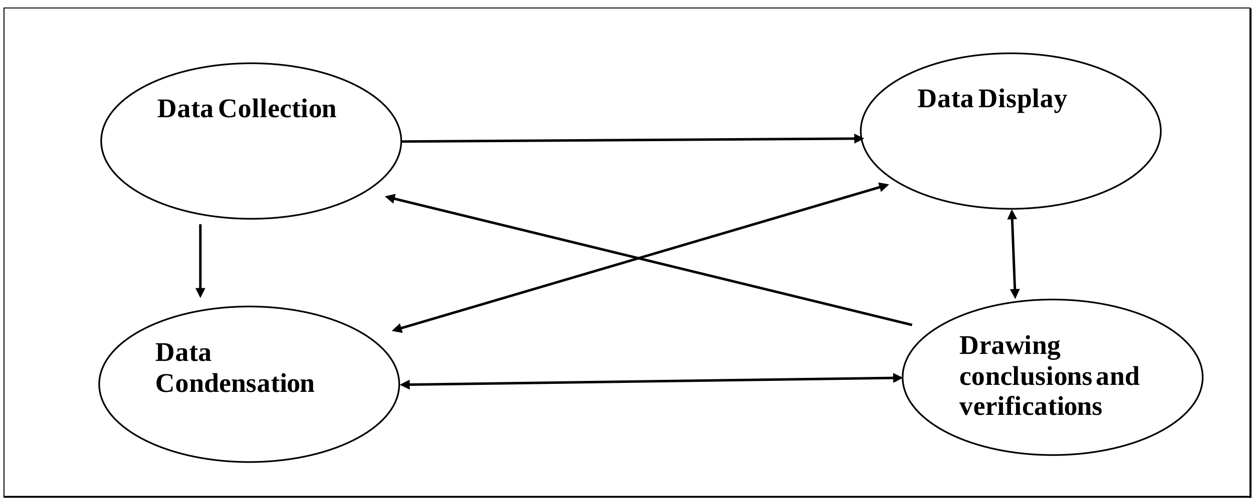


Figure 4: The continuous and interactive process of qualitative analysis

Significantly, data displays are best suited for an inductive approach when analysing qualitative data (Saunders et al., 2009). Miles et al. (2013) stated an extended text was cumbersome, poorly structured, and extremely bulky, which overloaded information processing capabilities thus recommended simplifying patterns. A good avenue to display qualitative data for analysis was through tables and networks that showed what was happening to draw justified conclusions. From the beginning of data collection, qualitative analysis interpreted data by identifying patterns, themes, casual relationships, explanations, and prepositions that facilitated the drawing of conclusions and verification of the conclusions. Lastly, conclusions would only be verified until data collection was over so that the conclusion can be made.

In this research, a thematic analysis was used to analyse the data collected. According to Maguire & Delahunt (2017), the goal of thematic analysis is to identify themes and patterns in the data and use the themes to address the research objectives. Therefore, for this research, the goal of thematic analysis was to identify themes in the data that were important and made sense out of them to address the research objectives. This research had a critical realism epistemology with an inductive approach, a thematic analysis made it the best method to analyse the data as it was not tied to a particular epistemology or theoretical perspective and was a very flexible method giving a considerable advantage when studying diversity in this research. This research follows (Braun, Clarke, and Rance, 2015; Neuendorf, 2019) a six-phase process for thematic analysis. The first step was familiarising with the data collected by transcribing the interviews and focus group interviews and identifying potential areas of interest. The second step was generating initial patterns, themes that identified important features of the transcribed interviews relevant to addressing the research objectives. The third step was examining the patterns and themes from the interviews that helped to identify the broader patterns in the data. The fourth step was reviewing the identified themes for the transcribed interviews and applying the potential themes and determining if they address the research objectives. This was achieved through refining the potential themes and splitting them to make sense out of them. The fifth step included defining the themes and developing a detailed analysis of each theme illustrating their patterns and relationships when addressing the research objectives. The last and sixth step was a report weaving together the data segments and analytic narrative, relating the analysis to the extant literature.

3.7. Research Reliability and Validity Quality Standards of Measure

Traditionally qualitative standards of measure have been described almost exclusively in terms of quantitative research (Trochim, 2006). Some qualitative researchers based on their philosophical perspectives have rejected the framework of validity and reliability that is commonly used in quantitative research (Trochim, 2006). He argued for different standards of measure for quality in qualitative research. In addition, he highlighted the irrelevance of quantitative standards of measure on qualitative data. For instance, how do you measure reliability in qualitative data with no mechanism for estimating the true score? how would you measure the standards for quality of the external validity of qualitative research that does not utilise a formalised sampling technique (Trochim, 2006)? The concept of validity and reliability in qualitative research should be redefined (Golafshani, 2003). Lincoln and Guba, (1985) proposed a quality standard of measure to ensure reliability and validity for qualitative research that explicitly offered an alternative to a more traditional quantitative approach in which better reflected the masked assumptions involved in qualitative research (Trochim, 2006).

Trustworthiness is to qualitative research what reliability and validity are to quantitative methods. An essential issue when discussing the trustworthiness of the findings of qualitative research is the presumption that a text has multiple meanings and some level of interpretation is required when approaching a text (Graneheim and Lundman, 2004). These aspects of trustworthiness are intertwined and they must be built into the research process so that the outcome is trustworthy findings whose quality can be trusted generalisability (Mays and Pope, 1995). Research quality standards of measure for reliability and validity are critical and governed by well-grounded theories (Lincoln and Guba, 1985). The concepts of credibility, dependability, transferability and confirmability have been advanced as being necessary to ensure trustworthiness in qualitative research (Graneheim and Lundman, 2004). In this manner, in quantitative research quality standards of measure include internal validity, external validity, and reliability as essential standards of measure for quality, whereas, in qualitative research, the quality standards of measure include credibility, transferability, dependability, and confirmability (Lincoln and Guba, 1985; Golafshani, 2003).

- Credibility refers to the focus of the research and the extent to which the data and the analysis process address the required focus (Graneheim and Lundman, 2004). Credibility is when the results obtained are credible and believable from the participant's perspective in the research (Trochim, 2006). It is having confidence in the truth of the research findings (Lincoln and Guba, 1985). For this research credibility involved the decisions around selection of participants. The choice of participants with different backgrounds and experiences added to the richness and depth of the data around the phenomenon being studied. The credibility of the research findings required that the most suitable meaning unit be selected being Black African women managers from Kenya and South Africa. The meaning unit is the grouping of words or statements related to the same central meaning or theme (Graneheim and Lundman, 2004). The selection of the most appropriate data collection method and the right size of the sample was also important for establishing the credibility of the study findings. Credibility was achieved through in-depth conversations that facilitated the understanding of the Glass ceiling in the Kenyan and South African banking sector in which highlighted the relationships between race, gender and ethnicity of Black African women facilitating an understanding and co-construct of their meanings in Kenya and South Africa. For this research, semi-structured in-depth interviews and focus groups were used to achieve credibility. Credibility also refers to the extent that the themes and categories cover data and ensure that relevant data is not omitted (deliberately or in error) and that irrelevant data is omitted (Lincoln and Guba, 1985). Credibility was enhanced by the use of direct quotes from the transcribed interviews, data triangulation, and the researcher's disclosure of personal and intellectual biases. Credibility is having confidence in the truth of the research findings which was ensured in the transcribing process where the facts were captured verbatim and well documented to reflect the enormity of the discussions.

- Transferability is when the research findings have applicability in another research context (Lincoln and Guba, 1985). Transferability refers to the extent to which findings can be transferred to other settings or groups (Graneheim and Lundman, 2004). Transferability depends on the extent to which a clear and distinct description of culture and context, selection and characteristics of participants, data collection, and process can be established (Graneheim and Lundman, 2004). The use of direct quotes accompanied by rich and in-depth presentations enhanced the transferability of findings. Transferability is achieved through the thick description as a way of achieving external validity through describing a social phenomenon in sufficient detail that evaluation of the extent to which conclusions are drawn are transferable to other situations and settings (Lincoln and Guba, 1985). Thick description is one of the most important concepts in qualitative research. Thick description requires the qualitative researcher to provide interpretations of data that are richly and thickly described for the interpretations to have credibility (Ponterotto, 2006). Thick descriptions are detailed and explicit patterns of social relationships put in context (Lincoln and Guba, 1985; Holloway, 1997). For this research thick description involved understanding the current setting and behaviour and how the intersectionality of race, ethnicity, and gender affected the career advancement of Black African women in the Kenyan and South African banking sector. It provided a contextual detail when observing and interpreting the social meaning and goes beyond the surface appearances by providing as much detail as possible. Thick description for this research provided details of context, sights, feelings, and experiences of the Black African women managers in relation to race, ethnicity, and gender in the Kenyan and South African banking sector. Transferability for this research was achieved using an Intercatergorical Intersectionality Approach that explicitly highlights the relationship that exists between race, ethnicity, and career advancement of Black African women managers in the Kenyan and South African banking sector.

- Dependability is another aspect of trustworthiness which "seeks means for taking into account both factors of instability and factors of phenomenal or design induced changes" (Graneheim and Lundman, 2004). This takes into account the extent to which data changes over time and changes made in the researcher's decisions during the data analysis process (Graneheim and Lundman, 2004). Dependability is evaluating the accuracy and whether the findings, interpretation, and conclusions are supported by the data collected through an inquiry audit (Trochim, 2006). An inquiry audit is a measure that enhances the dependability of qualitative research through examining both the process and the findings of the research (Golafshani, 2003). For this research, an inquiry audit was used to ensure the process and the findings were dependable. Dependability was evaluating the accuracy and whether the findings, interpretation, and conclusions were supported by the data collected, and an inquiry audit was used to ensure the process of data collection and the findings were credible, transferable, and dependable. Dependability facilitated the consistency of the findings. Dependability was enhanced by data triangulation.

- Confirmability is the degree to which the research results can be confirmed by the respondents and not a bias of the researcher (Lincoln and Guba, 1985; Trochim, 2006). The strategy used to enhance confirmability is data triangulation (Trochim, 2006). Data triangulation is the use of multiple sources of data (Berg, 1998; Collis and Hussey, 2009; Ghauri and Grøhaug, 2005), different research methods for the same study, and to investigate the same phenomenon for a study. Data triangulation is used to ensure a rich, comprehensive, and well-developed account of a social phenomenon by examining the consistency of the findings obtained through the use of different data collection techniques in a study (Denzin, 1978; Lincoln and Guba, 1985; Patton, 1999). Data triangulation improves the quality of the standards of measure for qualitative research by controlling biases and establishing valid propositions that one method would not (Golafshani, 2003). The strategy used for this research to enhance confirmability was data triangulation. Data triangulation was engaged by using different methods, in this case, semi-structured interviews and focus groups resulting in a more credible, transferable, and dependable quality standard of measure and diverse construction of social realities. Further, it helped to reduce bias and enhance reliability and validity by using two different methods to arrive at the same conclusions.

Additionally, to ensure credibility, transferability and dependability of the semi-structured interviews and focus groups, were conducted in a safe environment in which confidentiality was granted to the participants. This made the participants feel comfortable enough to be candid about their feelings and opinions when answering the open-ended questions without feeling threatened, hence, confidentiality was granted. In conclusion, the standard measure of quality in qualitative research is the appropriateness of the research instruments, processes, and data collection which relies on consistency on whether the choice of methodology, research design, research strategy, sampling, and data analysis is appropriate to answer the research questions (Leung, 2015).

3.8. Ethical Considerations

Research ethics govern the standards of conduct for academic research. Adhering to ethical principles ensure and protect the rights, dignity, and confidentiality of participants in the study. This also protects the rights of the dataset used for the analysis of the results. Research ethics are very crucial in negotiating access to collect data from people and organisations (Saunders et al., 2009). Therefore, the research was conducted adhering to all the pre-and post-ethical measures as stipulated per the Standing Orders and practices of the University of Witwatersrand. Ethical clearance was first sought from the school and faculty via the University Research and Ethic Committee. The main concern for ethical considerations was that the research design used for the study did not subject the participants of the research to any form of harm, offense, discomfort, stress, embarrassment, or any other material disadvantage to them. Therefore, a consent form was first sent to the participants of the interview and focus group. The data collection only commenced after the final approval. Hence, participants had the liberty to withdraw at any stage if they felt uncomfortable with any aspect of the interview before completing it. Further, this research was always to be conducted under strict confidentiality by ensuring respondents remain anonymous through referencing by code numbers and letters assigned to the participants. The responses were not traceable in any circumstance to any specific individual or bank. The respondents were also assured the information being gathered was solely for this research only.

3.9. Limitations of the Study

The findings in this research were carried out with some limitations. As Nkomo (2013) noted, there was a paucity of research on the intersectionality of race and ethnicity in African organisations. These limitations include:

- The theoretical review on the intersectionality of race, ethnicity, and gender from an African perspective was a challenge since most of the work on the intersectionality of race and ethnicity is from the western perspective in Europe, America, UK etc., and not an African perspective. This was a limitation since the definition and understanding of race and ethnicity varies based on time, place, and country. Hence, this research applied for theoretical review from a Western perspective on the understanding of race and ethnicity which was disparate from an African perspective.
- The intersectionality methodology approaches include Intercatergorical, Anticatergorical, and Intracategorical approaches that produce different results and knowledge. With this said, no one approach fully addressed intersectionality which makes intersectionality even more complex and as all three approaches consist of different approaches. The three

approaches are more complex because they produce different results which is a limitation that becomes overwhelming when addressing relationships between social identities and social categories.

- There are many other social categories Black African women from Africa belong to such as religion, disability, or age which play an important role in their daily work lives. These social categories contribute to the glass ceiling that hinders their career advancement, but this research only focused on race, ethnicity, and gender. By focusing on race, ethnicity, and gender, they were a limitation in that they rendered these social categories such as disability, religion, and age invisible when addressing the glass ceiling in the Kenyan and South African banking sector.
- This research was Intercatergorical qualitative research-based in Johannesburg and Nairobi in Kenya and South Africa. By carrying out this research in Nairobi and Johannesburg which are cosmopolitan, this was a limitation as it failed to capture other areas such as rural areas in Kenya and South Africa such as Oloitoktok or Hlankomo which are areas with one predominant ethnic group. Keep in mind Kenya has forty-seven counties and South Africa has eight provinces. This was a limitation as Nairobi and Johannesburg cannot generalise Kenya and South Africa's banking sector. Further, this research was carried out in an African context which is Kenya and South Africa, yet Africa has fifty-four countries. This research was restricted to the Kenyan and South African banking sectors and there are other sectors.

Chapter four: Presentation of the findings

This chapter presents the data collected to respond to the research objectives accordingly. This chapter presents the data collected as expressed by the Black African women managers working in the Kenyan and South African banking sector. This chapter is also structured according to the research objectives.

4.1 To understand the intersectionality of race, ethnicity, and career advancement for women in the Kenyan and South African banking sector.

To be able to address the research objective, it is important to understand the concepts of race, ethnicity, and gender. The intersectionality of race, ethnicity, and gender can only be understood through the understanding of the concepts of race and ethnicity; and the various roles they play in the Kenyan and South African banking sector. In this section, the managers demonstrate their understanding of the concepts of race and ethnicity, the various roles they play, and the intersectionality of race, ethnicity, and gender of Black African women in the Kenyan and South African banking sector. The intersectionality of race, ethnicity, and career advancement of Black African women in the Kenyan and South African banking sector are presented below as follows:

4.1.1. Understanding of the concept of race and the concept of ethnicity

In an African context, as much as Black African women (BAW) have been grouped under one group known as BAW, they have different diversity dimensions which enable them to define race and ethnicity differently based on their historical backgrounds. To be able to understand race and ethnicity it is important to consider the specificity of time, place, and the historical background of the society. The question is to find out the managers' understanding of the concept of race and the concept of ethnicity. This study finds the Kenyan and South African BAW define race and ethnicity differently, and it is impossible to study race without ethnicity. This section includes the understanding of the concept of race, and the concept of ethnicity.

4.1.1.1. Concept of race

The concept of race is defined differently by the managers from Kenya and South Africa, even though they are all BAW. The narratives are based on the understanding of the concept of race by the managers. The managers' understanding of the concept of race varies based on the country which is discussed further in Chapter 5 (section 5.1.1.). The managers understand the concept of race as the follows:

- **Skin colour**

The Kenyan and South African managers understand the concept of race in terms of physical attributes. The managers describe race in relation to the observable features that are mainly skin colour as follows:

> *"Race refers to differences, mainly in physical appearance like skin colour, hair and eye colour"* ***(B00FM550B, p2).***

> *"Race is, I do not want to give a rudimentary, first race is colour, it is from the race group that you come from, I am not sure, I cannot give you a dictionary definition, but that is what it is I understand it to be, the Black race, the Caucasian race, those sub-classes based on origin, based on what you look on outside in skin pigmentation"* ***(B00F649MB, p3).***

> *"So, I think race is the colour of your skin essentially"* ***(B00FM274B, p5).***

> *"Race I would say it is the colour of your skin, being Black and White"* ***(B00FM599B, p3).***

> *"Race is the differences between people in relation to their skin colour"* ***(B00FM494B, p2).***

> *"When it comes to race, I understand what that is, race for me is Black, White, Coloured, Indian and whatever else Chinese, that is where I see race"* ***(B00FM850B, p2-3).***

> *"Race from a South African perspective it would be your Black, White, Indian, Coloured"* ***(B00FM287B, p10).***

- **More than skin colour**

The second category of managers understands the concept of race as being more than skin colour. The managers expressed that indeed race was broad and more than skin colour as follows:

> *"One race I would say, I would say race is more like one people"* ***(B00FM414B, p3).***

> *Race is basically the bigger picture, African, White, and the discrimination that comes with it"* ***(B00FM240B, p2-3).***

4.1.1.2. Concept of ethnicity

The concept of ethnicity is defined differently by the Kenyan and South African managers, even though they are all BAW. The narratives are based on the managers' understanding of the concept of ethnicity is discussed further in Chapter 5 (section 5.1.1.). The managers understand the concept of ethnicity as the follows:

- **Local ethnic group/ tribe**

The Kenyan and South African managers understand the concept of ethnicity as the local tribes in their countries, respectively. This research finds the managers describe ethnicity based on the local ethnic groups:

> *"Ok, ethnicity, of course, refers to the various ethnic groups that are available in our country, they are quite a number, yeah, they are over forty, so we have different ethnic groups"* ***(B00FM720B, p3).***

"Ethnicity is a different tribe" ***(B00FM770B, p3).***

"The ethnicity is my Xhosaness/Ndebeleeish that is the subgrouping within the race" ***(B00FM450B, p6).***

- **Culture and language**

The managers understand the concept of ethnicity in relation culture and language. Managers describe culture and language as that which brought people together in terms of communication and brought a sense of belonging to the community on who belongs and who does not belong.

"Ethnicity is maybe the culture, that's me, to say that you are Black" ***(B00F734B, p4).***

"[…] ethnicity is a think a bit more textured, I think we can be Black, but we would have different cultures, and that for me starts to capture what ethnicity is" ***(B00F920B, p3).***

"With ethnicity, it is just the culture, that is what I understand, it is where you come from if you are Tswana, Zulu, Xhosa, White, Coloured" ***(B00FM599B, p3).***

"Ethnicity now comes into the dialects, yeah, where I am Luyha, I am a Luo, I am a Kikuyu, from what that comes is what is ethnicity is found" ***(B00FM180B, p3).***

- **Ethnicity and race are the same things**

Some Kenyan and South African managers understand the concept of ethnicity and race as the same thing as follows:

"Well, my understanding of race has to do with the colour of your skin, in our context of South Africa we have got the so-called Whites, Blacks, Coloureds, Indians, that is the classification that we have got, and then within South Africa, the is my reference, I am South African, and then we have the different" ***(B00FM689B, p2-3).***

"Ethnicity is different race different culture, I am Black, I am Zulu, the is Indians, the is Coloureds, the is Whites, and we have our other brothers and sisters from other African countries because we are a global bank" ***(B00F589B, p5).***

- **More than ethnic groups**

The Kenyan and South African managers understand the concept of ethnicity as being more than ethnic groups as follows:

"Ethnicity is basically, you do something that you are favouring a particular ethnic group because you are in a position to influence" ***(B00FM240B, p2-3).***

"Ethnicity is when you are inclined to a, should I say tribe, you give preference to certain tribes or maybe another tribe is again" ***(B00FM560B, p4).***

"I would say ethnicity depends on where you are coming from like for example if you are Kisii, you are trying to support a Kisii, if you are a Kikuyu, you are supporting a Kikuyu, yeah, so that is how I understand it" ***(B00FM414B, p3).***

4.1.2. Race in banking

The intersectionality of race, ethnicity, and gender is demonstrated by the managers from the perspective of race and the various roles it plays in the Kenyan and South African banking sector. The narratives are based on their understanding of the concept of race and the role it plays in the Kenyan and South African banking sector. This research finds that managers understand the various roles race plays in the bank.

1.1.2.1. Race plays a role

The majority of the managers understand the concept of race and acknowledge race plays a role in the Kenyan and South African banking sector. The managers describe race in relation to the society, the bank they work in, and the society as a whole. The managers demonstrate race as playing various roles in the Kenyan and South African banking sector which is discussed further in Chapter 5 (section 5.1.2.). First, the managers describe the role of race in relation to the Black race being viewed as inferior to the White race in the Kenyan and South African banking sector.

"I do not know what to call them, there are biases where Black people are still considered inferior from an intellectual perspective, they are not capable, but if you look from a qualification perspective, we have Black actuaries, I am an ABSET by qualification, and if you have a White person who is not qualified, you know, but they are still holding the senior positions than you, clearly due to their skin" ***(B00FM274B, p5).***

As a result of one race being inferior to another, there is distinct treatment as White employees are treated better than their Black colleagues in the Kenyan and South African banking sector ***(B00FM921B, p3)***. Not only are the White employees treated better, but also the White clients in the Kenyan and South African banking sector ***B00FM868, p4).***

"[…] In terms of race here, I think Whites are treated better, we have also expatriates here, so you can see here Whites are sort of treated better" ***(B00FM921B, p3).***

"I think it goes back to the same thing as ethnicity, it is a beautiful thing, but how we usually interpret them, like even here, you will find a consultant who come here who are White, are even treated even better by the watchmen, like ordinarily, like on Wednesday and Thursday, no Monday and Thursday, they said we all should be taking the stairs to keep fit and what, but if a white guy comes downstairs immediately the lift will be opened for them, but if it is a Black even if it is a visitor, just a random visitor, like now they assume a normal Kenyan, assumed Kenyan, so, they will have to ask you are going to which floor, you are going to see who, why have they not come for you, or you know today you are taking the stairs so, unless now you have, no I am going to see and they have told me to wait for the lift, then now they will give you the lift, so then we have interpreted it" ***(B00FM868, p4).***

By the Black employees being viewed as inferior to the White employees, it reinforces the maintaining of the status quo by the White males in the banking sector ***(B00FM287B, p10-11)***. By maintaining the status quo, the BAW managers describe race as playing a role in the appointment of leadership in the Kenyan and South African banking sector ***(B00FM850B, p5-6)***.

> *"Yes, so I think race plays more of a role in banking, and that is just purely because of our historic backgrounds and from where I come from, so it is the greatest influencer would be your skin colour which is race […]"* ***(B00FM287B, p10-11).***

> *"We had to do things, we had to do something to draw African, we had to start traineeships, go up there and look for and funny enough all the White males came in here with the standard eight, matric, with nothing, but now when you go to look for Black you are now go look for graduates because that is what is required, you don't find CEOs that are Black, that have got no education but you have got plenty of White CEOs with no education, so yes of course, I think in the banking sector, it was always White and remember I said to you, I do not, when I was still a youngster in my early twenties and that is all I saw, I saw male, male, male, White and saw females, I still remember those females that were there, they were White females, the were no Black people including Managerial positions, so that, the environment that I worked in was in cooperate banking where I was then, I dint respect what cooperate banking stood for then because I dint know better, but coming here and working in the cooperate side of things I can see the same future ahead of then than I see it here today, we count, ok, the is a lot of work that has been done to change that but it is not gonna agree an overnight change cause the is also a customer that is also being used to be serviced by a White race"* ***(B00FM850B, p5-6).***

By pointing out race as maintaining the status quo, the managers describe it as playing a role when it comes to networking, mentoring, and coaching as the managers describe as White males networking, mentoring, and coaching only younger White males and not BAW managers.

> *"[…] Sometimes it is just that you are also not aware of it or their existence, so if you use coaching as an example, where I know a lot of White males who are coached and mentored, and uhh, but it will generally be by people who are like them, by people who have identified them, and the is a lot of similarities, so, all White males take younger men under their wing, show them how to navigate the politics of the organisation, that kind of thing, but Black women, they won't necessarily have it, necessarily, for the various reasons, one they are fewer Black women at the top to take you under their wing-like that because of the biases that people who are different to you, won't necessarily take you along that same journey, so I think those are the kind of barriers"* ***(B00FM649B, p5-6).***

Race is described as playing a role in reinforcing inequality in relation to salaries and remuneration where White males are earning more than BAW in the Kenyan and South African banking sector.

> *"Yep, they still are, like I just explained, when it comes to a 'Mzungu (White)', he is earning more than the African and it is the same positions, the same duties and when the is a bit of, roughly they create a position for them and to me it does not make sense*

at all, cause we are working on the same level, but because he has come on attachment and we found a lot of cases where we found a lot of 'Mzungu' were coming from the UK and would take up some good positions with 'BIG MONEY' inside, and when it came to bonuses, likewise these guys were the creme at the top, these guys were given remanence, that is still there" ***(B00FM560B, p4).***

1.1.2.2. Race does not play a role

Some managers mention race does not play a role in the Kenyan and South African banking sector.

> *"[…] The race factor does not come into play here"* ***(B00FM840B, p4).***

> *"[…] Race is not playing a major role in our organisation, it is a local bank and most people here are local, so race would not play a major role"* ***(B00FM180B, p4).***

> *"[…] Race I would not say really […]"* ***(B00FM868B, p5).***

4.1.3. Ethnicity in banking

The intersectionality of race, ethnicity, and gender is demonstrated by the managers from the perspective of ethnicity and the various roles it plays in the Kenyan and South African banking sector. The narratives are based on their understanding of the concept of ethnicity and the role it plays in the Kenyan and South African banking sector by the managers.

4.1.3.1. Ethnicity plays a role

The research findings indicate ethnicity plays a role in the Kenyan and South African banking sector. Ethnicity is described by the managers in relation to the society and the bank they work in. The managers describe the various roles ethnicity plays and is discussed further in Chapter 5 (section 5.1.3.). Ethnicity in banking is first described by the managers as either playing a role in dominating or subordination in the Kenyan and South African banking sector ***(B00FM868, p4; B00FM100B, p3)***. The domination and subordinating of power by one ethnic group over other ethnic groups results in favouritism in the Kenyan and South African banking sector ***(B00FM396B, p3)***.

> *"I think ethnicity is a good thing because it gives diversity in individuals like you get to learn different groups of people, different cultures of people, different ways of people living, but, ...(sighs)......., it ends up being a barrier, unfortunately, the bank is known for having Kikuyus only, and whether we want to believe it or not, it is, it is, eminent everywhere and to the point where you could find that a Luo and a Kikuyu, and a Kikuyu will be given a promotion and the Luo will not be given a promotion, so we have taken the beauty of it and made it now a bad thing"* ***(B00FM868, p4).***

> *"[...] Even ethnic grouping has an impact because I am a Sotho like I said and we have Zulus and we have Xhosas and you find that Xhosas and Zulus are seen to be dominating whereas Sotho's we are just under toned"* ***(B00FM100B, p3).***

"In this setup, maybe ethnicity, but not a race, because they are times you feel like a certain ethnic group is been favoured, yeah, so, if you had like similar qualifications and you are more experienced and then you are competing with someone from this particular ethnic group, I think they would be given the chance than you" ***(B00FM396B, p3).***

"Because they are times you feel like a certain ethnic group is been favoured, yeah, so, if you had like, had similar qualifications and you are more experienced and then you are competing with someone from this particular ethnic group, I think they would be given the chance than you" ***(B00FM396B, p3).***

As a result of favouritism, ethnicity plays a role in the recruitment in the Kenyan and South African banking sector ***(B00FM550B, p3)***. In addition to favouritism, ethnicity also plays a role in who is to get a promotion in the Kenyan and South African banking sector ***(B00FM360B, p5)***.

"In some places, yes, however not necessarily in this bank, cause, one we are not too many races, ethnicity, yes, maybe I have noted in this bank, we have a certain, a certain tribe that is the majority, I do not know whether if it is the purpose, or not, but that is the reality, we have a certain tribe that has more people, yes, so I cannot comment on whether it is specifically used to, as a hiring requirement" ***(B00FM550B, p3).***

"I think ethnicity, yeah, I mean because I am in Kenya, ethnicity has and has always actually played a role, it has, I do not know how to put it, but cause the are some banks you would go and you are not from a particular tribe, so even the promotions are a bit, you have to struggle, you have to really struggle, you know, so I think it has" ***(B00FM360B, p5).***

Ethnicity is described by the managers as playing a role in reaffirming discrimination in the Kenyan banking sector ***(B00FM115B, p1-2; B00FM921B, p3).*** The managers further specify ethnicity plays a role in performance discrimination in the Kenyan banking sector ***(B00FM720B, p4).***

"I have predominately worked in two banks both at entry-level and senior-level and of course in the current bank I am working in, I came in as a Mid-Management level and what I think of I have experienced is in my previous employment more like 'TRIBE', so the, larger tribe, the majority of the staff and the ownership of the bank belonged to the Kikuyu tribe, so if you any other tribe and you are trying to grow the is a certain limit, that they think you have done very well, so you just keep moving departments, so it is sort of they have decided that you won't probably go to the level of being a Board Member, for example, you sort of moving from one role to another same level, but not getting into very Senior management. So, I think I have experienced that, I have experienced that in my previous employment and therefore I realised that I was wasting time, I was not growing, I was gaining a lot of knowledge which was seated with me, but I was not able to move to the next level, so I changed jobs and my current employment now is different" ***(B00FM115B, p1-2).***

"Oh, yes, oh definitely, I think so, but I think this bank, what I normally say is that this bank is the only bank I can thrive having come from 'Western' if I can compare to other banks, I also would not have been sticking here for too long because I know what happens in other banks, if you are let's say you are from, if you are a 'Kikuyu' then you are set, so that's why I am like Ok, let me just stay here because I see people from Western striving then I guess then maybe this bank is more friendly to people from Western" ***(B00FM921B, p3).***

"Those divisions are there, and they exist, and yes, and I said yes, because and I said that sometimes the Top Management pick on people from their communities, to and they pick on them, and they want to grow them and talent sometimes, or if you perform your talent, it might not necessarily count, and they might, or if they are two people who are performing, they will probably pick on the one who they think comes from their ethnic group so that one is there" ***(B00FM720B, p4).***

The managers describe ethnicity as playing a role to culture and leadership in the Kenyan and South African banking sectors.

"I for one try suppress the ethnicity a bit, because, I do not, if you see in my family I have got Tswanas, I have got Xhosas, I have got Zulus, I have got Tsongas, we don't seat there and look at each other as you Tsonga, you Tswana and you this, therefore when I come to the workplace, I do not deal with ethnicity, so I will put it that way, but I can say that I know instances when I go to a meeting and they will be a Tswana guy and a Zulu guy will always just be a Zulu guy and claim the space and show what to show you that, you know what, you are a woman and as a woman, you should be doing this and that, and I am saying this as a Zulu man and without saying I am a Zulu man, then you know then you know that's the Zulu guy […]" ***(B00FM850B, p3-4).***

4.1.3.2. Ethnicity does not play a role

Some managers understand ethnicity and state ethnicity does not play a role in the Kenyan and South African banking sector.

"When it came to saying our African tribes, that wasn't so much there, yeah, so unless of course, we say, I am bringing my brother, oh, I am bringing my sister, but that I dint see that much at the banks" ***(B00FM560B, p4).***

"[…] ethnicity would be an unconscious bias in certain pockets, it will not be, you know, you know the state that, to be, if you want to grow in this organisation you must be from a certain ethnic background, we a lot more competency, we are competency-driven, it's your competency, it's your track record and it's, I mean all of us all have rough times at some point you know, it's how you handle that than where you come from, cause as I look at the different leaders, we have leaders sitting in from different ethnic communities supported by different ethnic communities generally, and the last time somebody noticed a buzz, any pattern starting to emerge by the time they

continued to hire, that was kind of managed out, so if you have a whole pool and they equally all good, then just ensure continued diversity" ***(B00FM840B, p4).***

" In terms of ethnicity, if it has played a role in career advancement, I will just use my example, my Boss is Kalenjin, I am Luyha, my Deputy is a woman and she is Kikuyu, so clearly, no, ethnicity at least not here and have not played a role in the advancement of women career, it is very diverse, yeah, the person who did for me the interview for me was Luo, there was a Luo, a Kikuyu, and the other guy was, I have forgotten the other guy and a Taita, so for me I am not seeing a Luyha anywhere there, so for me, it is not about your ethnicity, that has helped advance in my career, that is my personal experience, it is usually just the hard work and the performance, and yeah, yeah, that has led me to where I am" ***(B00FM180B, p3-4).***

"Ethnicity, I do not think it plays a role I must be honest, I have never in any organisation that I have worked in South Africa felt that the was a role played by ethnicity, must be honest and I think this is because the history of this country, the discrimination was at a racial level, right, I did not matter, so when the white people had the power, it dint matter whether you were Zulu or Xhosa or Tsonga or Tswana you were just Black and hence Blacks are inferior right, so, even now the redress is at a Black level, right, and any discrimination that I feel in the working environment is because I am a Black woman not because I am Xhosa woman or the ethnicity it comes in social spaces so, for example, there is a perception is South Africa Xhosa woman love money and they lie and so, so in social settings, yes, but in the working environment I must say particularly in banks I have never seen ethnicity playing a role […]" ***(B00FM450B, p6).***

"To me, I do not quite think so, like when I look at the leaders, including the Head of Department, they have tried and tested people who deserve, 'yani' (imagine), some of them you even know where they started, how they got there, you even admire them even before they get there, and they are competent, and they are not fumbling their ways, even when they stand in front of you to talk, you are like, wow, how can I get there, so if there is any other reason why they should not be there, is not based on race or ethnicity, you know, it's work, you know, they deserve it, yes, we do have very strong female managers, they are all not coming from one tribe, they are from across the boards, so I would not say that that is the reason they were chosen, they were chosen because even you can see that they deserve that" ***(B00FM650B, p4).***

"Not really, I, for example, have worked in the bank for five years and I have moved to three different provinces in these five years, so in all the provinces it was a couple of different races in that specific BFMC00, but it never really affected in any way, so in the banking sector it does not have much of an impact, as long as you can communicate with the people in that area which in most cases you opt for English" ***(B00FM211B, p4-5).***

4.1.4. Intersecting race, ethnicity, and gender

In an African context, as much as Black African women are grouped as one group, they will experience race and ethnicity differently based on their different diversity dimensions. To be able to understand the intersectionality of race, ethnicity, and gender one must consider the specificity of time, place, and the historical structural background of the society. The primary research objective of this research is to find out if race, or ethnicity, or both race and ethnicity play a role in the career advancement of women in the Kenyan and South African banking sector. This research finds Black African women (BAW) from Kenya and South Africa understand the intersectionality of race, ethnicity, and gender differences. This research finds that in an African context, gender is further complicated by race and ethnicity. The managers from Kenya and South Africa understand the intersectionality of race, ethnicity, and gender through the various role they play in the banking sector as follows:

4.1.4.1. Race and gender

The managers understood the intersectionality of race, ethnicity, and gender from the relationship between race and gender. The narratives are based on the understanding of the intersectionality of race and gender with their experiences as BAW managers in the banking sector. The managers first describe the intersectionality of race and gender in relation to double jeopardy of the obstacles of being first Black and second being a woman in the banking sector ***(B00FM115B, p1-2)***. Double jeopardy plays a role in redefining BAW as invisible managers in the South African banking sector ***(B00F920B, p2)***.

> *"I guess sometimes not being heard is an obstacle and sometimes often you end up in forums where it is largely male-dominated and I think by virtue of being human, we have natural characteristics of male and female, you will find that when a Black woman wants to say something to contribute, they are not given the opportunity […]"* ***(B00F920B, p2).***

Double jeopardy of race and gender plays a role in evaluating the competencies and capabilities of BAW managers as not capable of handling Top Executive leadership positions (TELP) in the South African banking sector ***(B00F649MB, p3)***. Basing competencies and capabilities on race and gender results in the segregation of leadership roles which are based on ones' race and gender in the South African banking sector ***(B00FM689B, p2)***. The segregation of leadership roles also plays a role in the succession planning of TELP which is based on race and gender in the banking sector ***(B00FM100B, p2)***.

> *"[…] Through some test or some transaction, something difficult that is a test, I mean you walk into a room and you are not even immediately given that form, whereas people of other race groups and males, I think sometimes there is an assumption of intellect, there is an assumption that they are capable, whereas, with Black women, I think a lot of the times, the assumption is the opposite, that you are incompetent, and that you are here because of BEE, or some other reason, then you have to overcome that by showing that you have competence"* ***(B00F649MB, p3).***

"In the previous bank that I worked for where we were going through a restructuring process, we had to reapply for our positions, we were told that the process is going to be open and fair and all that, but it was quite clear in terms of the people who eventually got the roles that it wasn't you know a fair and open process, just be looking at the demographic of the people who ended up getting those roles, few roles, they were of a certain colour, certain gender, so I was like, ok, which gave me a ques to say you have overstayed your welcome, hence I made that decision to move from that day, so yeah, it is there in a very subtle way, but you can just see it, you may be of a certain colour, of a certain gender, the decision that they would have made would have been different. It is, but it is the reality, which helps when you are a professional, you know your worth, because if an organisation does not work for you, you just leave" ***(B00FM689B, p2).***

The double jeopardy of race and gender plays a role in reaffirming the discrimination of BAW in the South African banking sector ***(B00FM117B, p2)***. Discrimination facilitates the stereotyping of BAW in the South African banking sector ***(B00FM200B, p2)***. The discrimination and stereotyping of BAW in the bank ensure BAW remain at the bottom of the bank hierarchy and prevent them from getting into TELP in the South African banking sector ***(B00FM274B, p9)***.

"It is there, whether it is there in our bank, I do not think it is like other banks where they are advancing seriously, I still see women of other races maybe White and Indian advance further than Blacks and Coloureds in South Africa. I see that happening a lot, I do not know if it's maybe because of cultural things where we feel that we have to service our homes and go to our mother's in-laws' places and all that and when the White woman does not have to go through that, but I feel that its, I see more Black women being stagnant than any other race, Black and Coloured" ***(B00FM200B, p2).***

"Yes, that is absolutely true, and I think it is even worse for Black women, we are at the bottom, we find that, from my experience, a lot of the work that I produce, men take it and produce it as their own, and they get the recognition, and you are expected as a woman to just take it and go, yes working twice as hard" ***(B00FM274B, p9).***

4.1.4.2. Race, ethnicity, and gender

The Kenyan and South African managers both understand the intersectionality of race, ethnicity, and gender from the relationship between race, ethnicity, and gender. The understanding of the intersectionality of race, ethnicity, and gender is based on narratives from their experiences as managers in the Kenyan and South African banking sector. The managers first describe the intersectionality of race, ethnicity, and gender in relation to social hierarchy in the Kenyan and South African banking sector ***(B00FM125B, p4)***. With social hierarchy, the intersectionality of race, ethnicity and gender also play a role in determining who is going to get a promotion based on their race, ethnicity and gender in the Kenyan and South African banking sector ***(B00F589B, p5)***.

"Not at my level, not at my level, but it may be there at higher levels, yeah, Higher Management levels, Top Management, yes, yes" ***(B00FM125B, p4).***

> *"[…] It is an ethnic thing that plays a role, maybe it is ethnic because, for example, White people may think if Black women are promoted that is risky, I really want to know why they think that way"* ***(B00F589B, p5).***

The intersectionality of race, ethnicity, and gender excludes Black African women (BAW) from getting into TELP in the Kenyan and South African banking sector ***(B00F734B, p5)***. The exclusion of BAW from TELP makes the few women who do make it a minority at the Executive level in the bank. Therefore, the intersectionality of race, ethnicity, and gender is illustrated by the few BAW who get into TELP and instead of supporting other BAW, they pull them down in the Kenyan and South African banking sector ***(B00F274B, p6)***.

> *"I now understand the concept of ethnicity now and both have had an impact of the growth of men and women hence the reason why I say that is because, you are looking at the management, the top senior management level, it is always, men, women you will have to prove yourself, you got to have a degree or an MBA masters, and be very properly, what is the word, you have to be engaged, you must know people from higher places for you to be somewhere as a woman, and then as a Black woman"* ***(B00F734B, p5).***

> *"So, I actually agree with it, so race is still a problem, but from an ethnicity perspective, yes we are a minority, but we are also very disjointed within the bank, as Black people, we don't support each other, we see each other as obstacles, we see as, we think that if I am the only Black person in this room, or on this level, I have arrived, I am the best and I do not see why I should be pulling other Black people, especially like women up with me, so that pull her down syndrome is very applicable, and I think I have been fortunate that I have not really had much exposure to that at my level, but I assume as I move up, I will start seeing that more"* ***(B00F274B, p6).***

The intersectionality of race, ethnicity and gender in the banking sector is summarised by the findings demonstrating the Kenyan managers and the South African managers describing the intersectionality differently based on their country. The managers describe the intersectionality of race, ethnicity, and gender in relation to the society and the bank they work in. Intersectionality is described by the managers in two ways; first in terms of race and gender, and second in terms of race, ethnicity, and gender in the Kenyan and South African banking sector which is further discussed in Chapter 5 (section 5.1.4.).

4.2. To describe the obstacles Black African women in management still face with career advancement in the Kenyan and South African banking sector

To be able to understand the obstacles Black African women (BAW) face in an African context, it is necessary to take into account the specificity of the time, place, and historical structural background of the country. The research participants being all BAW managers in the banking sector, express the obstacles as narratives they experience. The research objective is to identify the obstacles BAW managers experience when working in the banking sector. The research finds the obstacles BAW face are based on the intersectionality of race, ethnicity, and gender. In an Africa context, this research finds the obstacles BAW face revolve around the bank, their work, and the society in relation to race, ethnicity, and gender. The narratives are based on their life experiences and their work experiences when working in the banking sector in Kenya and South Africa.

4.2.1. Obstacles experienced

Most of the managers indicated that they indeed experienced obstacles when working in the banking sector. The research finds the obstacles the managers shared relate to their bank, work, and society in relation to race, ethnicity, and gender. The managers identify the obstacles that prevent the career advancement of BAW in the Kenyan and South African banking sector.

4.2.1.1.Organisation structure

The first obstacle to the career advancement of BAW is the organisation structure in the Kenyan and South African banking sectors. The organisation structure is illustrated as the relationship between them BAW and the banks they work in. The managers illustrate various ways in which the organisation structure is an obstacle to career advancement in the Kenyan and South African banking sector that is narrated based on their personal experiences and is discussed further in Chapter 5 (section 5.3.2.1.). The managers first describe the organisation structure as an obstacle in relation to gender discrimination and old discriminatory organisation structures in the Kenyan and South African banking sector.

> *"The banking sector is very male-dominated, so for you to get ahead as a woman it is quite a difficulty because you have a lot of males that are dominant especially in the higher up positions […] but I think that is the main obstacle when it comes to the banking industry, you are always maybe marginalised to the lower management positions, but they are not a lot of senior women that you see high up in the banking sector"* ***(B00FM333B, p2).***

> *"I think opportunities are there, I am sure they are certainly, some career jobs that are sort of reserved for specific people or should say prefer candidates who are people of colour, just like I said because of the legislation that I had spoken about, but I think the challenge is unique to women of colour because of that entrenched sort of vices that are spread throughout right, so I think that one is to take the change of their own career, but they are also a lot of institutional structural support are often available to White male counterparts that are not necessarily available to you as Black women in the first place. Sometimes it is just that you are also not aware of it or their existence, so if you use coaching as an example, where I know a lot of White males who are coached and mentored, but it will generally be by people who are like them, by people who have identified them, and the is a lot of similarities, so, all White males take younger men under their wing, show them how to navigate the politics of the organisation, that kind of thing, but Black women, they won't necessarily have it, necessarily for the various reasons, one they are fewer Black women at the top to take you under their wing-like that because of the biases that people who are different to you, won't necessarily take you along that same journey […]"* ***(B00F649MB, p5-6).***

In addition, the managers describe the organisation structure as an obstacle as it enforces gendered hierarchies ***(B00FM599B, p5)*** and labour market privileges ***(B00FM435B, p1-2)*** in which prevent BAW from climbing the career ladder in the Kenyan and South African banking sector.

> *"[...] The White men in the banking sector and especially in my bank, because even if you check the executives there, we have fewer women in the executive, but now Junior management when you look at it, there is a whole lot of Black women, not even White women, because we went for a conference, and I think the was only one table out of three hundred, no like three hundred seats, maybe fifteen were only White people, and these were management positions for Junior managers, so that is where a whole lot of Black women are, or even Black in general compared to, if you go for an executive meeting, you will see maybe two, three of the executives are Black, or Black men"* ***(B00FM599B, p5).***

> *"[...] you would find that most roles are usually handled by men, so it is a bit hard especially, right now the is usually a set structure in the bank, so for you to grow to the next level, this person in the next level has to move or leave the bank, if that person doesn't move, you cannot move to the next level, cause it is already a structure, if you want to move to the next level, then it means that you have to move to a different unit, yes, a different unit, and of course, those instead go with how you create a relationship with that person and if that is not your line of career, then you will stay stuck in that one level until this other person leaves"* ***(B00FM435B, p1-2).***

4.2.1.2.'Deal or no deal'

The second obstacle to the career advancement of Black African women (BAW) is 'deal or no deal' in the Kenyan and South African banking sector. 'Deal or no deal' is struggling to balance both the responsibilities of being a Black African woman in the home and being a manager in the Kenyan and South African banking sector. The managers describe 'deal or no deal' in different ways as an obstacle to the career advancement of BAW in the Kenyan and South African banking sector and are discussed further in Chapter 5 (section 5.2.1.2.). 'Deal or no deal' is first described as an obstacle in relation to the dilemma of choosing between career or family.

> *"Yes, I think for a woman it is more difficult for a woman, mainly because when it gets to a certain age, you are settling down and you want to start a family and at the same time you want to have your career, at the point when you have to have your family, you are having your baby, it is generally arduous for you to advance, yes, so you have to stagnate at that period, most of the stagnation at that period is because you want to focus on your children"* ***(B00FM414B, p1).***

> *[...] but you can see it because then you double head as a woman and you have to choose, you basically have to choose and then by choosing your family over the bank, you have experienced the glass ceiling (****B00FM200B, p2).***

Not only do the managers describe 'deal or no deal in relation to having to choose between career or work, but also have to balance both roles of being a manager and working mom. The attempt of trying to balance both roles has resulted in a work-life conflict which becomes an obstacle to the career advancement of BAW in the Kenyan and South African banking sector.

> *"The is generally I mean, having a baby is rigorous, before and after, and unless you have an employer who is willing to give you that space and time, it becomes a challenge, I mean for me when I got my second born especially, that was under a different manager, and..............(sighs)........, I kept saying I wish could split my roles into two, I don't think I can be able to effectively handle the entire scope of work currently because of the demands that I have to go and express, I have to do that, you know I have not slept so I am fuzzy, but again you are still expected to deliver a hundred and ten percent, so, I think I have come to the acceptance that I guess it is what it is and that is why we were supposed to be at home taking care of our children and then working because they are going to need you so much"* ***(B00FM770B, p3-4).***

> *"[…] It is also a function I guess the fact that some point, generally, immediately the woman starts having a family then her time is divided, so whereas when I started my career, I was able to put in twelve to fourteen hours, without ever complaining, now I cannot, I have a family to take care of, so now my work is to be from eight to five, cause after five, I have other responsibilities […]"* ***(B00FM770B, p3-4).***

Due to work-life conflict, the managers opt to sacrifice promotions for fear of not being able to take care of their families. Sacrificing promotions becomes an obstacle to the career advancement of the managers as they choose their family first over their careers.

> *"One of the things I would say many women first instead are normally very particular, sometimes you would like to prove that the opportunity in an area that will destabilise you, family-wise, so many choose family over probably career growth […]"* ***(B00FM720B, p2).***

> *"[..] even if I get to this top management will it limit my family time, so that, that, that, for women, I think that balance, that fear for me is usually the fear for most women, ok, I will not probably take that Directorship because it will take my family time or something, yes that for me that support is crucial"* ***(B00FM430B, p4).***

The 'deal or no deal' attributes to the glass ceiling because the bank does not accommodate new-born mothers who have just returned to work or mothers in general which is an obstacle to many working mothers.

> *"[..] For me personally, it is natural factors, yeah, like having a family, that, that, for me, if a woman can go to work and take care of her children because a woman cannot be good in her workplace if her family is suffering, so for her to be like at her peak, her family, like if any other family thing is sorted out, like bringing things like breast feeding spots to workplaces you can even have play groups, like a place for day care, for taking care of kids as the woman works, or just you know health facilities to sort of just relax"* ***(B00FM430B, p4).***

4.1.2.3. 'Pull Her Down Syndrome'

The third obstacle to the career advancement of Black African women (BAW) is 'Pull Her Down Syndrome' in the Kenyan and South African banking sector. 'Pull Her Down Syndrome' (PHDS) is the relationship between BAW themselves and how they treat other BAW working in the Kenyan and South African banking sector. 'Pull Her Down Syndrome' is described by the managers in various ways as an obstacle to the career advancement of BAW in the Kenyan and South African banking sector, and is further be discussed in Chapter 5 (section 5.2.2.2.). The managers first describe PHDS as an obstacle through reinforcing gender discrimination and gender stereotype by BAW themselves on other BAW in the bank.

> *"I have come, and I have seen that, and have observed it, you know that they are times when you see a person, they are dressed in a certain way, you can find that they are different spheres of life, it could a church, or what not, if a person is dressed differently, you would even be in a meeting, they would identify you more on how you are dressed more than remember your name, (whispering, you know that lady who was wearing a short, short dress and that fat woman with what, what, what), and it is women who will say that more than men because had you not known the story you wouldn't be putting judgement as to how shortly, or how cause I believe when you go out, you want to go put your best self, so no one can like deliberately come out wanting to look their worst, you don't want to present your worst in the world, you want to present your best self, so you best self and my definition of the best might not be the same, so I judging you with a woman's' eye, so it will be women who will be thinking, so it is not mostly men who will bring up those things, but we teach men those things"* ***(B00FM494B, p4).***

> *"I think it is still a challenge, I still think there is a lot of bias and barriers that make it a lot more difficult, I think there is still a lot of narratives about what they do and how they show up that inhibits the progress against the, there are a lot of assumptions about women, and funny enough I have seen it from both women leaders not male which for me is a critical thing because I think often people think the work of the gender, diversity is a males job, it is actually males and females because funny enough I have seen women, and you would think even you are a woman and you would be more favourable, but they are also women themselves who have deeply ingrained believes, and stereotypes, and biases that actually they themselves, you would think they would be pro-women, but they are not, they themselves actually block 'consciously and unconsciously' the progression of other women"* ***(B00FM287B, p6).***

'Pull Her Down Syndrome' is an obstacle to career advancement as BAW themselves are the ones who set the standards used against other BAW that prevent them from climbing the career ladder in the Kenyan and South African banking sector.

> *"I agree with it probably like ninety percent that we find it difficult as women to actually acknowledge other women before you actually get to that point to some people, you first concentrate on their flaws and their mistakes more than focusing on what they could do […]we put those standards that you are properly dressed when you are dressed like that, and we will be the ones criticising one another to say, look at*

> *that one, and most women are the ones laughing and sometimes men don't know what to look at as worst thing from women, but they are taught by women that this is not correct"* ***(B00FM494B, p4).***

'Pull Her Down Syndrome' is an obstacle to the career advancement of BAW because it creates unhealthy competition among BAW for the few opportunities that are open in the Kenyan and South African banking sector. Instead of supporting one another, they do not support each other to get the few opportunities open to Black African women in the Kenyan and South African banking sector.

> *"It is there but I worry that sometimes as women, I am not sure if at times it is esteem issues, but there are women who at times feel that if I give you an opportunity, you might suddenly become better than me, so than they tend to close certain doors for other women […]"* ***(B00FM777B, p3).***

As a result of the few opportunities open to BAW, many BAW face the obstacle of having no mentors to mentor them in the Kenyan and South African banking sector.

> *"[…], and like, I really do not know why, I do not know why, but it is just we women we do not really support each other, or there are not enough powerful women in the bank to actually assist us, or if those women who are there, actually not very much encourage to pull us up, there is really one person out of twenty who would do that, there isn't enough and I am not sure why"* ***(B00F589B, p4).***

4.1.2.4. Gender discrimination

The fourth obstacle to the career advancement of Black African women (BAW) is gender discrimination in the Kenyan and South African banking sector, and the role gender plays in the bank and the society as a whole. Gender discrimination is described in relation to being a BAW working in the Kenyan and South African banking sectors. The managers describe gender discrimination as an obstacle to the career advancement of BAW in the Kenyan and South African banking sector and are discussed further as an obstacle in Chapter 5 (section 5.2.1.3. (1)). Gender discrimination is first described as an obstacle to the career advancement of BAW when the gender card is played in getting opportunities and discriminating based on gender in the Kenyan and South African banking sector.

> *"I think it applies where women are generally in environments, where environments where women are seen not to be able to do anything, so not given a level playing field when applying or doing anything, they ae assumed to be the lesser gender […]"* ***(B00FM550B, p5).***

> *"In the early days of the bank when we were employed, we women could not get loans, unless, specifically house loans unless they were married and that did not serve same for the male colleagues, so a male colleague could easily come in serve the male colleague the minimum years that are required for lets says the house loan and he could go ahead and apply for the house loan and actually get, but for the females, 'that*

was one of the clauses that they had put, that you have to be married, that your husband's name has to be there', so if you are a single person and that was one. The rest is in terms of there is that general feeling that the ladies could not pass over to management, that you could easily get passed over, there was that open discrimination. They are there, but just the normal, not just because you are a lady. Maybe just the normal office issues nothing that related because you are a lady, or you are from this ethnic group, or this gender, this one I would relate to that" ***(B00FM240B, p1-2).***

Not only is the gender card played in getting opportunities and discriminating against BAW, but it is also played in gender typing roles which are obstacles to the career advancement of BAW in the Kenyan and South African banking sector.

"As a manager maybe I will not say yet, because as I said I am only four months into it, but generally as a female in the banking sector, yes, because the department that I worked on previously, it was male dominant, it was a male dominant department, so, everything they will usually ask the men first before considering a lady, or anything that considers a lady would be the clerical work, like get us tea, organise water for the meetings, so, ...(sighs)............ from my experiences, ladies are always looked at like the mothers of the office, like the office needs to be clean and tidy, it is your work to do that, think of it like you home, it is what he always kept saying, 'like in your house would you have visitors and not give them water', or in your house would you have papers lying around and not collect them, the was always that concept of like I should be still a wife or a mother in the office, yet I think that should not be the case" ***(B00FM868B, p2).***

As a result of gender discrimination, BAW accepts their fate in the bank by accepting the gender discrimination and not pursuing opportunities in the Kenyan and South African banking sector which becomes an obstacle to their career advancement.

"Yes, applying for positions, I have been with the bank for eight years, second, the third year, you are arguing for opportunities to apply for positions, I have done that and I was rejected, and I was never given like real reasons why I was rejected, for two-three years of those other years, maybe let's say from year four to six, seven, I never tried to apply because, I already told myself that I am going to be turned down, not because of what I can do, but because of the things that were happening, but now I decided to take it upon myself, decided that it is my life and I am going to get what I want, and after that last year, I applied for a position and I was successful, but I had to do a whole lot of work, put myself out there, let people know that I am here, and that is why after my two management appointments, I was given a BFMC00 to run and I am still a BFMC45" ***(B00FM599B, p2-3).***

4.1.2.5. Performance discrimination

The fifth obstacle to the career advancement of Black African women (BAW) is performance discrimination in the Kenyan and South African banking sector. Performance discrimination is described as the relationship between gender and performance in the Kenyan and South African banking sectors. The managers describe various ways in which performance discrimination is an obstacle to the career advancement of BAW managers in the banking sector based on their experiences and is discussed further in Chapter 5 (section 5.2.1.3. (2)). Performance discrimination is first described as an obstacle to career advancement in relation to devaluing the performance of BAW in the Kenyan and South African banking sector.

> *"Yeah, you do, there's, there's quite a few, I mean that the one which is the most is simply when I was discussing with other MBFC004 is the fact that you get rated, you get rated from one to five, on the scale of one to five, and your overall I feel that it is not classified correctly because we are pushing everyone so the minimum out of one to five is a three right, and so if you get a four you are supposed to be, you know your benefits are supposed to be more than somebody who got a four, who got a three, but currently there is not you know so much difference between somebody who is a three and somebody who is a four, so this is what we were discussing with some of my colleagues because you will find that to say you ask yourself why should I push myself or their BFMC00 to be a four or four point five if we are treated the same as somebody who is just a three, you know in which in regards to maybe your increase, salary increase, you know your percentage, you know they just pull a standard salary increase for especially the people in management right, yeah, I think it becomes better when they are actually in Junior positions because when you know you are at four, you get something better, but then when it comes to Senior management they just disregard, you know they use a blanket approach, right they were saying it means that we are the same as people who just qualify, you know who just pushed their BFMC00 to that what is expected, but somebody who exceeds their expectations does not get recognised, you know, yeah, those are the challenges, if they want us to push more than they need to recognise, you know not just put me in the same as somebody who just made it, I think those are the challenges"* ***(B00FM488B, p2).***

In addition to devaluing performances, BAW experience performance discrimination in the form of biased performance evaluation which becomes obstacle to their career advancement in the Kenyan and South African banking sector.

> *"But again, at the same time, I also know the still needs to be a change for tolerance for mistakes because there is still a higher tolerance if you are a man and a little tolerance if you are a woman, then you see, I told you they can't do it, where it is not the same standard for women, so for me, those are the things that we need to continue to consistently work at […]"* ***(B00FM287B, p12-13).***

As a result of devaluing the performances and biased performance evaluations, BAW is seen as less competent as their performance is judged based on their gender and not their performance which becomes an obstacle to their career advancement in the bank.

> *"I mean, I think, as I said, you find that race and gender play a major role than capability, so when you look at banking, we all, a lot of women have attained a certain education accomplishment and we have almost the same qualifications as men if not better, but our performance and our ability to do well and excel in banking is pretty*

much judged based on gender. So, as a result, you will find that women's confidence is not at the level where it is supposed to be and that by default it impacts their performance" ***(B00FM100B, p2).***

4.1.2.6. Pregnancy discrimination

The sixth obstacle to the career advancement of Black African women (BAW) is pregnancy discrimination in the Kenyan and South African banking sectors. The managers describe pregnancy discrimination as the relationship between Black African mothers and the bank they work in in the Kenyan and South African banking sector. Pregnancy discrimination is described as an obstacle to the career advancement of BAW in various ways and is discussed further as an obstacle in Chapter 5 (section 5.2.1.3. (3)). Pregnancy discrimination is first described as direct discrimination against pregnant women working in the Kenyan and South African banking sectors.

> *"The is also another case also by the time I was leaving, someone is getting a retrenchment letter when she is on maternity leave, I mean, that for me, that is so inconsiderate, to date still wonder how that mother felt, instead of even waiting until the lady has come back to the office and, ...(sighs)...., you have served her when she is on maternity, that is wrong, that is so wrong on so many levels, it was wrong and this is not 'ati' ten years ago, NO, it just the last retrenchment that we had, you can see unfairness is still there in some levels in women, but, ...(sighs)... what do you do? ....(sighs)...... You start fighting the bank taking it to court, another ten years you are still on that case, ... (sighs)... so, it is a giant against the victim"* ***(B00FM560B, p7-8).***

The managers describe pregnancy discrimination as an obstacle to the career advancement of BAW in terms of how pregnant women were treated working in the bank ***(B00FM555B, p7)***. The managers state pregnant BAW are not only mistreated but there are also disparities in how pregnant BAW are treated as some get better treatment than others ***(B00FM560B, p7)***.

> *"This one girl she got pregnant, and you know like she got married, but she was already pregnant, yeah, so she just gave birth now, and she wanted to come back to work at two months of the baby's birth because she is so scared that when she comes back her job is gone because they have been attacking her when she was here, basically you can tell that, you know as people go, you know, for instance, I mean they did the same thing to me […]"* ***(B00FM555B, p7).***

> *"But you will still see that a woman is the one who is always out there with the child, and you get a boss and your leave days are cut off, ...(sighs).., that, I think that for me was so unfair were we had let's say a case whereby you are adopting a child, you really have to fight to get that leave, if you are having a premature child in the hospital, where you require time, it was so difficult in the earlier days to fight for that time out, again I had to get the doctors to come in and write me letters to get time off, male boss sitting there, arduous, very unsympathetic, very an ununderstanding, so those were the situations that were there, I don't know now how far they have gone since they have gone into fighting that, but yeah, you still find that either your days have been cut off*

and your male colleague does not have to kiss a day of work, so what happens, he stands out and be better" ***(B00FM560B, p7).***

As a result of the mistreatment of pregnant women, pregnant women further experience silent punishment when working in the Kenyan and South African banking sectors. The silent punishment becomes an obstacle as it discriminates pregnant women from getting promotion opportunities in the Kenyan and South African banking sector.

> *"This is something that I have gone through and my story. The bank when I got pregnant and started my family and got my kids, put my career on hold. In a way, it was like a silent punishment for getting pregnant cause I got my kids following each other. I would not form part of the discussion, I would not form part of a promotion, I would, in fact, I had a boss who said B00FM115B is the family way, I mean don't even discuss her, she is the family way, so I kept telling him, you know what Michael, women have a brain, the brain and the tummy were created differently, it is not connected like you guys when you think of a woman in a certain way, your brain stops, yeah, you were created differently, you know B00FM115B that is very, very mean, am like, actually when we changed jobs, I worked with him at BKEB94, when he changed jobs and went to BKEB38 and BKEB38 wanted me to join them last year and I asked them who is the Head of Operations and was told it is him, I changed my mind, I said I cannot work with that guy, because he did not promote my team, anybody who was expectant at that time, he decided not to promote them, because they were pregnant, were they good workers, yes they were, you know the way women organise themselves to say if I have a target for twelve months and I know I am going to be away for four months, I will meet my targets when I am a work, so the four months that you are not there, it does not mean you dint work, you worked but you meet your target within the time you were working in the organisation, they do not regard that as input, so, I was very displeased, and when I was told who was the Head of Operations is, I just told BSAB92 who is now owning BKEB38, no, no, I cannot work for you, because on the perception on women. I am sure he took it there, that culture is there, so it happens, but you have to show up, and you have to tell him I know what you are doing, cause if you do not tell him, he continues to, because he doesn't see what he is doing is wrong and it was during the time when I was changing jobs, so, I came here, but I said whether you promote these girls or not they are brilliant girls, they will go far, all of them are managers now* ***(B00FM115B, p6-7).***

In addition to the silent punishment of pregnant women, pregnancy discrimination reinforces the problematic stereotype about pregnant women that they are only interested in making babies and less committed to working in the Kenyan and South African banking sector. This problematic stereotype about pregnant women is an obstacle to the career advancement of BAW working in the Kenyan and South African banking sector.

> *"I think where I am at the moment if I can call that an obstacle, very recently, one of the people took my report, and made a comment, you know, that I am only interested in making babies and having babies, and therefore then, in that person's opinion, incidentally a woman, they do not think I am the right fit for the position, I felt that*

was a very unfair statement because I had already finished having my babies, but she did not know I was pregnant, now I am pregnant, but at the point, she was making she did not know I was pregnant, and yet felt that I am not in a place where I want to be, grow the organisation, that I am only interested in family, for me that is a very peculiar statement and for me that is an obstacle, because if they do discover, rather when they do discover that I am pregnant, clearly I may be going to some territories that are very handful" ***(B00FM770B, p2).***

4.1.2.7. 'Women and leadership'

The seventh obstacle to the career advancement of Black African women (BAW) is 'women and leadership' in the Kenyan and South African banking sector. 'Women and leadership' are the relationship between BAW and leadership in the Kenyan and South African banking sector. The managers describe 'women and leadership' in relation to BAW and the perception of leadership, not just in the banking sector, but the society as a whole. 'Women and leadership' are described as an obstacle in various ways by the managers and is discussed further in Chapter 5 (section 5.2.1.1.). As an obstacle 'women and leadership' are first described as 'think manager, think male' culture in the Kenyan and South African banking sector.

> *"I think I will say yes, first instead, even when it comes to the staff, at first it will take time for them to understand it is ok, so this is the person who is in charge of me, whereas a male's voice would sound better for them, they will listen better to a male speaking and things like that, I do not to some extent, but not very, not much of that, but you would recognise those things within the workplace"* ***(B00FM211B, p2).***

> *"Because if you are going to take Black men in particular with our culture, so if I am to take my culture, for example, they would be obvious cultural norms of subservience, and you ask yourself the Black men who has come from that culture, will he be able to see a Black senior woman as being equal, and being somebody who can have an equal seat at the table, so, it's a problematic thing"* ***(B00FM450B, p2).***

The 'think manager, think male' culture reinforces the devaluing of the female's leadership skills which are an obstacle to the career advancement of BAW in the Kenyan and South African banking sector.

> *"In most cases especially in the positions that I am appointed, generally, people tend to pick the men, yeah, for example, if you look in the industry when they wanted to cure Uchumi, they picked a guy, when the wanted to cure Reinsurance they picked the same guy, right, when they wanted to turn around KQ, they picked a guy, a White guy kwanza (first), when they wanted to, you know it is when they got a chance to have a new CEO at BKEB18, they picked a guy when they were reorganising EHF, they picked a guy, I mean, I don't get it, they are women who are as qualified, but it always seems, I mean, are not visible enough, in your opinion, I do not know? Cause it always seems they will pick guys when you really look at the industry, they are women who are way more qualified, they are fit to do the job much better than the men themselves, women would do it better, definitely, but they never pick ladies, it is always guys, it is*

always the same guys, it is like the recycle them, which is so annoying" ***(B00FM694B, p3-4).***

The devaluing of female leadership skills results in BAW being viewed as less qualified and not capable of handling Senior management positions because they are women. Being viewed as less qualified and not capable of handling Senior management positions is an obstacle to the career advancement of BAW in the Kenyan and South African banking sector.

> *"[…] The ladies who are actually in Higher Management, are considered to be, I do not want to go there, but, they are considered to be like they do not deserve it, they do not deserve to be there, maybe they just received favours, because they know ABCD, that is why they are there, and however for the Units that have Ladies, especially in Senior Management, those units are usually very well run, they are extremely well run, especially those that have Senior Lady Managers, yes, but it is just the belief that I do not know, the general belief that women are not capable of being in the Senior-most management level, or even women fear been in those positions"* ***(B00FM435B, p4-5).***

The viewing of BAW as less qualified and not capable of handling Senior management positions further contributes to resistance of female leadership in the Kenyan and South African banking sector. The resistance to female leadership is an obstacle to the career advancement of BAW in the Kenyan and South African banking sectors.

> *"When you reach the glass ceiling, some of the obstacles you encounter, people do not just trust that you did it on your own, that it is your work, you know, the thing maybe she knows this person, or she had an affair with such and such a person and you look at your papers and look at your work, you are actually better than all these people you know, so sometimes that happens […]"* ***(B00FM360B, p2).***

4.1.2.8. Sexual harassment

The eighth obstacle to the career advancement of Black African women (BAW) is sexual harassment in the Kenyan and South African banking sectors. Sexual harassment is described as the relationship between BAW and their Senior male managers in the Kenyan and South African banking sector. The managers describe sexual harassment as an obstacle to the career advancement of BAW in various ways based on their experiences when working in the Kenyan and South African banking sector and are further be discussed in Chapter 5 (section 5.2.1.4.). Sexual harassment is first described as an obstacle in relation to sex discrimination in the Kenyan and South African banking sectors.

> *"In another different case again just last week, I was in a meeting and my Black African female colleague was doing a presentation and my boss who is Afrikaans said in front of everyone in the middle of the presentation during the meeting that she was looking good. I was shocked that he said it in front of everybody in the meeting during the presentation and I was in my mind thinking what does how she looks like have to do with the presentation. I told my boss in the meeting that we are not discussing this and to proceed with the meeting and the meeting proceeded after"* ***(B00FM200B, p5).***

Sexual harassment is an obstacle to the career advancement of BAW as it reaffirms and legitimises patriarchy in the Kenyan and South African banking sector ***(B00FM360B, p3)***. In addition to reaffirming and legitimising patriarchy, sexual harassment maintains men's power and dominance over BAW in the Kenyan and South African banking sector ***(B00FM450B, p5-6)***. Reaffirming and legitimising patriarchy, and maintaining power and dominance over BAW becomes an obstacle to the career advancement of BAW in the Kenyan and South African banking sector.

> *"My worst experience was a time, actually, some male boss tried, you know......, (Sighs), you know, ... (sigh), like, you know, sexually harassing me, yeah, and I think for me, I felt so bad, ... (sigh), because .... (sighs), I dint, I dint, ... (sigh), we allow it, I dint make it look, I dint go out with it, like ok, yeah, like, he made a move and it was not a good move and I laughed it out, I think for me, I am yet to come to terms with it, like why, I should have said something, but I am thinking what would I say, you know we have been taught to, ... (sigh), you know, so I just shared with a few colleagues and they were saying, ……(sigh), you know just leave him alone, you know, yeah, and you still have to sit in the same room with him, and will be still throwing lines at you, like, huh, you know we go for coffee, and this is someone who you know, sighs, yeah, that was bad, that was bad"* ***(B00FM360B, p3).***

> *"[…]I was younger, when you are young and unfortunately it looks like sexual harassment tends to happen at those stages, I found that when you try a new network at times, some men will take advantage and I think I got a version of networking to say that I do not want to come across as if I am inviting certain behaviour that I do not really want to invite and then I think I have taken that even when I am now older where somebody won't dare sexually harass me right now because life experience but because it is now something that is ingrained in me and I am, I use it is just how I operate and […]"* ***(B00FM450B, p5-6).***

As a result of reaffirming and legitimising patriarchy, and men maintaining the power of dominance over BAW, sexual harassment creates a hostile environment for BAW that becomes an obstacle to their career advancement in the Kenyan and South African banking sector.

> *"Worst experience was .....(sighs)....sexual harassment that I encountered at work at one point and when I raised it to my Senior, he put a question mark in the sense that how do I know, how can I trust you, cause the guy who had offended me was my Section Head, I was his Junior, and clearly I felt so offended, because, it was like the is no way else I can, it seems like the, what did I contribute towards that, rather than support me as a, as a Junior colleague, and we, we were confined with that kind of set up, you are three of you, or you are four of you in the centre and that male colleague will be like the Senior most at that point in time, so where else are you going to take your grievance, so it dies there, and of course victimisation now from that end, so now situations you do not report cause it won't get anywhere, so raising up the ranks becomes stagnant"* ***(B00FM560B, p2).***

4.1.2.9. 'Queen Bee Syndrome'

The ninth obstacle to the career advancement of Black African women (BAW) is the 'Queen Bee Syndrome' (QBS) in the Kenyan and South African banking sector. The QBS is the relationship between Senior Black African women managers and Junior Black African women in the Kenyan and South African banking sector. The managers describe various ways in which QBS is an obstacle and is discussed further in Chapter 5 (section 5.2.2.1.). The QBS as an obstacle is first described in relation to remaining unique and retaining the power of BAW managers in the Kenyan and South African banking sector.

> *"[…] if someone would just mentor you and tell you no, it is not that hard, some people are just quiet, and some women are just quiet at the top, you know just enjoying all the attention, I do not know if it is all the attention or from the men or they made it, pulling like a fellow lady up may be difficult for them for whatever reason, yes I think for women you just need to hold each other's hands, that's it, so if, yes we are our own worst enemies, yes I think if you want to get rid of your problems, you solve your problems as women, yes if you want to recognise, recognise yourself as women, shout out as women"* ***(B00FM430B, p5).***

As a result of retaining and maintaining power, this reproduces a gendered status quo in the Kenyan and South African banking sector. Reproducing a gendered status quo ensures men still retain power because BAW chose to rather work or promote men than their fellow BAW which is an obstacle to the career advancement of BAW in the Kenyan and South African banking sector.

> *"I will say that as well, you just see how women react to other women, women prefer when most women will tell you that they will rather have a man for a boss, I have a man for a boss, so I think stereotyping and I will also say, women prefer when men advance than their own, they will rather promote a man in the team than promote their fellow woman, so I think we have just stereotyped ourselves, we keep saying that is a woman they are like this, they are like this, I would rather work with a man and men actually just follow through and they will even tell you that you women are like your worst enemies"* ***(B00FM921B, p3).***

The QBS is an obstacle to the career advancement of BAW as it covers up the systematic discrimination in the Kenyan banking sector by focusing the blame on women themselves instead of the organisation structure ***(B00FM333B, p4)***. Not only does it cover up the systematic discrimination that BAW experience, but it legitimises gender discrimination by ensuring BAW do not climb the organisation hierarchy of the bank ***(B00F589B, p4)***.

> *"If a woman is at the top, they look after themselves, and it is not easy for them to give back to other women, there is some truth to that because for you to get to the top, you have to work extra hard and sweat to get to the top, so once the person is there at the top, they want to hold on to it, so you will find that maybe for them to give to the ones that are coming after them it is a bit difficult"*

"[…], and like, I really do not know why, I do not know why, but it is just we women we do not really support each other, or there are not enough powerful women in the bank to actually assist us, or if those women who are there, actually not very much encourage to pull us up, there is really one person out of twenty who would do that, there is not enough and I am not sure why" ***(B00F589B, p4).***

With the QBS in the Kenyan and South African banking sector, BAW are left with no mentors to mentor them. Consequently, this becomes an obstacle to the career advancement of BAW as the Queen Bees (Senior Black African women managers) do not want to mentor other Junior Black African women so they can remain unique in the Top Executive positions in the Kenyan and South African banking sector.

"Another limitation is that we do not have so many women in top leadership positions who can mentor in the banking industry, those sorts of people who can, can like pull you up, they are not so many women on the top tier leadership so that sometimes is limiting for a woman because you are like, so this is where women reach, so, like I am ok then I have reached my peak then what's next, yeah, so you kind of plateau somewhere because the is nobody to mentor you" ***(B00FM430B, p2).***

4.1.2.10. 'Comfort zone'

The tenth obstacle to the career advancement of Black African women (BAW)in the Kenyan and South African banking sector is the 'comfort zone'. The 'comfort zone' is described in relation to BAW as individuals and the role they as individuals play in their own career advancement in the Kenyan and South African banking sector. The 'comfort zone' is described by the managers as an obstacle to the career advancement of BAW in the Kenyan and South African banking sector and is discussed further in Chapter 5 (section 5.2.2.3.). The managers first describe the 'comfort zone' as an obstacle to career advancement in relation to comfort by the BAW managers ***(B00FM435B, p4-5)***. As a result of comfort, the BAW managers resort to doing just enough on the job which becomes an obstacle to their own career advancement in the Kenyan and South African banking sector ***(B00FM333B, p5-6).***

"Maybe my manager colleagues have requested women to come, women are like no, me, I am fine like they are fine where they are, they are fine been where they are, they are fine been quiet" ***(B00FM435B, p4-5).***

"It is not that, ...(sighs)........ you end up not even going to the glass ceiling, so you end up working within the lines, you know, and trying to, or waiting for that moment to get ahead, so you know that the glass ceiling is there, but you rather not tempt it, or you rather not push the envelope, because pushing the envelope will make noise and rattle cages and things like those, so you kind of like play it safe, yeah, so you either crack it, or you know it is there, but you don't attempt it" ***(B00FM333B, p5-6).***

Further, by the BAW managers doing just enough on the job, they become their own barriers to their career advancement as they do not pursue opportunities for promotion because they restrict themselves to their own comfort positions that they hold in the Kenyan and South African banking sector.

> *"They are there and women can grow, but sometimes the women themselves are a barrier to themselves, for example you know Managerial positions come with, you know you may have to travel, you have to be, so sometimes women restrict themselves so they get to a level where they are comfortable, otherwise there are opportunities for them to grow but somehow, they just restrict themselves, so those who are courageous enough will grow"* ***(B00FM298B, p2-3).***

As a result of comfort, doing just enough and being their own barrier, the managers experience job dissatisfaction and being less committed to the job and the bank which is an obstacle to the career advancement of BAW in the Kenyan and South African banking sector.

> *"I think I just need to get up my sleeves, I would say that I am comfortable, comfortable, you know, I feel like I have not reached my best level at where I am at because I believe I need to master where I am at now in order to move to the next level, but I would not really like to put myself out there now"* ***(B00FM494B, p5-6).***

4.1.2.11. 'Sexually Transmitted Promotions'

The eleventh obstacle to the career advancement of Black African women (BAW) in the Kenyan and South African banking sector is 'Sexually Transmitted Promotions.' 'Sexually Transmitted Promotions' (STP) is described by the managers in the relation to their sexuality and the role it plays in the career advancement of BAW in the Kenya and South African banking sector. It is the relationship between BAW and the Senior male managers in the Kenyan and South African banking sector. The managers describe various ways in which STP are an obstacle to the career advancement of BAW in the banking sector and is discussed further in Chapter 5 (section 5.2.2.4.). 'Sexually Transmitted Promotions' is first described by a manager as an obstacle to career advancement in relation to enforcing sexual standards that create a hostile environment in the Kenyan and South African banking sector.

> *"I do not know, let me just say it this way and I am not saying this to be biased, they are women who getting ahead on merit and they are women who are getting ahead on not so nice things, yeah, and then the women who are getting ahead on not so nice things, unfortunately, shine so much more and then everybody seems to think that all the 'wacks' get ahead because of this same reason, I wouldn't say that we are our own worst enemies, I would say sometimes I wish we knew better, you know or we look out for each other better or we were less gullible I think because there is no job that comes from being relenting to somebody in a specific way, how come men don't have to sleep their way up? right, I mean I don't get, it's like just disqualify all your, just disqualifies you all over one action, exactly, the thing is that these women are not being forced and sometimes they call that kind of attention, so are we our own worst enemies"* ***(B00FM694B, p5).***

Furthermore, reinforcing sexual standards creates a hostile environment in which BAW use their sexuality to gain favours to get promotions in the bank they work in which is an obstacle to the career advancement of other BAW in the Kenyan and South African banking sector ***(B00FM560B, p6)***. Using one's sexuality becomes an obstacle to other BAW who do not use their sexuality to get promotions but their hard work, whose qualifications and credentials are questioned because of those who have used their sexuality ***(B00FM360B, p3)***.

> *"[…] But as women sometimes we also need to be very firm because the has been incidents whereby when it came to employment, you come in as an intern or you came in as a casual worker and you know want to vie for a permanent position, women even up to the last year that I was there, women were using 'Sexual Favours' to try and get ahead and gain that added advantage to get that permanent position and when they don't get that permanent situation, they cry foul, I actually left some cases on going, ok […]"* ***(B00FM560B, p6).***

> *"[…] I think in the Boardroom like you will be like you know, how did she get it there? It is like we also do not trust each other you know, like for me to get there, I most probably, she slept with someone which usually the first notion or she knew someone, you know, or such things, so I think we are, we are, I do not know how that is going to change, we have a lot of work to do as women, we have a lot of work to do"* ***(B00FM360B, p3).***

In addition to creating a hostile environment, STP strengthens gender discrimination which is an obstacle to the carrier advancement in the Kenyan and South African banking sector.

> *"But as I said before men in power tend to abuse it at times, and women allow them, so it is not one-sided, it is not one-sided, it is both ways because as there was a specific woman who believes that for me to actually get up the corporate ladder, I can you know what, with femininity there comes to power, so other women use what they have"* ***(B00FM777B, p6).***

4.1.2.12. The "boys' club"

The twelfth obstacle to the career advancement of Black African women (BAW) is the "boys' club" in the Kenyan and South African banking sector. The "boys' club" is described as the relationship between BAW managers and the male-dominated leadership, or the male status quo in leadership in the Kenyan and South African banking sector. The managers describe the relationship in relation to the bank - the "boys' club" as the status quo and BAW managers in the Kenyan and South African banking sector. The "boys' club" is described in various ways as an obstacle to the career advancement of BAW by the managers and is discussed further in Chapter 5 (section 5.2.3.2.). The first manager describes the "boys' club" as an obstacle in relation to an organisational culture that hinders the career advancement of BAW in the Kenyan and South African banking sector.

> *"It's like a "boys' club" you must know so I feel it's who you know, what you can give them, and then it gets to a level where when you have children, it's like not said,*

but it is because she's got kids, so you know because we leave at five or whatever it is, they don't say it, but you can just kind of little comments, little comments like, ok you will make meetings after five, you know little things like that they would not ask the guys, so we can take it like in two ways, but it also depends who is asking, you know it's either be inconsiderate or they are just being down right male and condescending, you know, so I feel Junior level to Middle management level is probably easier for, you know because the is a lot of them the is no competition, but at the top there, it's very, very, it's poor like I sat at Senior meetings stuff like that it's never heard and it's never been considered it is even not a topic, so obviously I don't sit at the ExCom's of the bank, I don't know where they discuss, I am just saying at the level where I sit, wherever, you would hear you know, if you are a woman, like no, it's like" ***(B00FM300B, p2).***

With an organisation culture, the "boys' club" creates an exclusionary membership for men which becomes an obstacle for BAW who want to get into Top Executive Leadership Positions (TELP) in the Kenyan and South African banking sector ***(B00FM850B, p9)***. In addition to enforcing exclusionary membership for TELP, the "boys' club" refines gender inequality and gender discrimination which are obstacles to the career advancement of BAW in the Kenyan and South African banking sector ***(B00F734B, p2)***.

"So I am saying we reached out and we went, but it could be that a woman is faced with that and then a woman says I do not play golf so I am not going, alright and remember what men do, when they do what they do, they do it in places where they do not mind, the can have an after work session, they would have a whole weekend hunting session, they would have a cycling session, they will have all sorts of things and if I look back in environments where I have been, I remember my ex SBFMD13B forcing me to go play golf, ok I ended up not playing because I cannot waste all my Sundays playing this thing, but I was ill-received by men who were supposed to do four balls with me, they excluded me because, I was an amateur, if I think of a cycling thing that we ended up doing, we organised ok everyone is going, we tried to get women to join this thing, so we could go and do the Argus, but it failed because not all women were in a position train regularly and do this and this and this, so the things men do together and it suits them and it doesn't suit women […]" ***(B00FM850B, p9).***

"They are a lot, a lot of obstacles, firstly starting off by being Black, the banking history has always been dominated by male, White men that has been the dominant, we have gotten independent and then evolved, but the banking industry never wanted to evolve, even now you still experience that dominance of men, especially in my space, I mean the infrastructure is male, so men still want to dominate the area, they want you to feel that there is no space for a woman, and then, as for climbing up, because the culture has already been built, so it becomes a little bit difficult for you, you have conversations with your manager and they are kind of not on the same level with you, or understanding, or they detour you on what you want to do, so the is no straight level of growth, and there is no opportunities open for you, because you are Black, and the how do want to get into that position, you know, even if you try to get to there, you still

> *won't get the same salary as them, due to the fact that you are not White, so they are so many barriers"* ***(B00F734B, p2).***

The "boys' club" is an obstacle for BAW by creating negative attitudes towards BAW that prevent them from getting into TELP in the Kenyan and South African banking sector ***(B00FM770B, p3-4)***. As a result of creating negative attitudes towards women, the "boys' club" enforces unwritten rules of promotion through the organisation culture which become obstacles to the career advancement of BAW in the Kenyan and South African banking sector ***(B00FM650B, p5)***.

> *"I think certain people will tend to promote certain men based on their backgrounds, sadly they will only promote women only when the law is passed based on their backgrounds"* ***(B00FM770B, p3-4).***

> *"Why should we, we shouldn't have to work twice as hard as men, that is why I am saying I want opportunities, if there is an opportunity, I want my qualification and whatever I can bring to the table to speak for me, I know it has been like that for, I do not even know why, it is hard, maybe because men are more dominant for some reason, but for me, I should not have to go through all that, for me if I have the same qualification, if I have proven skills, I should get it just because I deserve"* ***(B00FM650B, p5).***

As a result of creating negative attitudes towards women and unwritten rules for promotions, the "boys' club" define that if a BAW wants to pursue TELP, they have to be like one of the boys which are not their nature and this becomes an obstacle to the career advancement of BAW as women do not want to be like men.

> *"[…] Yeah I had a woman boss, there is something wrong, I think it is the same thing we are trying to get into a world that is not us and therefore we have changed our own nature, I mean I am a nurturer, that is who I am, I take care of people, and now they tell me that I must be cut-throat and whatever, and the I become a more cut-throat than them and the I am worse than everything falls apart, but unfortunately, yeah, true, I don't know why we kill each other and it is only because we want to become like men instead of being who we are"* ***(B00FM555B, p11).***

4.1.2.13. Gender stereotype

The thirteenth obstacle to the career advancement of Black African women (BAW) is gender stereotype in the Kenyan and South African banking sector. Gender stereotype is described as the relationship between BAW and leadership in the Kenyan and South African banking sector. The managers describe gender stereotype as an obstacle to the career advancement of BAW in the Kenyan and South African banking sector based on their own experiences and are discussed further in Chapter 5 (section 5.2.3.3). The first managers describe gender stereotype as an obstacle in relation to BAW leadership styles which is viewed as limited and not capable of handling Top Executive leadership positions (TELP) in the Kenyan and South African banking sector ***(B00FM494B, p3)***. Not only are BAW leadership styles viewed as limited, but also the leadership roles of BAW are limited as they are viewed as not capable of handling TELP in the Kenyan and South African banking sector ***(B00FM287B, p3-4)***.

> *"I do not know whether in terms of education or something like that, but it takes a while for them to see us and the skills that we possess the most than just seeing us as women, whatever that means to them, so whatever skills that we have in most cases is always seen as limited, they will limit it to suit their definition of a woman, or what a woman can do, and they will always put those restrictions as to what a woman can do, and what a woman cannot do, and for some even to take instructions from a woman, it becomes a bit difficult, it is because they have this preconceived idea that a woman should not be in a certain position where they give them instructions, and they have to be the ones carrying them out"* ***(B00FM494B, p3).***

> *"I guess this is what I am saying, I think a lot of men still believe that women belong in the kitchen and other places and not in the Board room, and not making decisions, you know, and not having the ability or knowledge to that, like I am saying some people like to think they are […]"* ***(B00FM287B, p3-4).***

As a result of the limited leadership roles, it reinforces a lack of leadership fit for BAW as they are stereotyped as not leaders in the Kenyan and South African banking sector ***(B00FM211B, p2)***. The lack of leadership for the managers facilitates gender discrimination for BAW as it becomes an obstacle to their career advancement in the Kenyan and South African banking sector ***(B00FM100B, p2)*** and ***(B00FM599B, p3)***.

> *"Because I think it is still going to take time for people to actually understand and see the potential in the woman in the workplace, because I really feel yes, somehow in the workplace, they feel that you are better being a wife and bear kids there, but for you to come and be a leader, cause imagine in the workplace you will even be leading and managing males so you can imagine the feeling there, so to some extent yes […]"* ***(B00FM211B, p2).***

> *"It's tough, as you can speak, I think in the executive management committee has only one female for the longest of time and even currently, the women who are in the top management are quite few and you find that most of them are in HR and mostly support roles, so I think the banking sector has not transformed when it comes to gender"* ***(B00FM100B, p2).***

> *"[…] I think maybe in the banking sector women are still underestimated because of the history obviously we knew that guys used to be at the bank and they would hold management positions, and now with women, we used to do the admin stuff of things, and when you walked into a board room, the only person who you would see there as a woman would be the secretary taking notes, […]"* ***(B00FM599B, p3).***

Gender discrimination is an obstacle to the career advancement of BAW as it reinforces gender typing roles in the Kenyan and South African banking sector. Gender typing roles for BAW is an obstacle as it defines which roles are for women and which roles are for men that hinder BAW from getting into TELP in the Kenyan and South African banking sector.

"Ok, I said earlier on, I think in the BMTD73 field in any industry, there isn't a big problem around the glass ceiling, I do not know, maybe I am saying that because I am at this level, but I do not think so, there is a glass ceiling for me in my view is all those areas that require like a said, risk, financing, CEO ship, to me those are, or even the IT space, where you really want to say let's have a Black person, we have STEM systems, let's have them looking after your finances, that's where it is, I think having seen, I mean right now, I am saying that our SBFMD91B is a Black woman for the bank, our SBFMD94B is an Indian woman, don't you think that is a great deal, 'risk is still about men, CEO is for White men' and I am hoping that at some point that will change, I think we need to really, really take the whole succession planning very seriously and when we are doing it, it requires us to make a considered effort to take we, the whole empowerment, the race issues into play and understand that they are certain races that will take, that have not been considered, therefore when we succession planning, we need to think about who, we must identify talent within, if we don't have talent within lets go out there and identify talent and bring, you know, to where we are, but that is not enough […]" ***(B00FM850B, p9-10).***

"It is a very typical mindset, whereby the woman is supposedly assigned to a certain role which is very domesticated, and the role that is determined mostly by men, so if a man wants you to be a woman that cooks and only does that, and that is what you are only good for, whereas the same thing with the banking industry where you are given that platform, and you have to be within that platform, so the minute you go over and above that platform, you are labelled as being unruly, or as been as whatever name you are given" ***(B00FM333B, p2).***

4.1.2.14. Tokenism

The last obstacle to the career advancement of Black African women (BAW) in the Kenyan and South African banking sector is tokenism. Tokenism as an obstacle is described as the relationship between BAW and the bank's commitment to the transformation of leadership in the South African banking sector. The managers describe tokenism as an obstacle to the career advancement of BAW in various ways and are discussed further in Chapter 5 (section 5.2.3.4.). Tokenism is first described as an obstacle in relation to role encapsulation which hinders the career advancement of BAW in the bank ***(B00FM555B, p9)***. As a result of role encapsulation, tokenism facilitates informal isolation and exclusion of BAW which obstacle to their career advancement in the bank ***(B00FM555B, p12)***.

"[…] But that is what they do, they will find, like I am saying now they have two tokens, Black women in the Executive, we look at them .... (sighs)... it has been months now, haven't felt any of their impact, we do not know what they are doing, we have no idea. So most women, I know are all scared or have already been passed over or they have already just killed whatever they were ambitious about, like BOOFM100B who is very ambitious she is leaving, she is going to another area, so she is leaving our area, because this area BT31B is like people stub each other properly, so that is what happens because in other areas like in BSAB45, cause BT31B is the group, BSAB45 is on its own, in BSAB45 the has been women who have advanced and you can see that

they have meaningful careers and they are in charge of a certain amount of teams and whatever does happen, it is just the culture in our area is the worst, but also the culture in our area applies to the then top executive part because that is where the tokens are, we see them like token, token, is it not like I can deny" ***(B00FM555B, p9).***

"Basically men have to take women here like they do men, they do it to each other, they don't do it to women, and you can't just put a woman, put them and then leave them like that to play in this field when they do not know what is going on, the woman has to be given the time and effort and everything, then it's a meaningless cause this is the biggest problem, and as much as it is there, she is not going to grow or become any impact because it is not meaningful, they just put you there as a token, so it is just not going to work" ***(B00FM555B, p12).***

Tokenism strengthens gender discrimination as the bank focuses only on one Black African woman in a Top Executive leadership position while discriminating against the other BAW in the bank ***(B00FM333B, p4)***. Consequently, gender discrimination facilitates the tick box approach in the banking sector whereby one Black African woman manager is put on a pedestal as the representative of all the other BAW working in the bank ***(B00FM300B, p3)***. Gender discrimination together with the tick box approach as a representative for BAW is an obstacle as it covers up the discrimination that BAW experience in the bank by spotlighting one woman.

"Maybe I think maybe is true, I think it is more of then tried, I think, they think if the is one woman, right, that they found, that this particular one for this level, so this particular woman will be everything to them, then it's them ticking that at least we kind of, we are supporting a woman, but one is enough, so, we like, it's exactly what, so by doing that the other woman does not count and I think it is more of them thinking being scared of we can, we have done you a favour, there is one so what more do you want, so yeah" ***(B00FM300B, p3).***

*"Yeah, this statement, it says they have chosen a token out of a group of women and put them on that pedestal and then say, but we have got a woman there that we have put at the top, so what are you guys complaining about, but they are one or three there, so you should be happy about that, so they don't deal with the rest because now they have shown that we do accommodate women, but they is only one woman out of maybe a group of twenty, and the rest, no you stay here, you have got somebody representing you and that is good enough*___" (B00FM333B, p4).___

4.2.2. No obstacle

It is interesting to note, this research finds that some of the managers mention they have not encountered any obstacle when working in the Kenyan and South African banking sector.

"No, not in this bank, but you can, personally I have not experienced it [...]" ***(B00FM200B, p2).***

"For myself, I cannot say the road has not been straight and avoided obstacles because I think the support that I have acquired, I have been given in terms of the training,

which is supported in team building and also just the fact that they do not consider age, or any parameter, as in the is a level playing field where you can advance in your career" ***(B00FM180B, p1).***

"I think I have been lucky though, hahaha, I have been lucky, I would not call it obstacles because what I believe it's about the person, it's up to you to if you want something just go for it, so I am that kind of person, I would not say, I have in terms of career growth, no" ***(B00FM921B, p1).***

"Actually, no, this bank has quite a lot of female Senior managers, so I have not felt any sort of restriction on my career because of being female" ***(B00FM550B, p1).***

"Yes, I would not say no, I would say yes, but I think of importance it is how you, I have been able to tackle the obstacles, for me I am a 'go getter', so even if the obstacles are there, yes, they are there, so, yes, I will break them down and go through, but yes, obstacles are there, but also I think it also depends with personalities and your approach, yes, that would be my answer, yes, I think they are there, but they have not hindered me from achieving what I want ***(B00FM111B, p1-2).***

In conclusion, it can be noted, the obstacles that hinder the career advancement of Black African women evolve around the relationship between Black African women as women, Black African women and the bank; and among Black African women themselves. Firstly, the managers describe Black African woman in relation to 'women and leadership', 'deal or no deal', discrimination, and sexual harassment. Secondly, the managers describe the relationship between Black African women and the bank in relation to organisation structure, the "boys' club", gender stereotype and tokenism. Lastly, the managers describe the relationship among women themselves in relation to 'Queen Bee Syndrome', 'Pull Her Down Syndrome', 'comfort zone' and 'Sexually Transmitted Promotions'. The various ways in which the obstacles play a role in their career advancement of Black African women in the Kenyan and South African banking sector is discussed further in (**Chapter 5**).

4.3. To analyse the diversity of women in management with regard to race and ethnicity in the banking sector in Kenya and South Africa

To be able to analyse the diversity of Black African women (BAW) from Africa, one must consider the time, place, and historical background of the country. The research participants being all BAW in the banking sector from Kenya and South Africa brought diversity which dispels the notion all BAW are the same. The research objective is to analyse the demographic information to understand the diversity of the participants. The research finds as much as BAW are grouped as one, they are very much different based on the experiences and historical structural background of their country. This section includes the diversity of BAW managers from Kenya and South Africa.

4.3.1. Diversity of Kenyan managers

The research objective is to analyse the diversity of the Black African women managers in the Kenyan and South African banking sector. The findings of the demographic information of the Kenyan managers are divided into personal information and banking information.

4.3.1.1. Personal information

The personal information of the Kenyan managers includes the ethnic group to which they belong, their age, their marital status, and their educational background. The findings of the Kenyan managers' personal information are presented below in ***Table 3. Kenyan managers Personal Information.***

Table 3 Kenyan managers' Personal Information

	Research participant	**Ethnic group**	**Age**	**Marital status**	**Education qualifications**
1.	B00FM649B	KIKUYU/KAMBAA	35	MARRIED	MBA
2.	B00FM115B	LUO	49	MARRIED	MBA
3.	B00FM360B	LUYHA	35	SINGLE	MBA
4.	B00FM560B	KIKUYU	53	SINGLE	A -LEVEL
5.	B00FM435B	KISII	35	MARRIED	PhD
6.	B00FM770B	KIKUYU	38	MARRIED	MBA
7.	B00FM921B	LUYHA	40	MARRIED	BACHELORS
8.	B00FM298B	KIKUYU	40	MARRIED	BACHELORS
9.	B00FM430B	LUO	35	MARRIED	MBA
10.	B00FM396B	KAMBAA	36	MARRIED	BACHELORS
11.	B00FM720B	LUO	46	MARRIED	POST. GRAD DIPLOMA
12.	B00FM414B	KISII	32	MARRIED	MBA
13.	B00FM111B	KIKUYU	35	MARRIED	PhD
14.	B00FM868B	LUO	30	MARRIED	BACHELORS
15.	B00FM180B	LUYHA	34	MARRIED	PhD
16.	B00FM650B	KIKUYU	37	MARRIED	BACHELORS
17.	B00FM125B	MAASAI	31	MARRIED	MBA

18.	B00FM444B	MERU/KIKUYU	36	MARRIED	BACHELORS
19.	B00FM550B	KIKUYU	39	MARRIED	BACHELORS
20.	B00FM240B	KAMBAA	34	MARRIED	MBA
21.	B00FM840B	LUO	36	SINGLE	MBA

4.3.1.2. Banking information

The banking information is the relationship with the Kenyan managers and the bank they work in. It includes the number of years they have worked in the banking sector, the positions they hold, and the number of years they have served in the current position. The findings of the Kenyan managers banking information are presented below in ***Table 4. Kenyan managers' Banking Information.***

Table 4: Kenyan managers' Banking Information

	Research participant	Current position	Years worked in the banking sector	Years worked in the current bank	Years worked in current position
1.	B00FM649B	SBFM199B	13	2.5	2.5
2.	B00FM115B	SBFM45C	23	11	10
3.	B00FM360B	SBMEP31	12	4	6 months
4.	B00FM560B	SBFSP39K	28	28	10
5.	B00FM435B	SBFMT720E	11	11	3
6.	B00FM770B	SBFMC18ET	12	12	6
7.	B00FM921B	MBDA49A	12	10	4
8.	B00FM298B	MBFMC004	20	20	7
9.	B00FM430B	MBFM94A	11	11	3
10.	B00FM396B	MBFMD94T	10	10	1
11.	B00FM720B	MBFMC004	21	21	10
12.	B00FM414B	MBDA64R	11	11	5

13.	B00FM111B	MBFP95N	10	10	6
14.	B00FM868B	MBTK641A	5	5	4 months
15.	B00FM180B	MBFMC004	11	11	3
16.	B00FM650B	MBFMD120	12	12	10
17.	B00FM125B	MBDA49R	6	6	1
18.	B00FM444B	MBFMC004	11.5	11.5	1
19.	B00FM550B	JPBN75B	15	15	4
20.	B00FM240B	JBFM33A	12	12	2
21.	B00FM840B	JBA540P	10	3	1.5

4.3.2. Diversity of South African managers

The research objective is to analyse the diversity of the Black African women managers in the South African banking sector. The findings of the demographic information of the South African managers are divided into personal information and banking information.

4.3.2.1. Personal information

The personal information of the South African managers includes the ethnic group to which they belong, their age, their marital status, and their educational background. The findings of the South African managers' personal information are presented below in ***Table 5. South African managers' Personal Information.***

Table 5: South African managers' Personal Information

	Research participant	**Ethnic group**	**Age**	**Marital status**	**Education qualifications**
1.	B00FM100B	SOTHO	38	MARRIED	MBA
2.	B00FM450B	XHOSA/NDEBELE	42	MARRIED	MBA
3.	B00FM300B	SOTHO	38	MARRIED	MBA
4.	B00FM850B	ZULU/XHOSA	45	SINGLE	HONORS
5.	B00FM920B	TSWANA/AFRIKAN	33	SINGLE	MBA

6.	B00FM281B	ZULU	40	SINGLE	HONORS
7.	B00FM117B	XHOSA	38	MARRIED	MBA
8.	B00FM649B	SOTHO	32	MARRIED	MBA
9.	B00FM274B	VENDA	26	SINGLE	BACHELORS
10.	B00FM734B	TSWANA	37	SINGLE	DIPLOMA
11.	B00FM200B	SOTHO	43	DIVORCED	BACHELORS
12.	B00FM777B	XHOSA	38	MARRIED	CERTIFICATE IN BANKING
13.	B00FM689B	TSWAZI	45	SINGLE	MBA
14.	B00FM494B	VENDA	43	MARRIED	BACHELORS
15.	B00FM488B	ZULU	36	MARRIED	HONORS
16.	B00FM599B	TSWANA	35	MARRIED	BACHELORS
17.	B00FM555B	ZULU	43	SINGLE	HONORS
18.	B00FM333B	XHOSA	40	SINGLE	TECHNICAL COLLEGE
19.	B00FM589B	ZULU	32	MARRIED	BACHELORS
20.	B00FM211B	XHOSA	30	SINGLE	BACHELORS

4.3.2.2. Banking information

The banking information is the relationship with the South African managers and the bank they are working in. It includes the number of years they have worked in the banking sector, the positions they hold, and the number of years they have served in their current position. The findings of the South African managers banking information are presented below in ***Table 6. South African managers' Banking Information.***

Table 6: South African managers' Banking Information

	Research participant	Current position	Years worked in the banking sector	Years worked in the current bank	Years worked in current position
1.	B00FM100B	SBFMD82D	15	13	3
2.	B00FM450B	SBFMD28B	16	10	10
3.	B00FM300B	SBFMB032	10	10	2
4.	B00FM850B	SBMTD73	6	4	2 months
5.	B00FM920B	SBFMD94CB	2	2	3 months
6.	B00FM281B	SBFM042B	12	7	1 months
7.	B00FM117B	MBMT073P	10	9	9
8.	B00FM649B	MBFMX74	5.5	5.5	7 months
9.	B00FM274B	MBMDAS	2	2	6 months
10.	B00FM734B	MBTK641A	4	4	2.5
11.	B00FM200B	MBTM41D	10	15	2
12.	B00FM777B	MFAB934	12	12	3 months
13.	B00FM689B	MBFM042B	13	3	3
14.	B00FM494B	MBFMC004	12	12	3
15.	B00FM488B	MBFM74T	14	14	3 months
16.	B00FM599B	MBFMC45	8	7	4 months
17.	B00FM555B	MBFMZ64	10	10	4
18.	B00FM333B	MBFMC004	11	11	8
19.	B00FM589B	JDBM25M	8	8	5 months
20.	B00FM211B	JBFMB41C	5	5	6 months

To summarise the diversity of the Black African women managers, the findings highlight the diversity of the managers in terms of the ethnic groups they belong to, the positions they hold and the level of hierarchy in the bank they work for. The diversity is also illustrated in terms of their age, the number of years they have worked in the banking sector and the number of years they have worked in their current position they hold. Further, diversity is illustrated when it comes to their marital status and educational qualifications. The diversity of the Black African women managers from Kenya and South Africa regarding race and ethnicity is further discussed in Chapter 5 (section 5.3).

4.4. To identify the reasons why some women have been able to crack the glass ceiling

4.4.1. The glass ceiling

To address the research objective, it is important to find out if the managers understand what the glass ceiling is before one can identify the reasons as to why some managers have been able to crack the glass ceiling. This research finds the managers understand or do not understand the glass ceiling differently based on their experiences when working in the banking sector.

4.4.1.1. Understanding the glass ceiling

Most of the Kenyan and South African managers know or understand what the glass ceiling is. The managers understand what the glass ceiling is in relation to them and the bank. This research finds that the managers define the glass ceiling based on their working experience in the Kenyan and South African banking sector. The managers describe their views and understanding of the glass ceiling as follows:

- **The barrier**

The concept of the glass ceiling is first described by the managers as a barrier that prevents Black African women (BAW) from advancing their career and keeps them stuck in their current positions in the Kenyan and South African banking sector. The managers describe the glass ceiling as a barrier in various ways that prevent BAW from advancing their careers as follows:

> *"The proverbial glass ceiling, it's glass because it's there, but you cannot necessarily see it, but it's basically a barrier to progress, whether it's a hierarchical progress, whether it's also lateral progress, but basically, it's a barrier to fulfilling your personal objectives and that is how I view it" (**B00FM117B, p2).***

> *"It is a stall like a barrier to progress in your career, so despite your experience management skill, the inability to be able to thrive and reach the scenario that you experience skill in etc. justify, so, I think it is that concept that you progress only to a certain point and thereafter any other events that proving yourself by trying to succeed won't help you, your career will not progress despite what you are doing **(B00F920B, p1).***

> *"So, the glass ceiling is for me the things that become barriers for other people of specific diversity backgrounds to break through, so in other words, it is that all over*

sudden you feel that you cannot move in your career into a level because of various barriers, conscious and unconscious biases" ***(B00FM287B, p1).***

"I think it is the unseen, yet very real ceiling, impediment, I am trying to look for another word for ceiling, the thingy that prevents you from growing to the next level in your organisation" ***(B00FM770B, p1).***

"Basically, what is it that is preventing you from going to the next level" ***(B00FM414B, p1).***

"I think it is a self-imposed barrier to progression in your career" ***(B00FM396B, p1).***

"It is just that level that you cannot go over that kind of gets put on top of you and you cannot move, can I put it that way? I think it is something that is imposed, it's self-imposed, it is not self-imposed, it is imposed by others, it's as if you can go up to here and beyond here no, not for you" ***(B00FM850B, p1-2).***

- **The furthest point you can grow**

The concept of the glass ceiling is secondly described as the furthest point one can grow in their career in relation to BAW not being able to move to the next level in the bank. The managers describe the various ways the glass ceiling is the furthest point one can grow in the Kenyan and South African banking sector as follows:

"Where you reach the end and you can't beyond and I think that like in the corporate setting, I would say yes, the glass ceiling means that you can't go beyond that point in your career, so you have reached a certain role, a certain position, so you can't move any further from there, that's, that's my understanding" ***(B00FM921B, p1).***

"Like for me it is the top, glass ceiling like I cannot go further than that, If I go further than that I think it breaks, I do not know unless you help with that cause I have never really sat down and thought about that, but I really hear that word all the time, glass ceiling, glass ceiling" ***(B00FM360B, p1-2).***

"It's like I am saying you cannot go further than that, if you go further than that it breaks and you are being told this is it for you, you can't go higher than that" ***(B00FM360B, p1-2).***

"You cannot go beyond a certain level, yeah, yeah, or in your role like you reach a certain point where you cannot go beyond that certain point" ***(B00FM180B, p1).***

"I am not really sure, but I think it is more like a certain level, which you can reach, then go no further than that" ***(B00FM494B, p1-2).***

"It is the furthest I can be able to go in terms of my career, and in terms of, of my career, or in terms of the corporate world, the further I can be able to go, that is how I understand it ***(B00FM720B, p1).***

"Like how far you can go career-wise, is that what you are asking? That is what I am saying the furthest position you can reach, that is what is coming through my mind" ***(B00FM650B, p1).***

- **The "boys' club"**

The concept of the glass ceiling is thirdly described as the "boys' club" in the Kenyan and South African banking sector. The managers describe the "boys' club" as the relationship between the BAW and the Senior male leadership in the banking sector. The glass ceiling in the Kenyan and South African banking sector is described by the managers as the "boys' club" as follows:

*"My understanding of the glass ceiling from what was conceptualised before as a "BOYS' CLUB" can't be broken into by women who are willing enough to play in that league, just that" (****B00FM694B, p1-2).***

"Basically, when you are a woman, the is only so far you can go, 'it is all men, "AN OLD BOYS' CLUB" and in this bank, it is a 'Stellenbosch Club', they all went to Stellenbosch, and they are all Afrikaans, and their brand with each other" ***(B00FM555B, p1).***

- **Challenges**

The concept of the glass ceiling is fourthly described as challenges in the Kenyan and South African banking sector. The glass ceiling is described as challenges in relation to their experience as BAW working in the Kenyan and South African banking sector. The BAW managers describe the glass ceiling as challenges in the Kenyan and South African banking sector as follows:

"Well from a layman's, this could be the challenges that a person would encounter in various dimensions in regard to growth in terms of career or otherwise" ***(B00FM444B, p1).***

"So the glass ceiling, I understand it to be really the challenges or the things that inhibit or prevent or slow down progression through the corporate ranks when someone is trying to climb the corporate ladder and get to positions of leadership, it is largely informed of comprises a lot of substance of unconscious biases, where certain treatment or processes or devices within the organisation that usually uplift people is either held far away from you, or it does not come to your knowledge for those reasons, or those biases" ***(B00F649MB, p2).***

- **Uncommunicated rules**

The concept of the glass ceiling is fifthly described as the uncommunicated rules in the Kenyan and South African banking sector. The managers describe uncommunicated rules based on the relationship between BAW and the bank. The managers describe the glass ceiling as the uncommunicated rules BAW experience in the banking sector as follows:

"It is uncommunicated rules, when it comes to maybe a particular subject, whereby either the societal norms are imposed on somebody, or something, or a topic, and there

is that ceiling that you don't go above, but it is there, and you know it is there" ***(B00FM333B, p1-2).***

- **Limitation**

The concept of the glass ceiling is sixthly described as a limitation in the Kenyan and South African banking sector. A limitation is described by the managers in relation to the experience between the relationship between the BAW and the bank. The managers describe the glass ceiling as a limitation for BAW in the banking sector as follows:

> *"The glass ceiling is a limitation, what would probably stop you from going to your highest let's just summarise it as a limitation that will prevent you from getting to your pick"* ***(B00FM430B, p1).***

- **Organisation structure**

The concept of the glass ceiling is seventhly described as the organisation structure in the Kenyan and South African banking sector. The organisation structure is described by the managers in relation to BAW and the bank in the Kenyan and South African banking sector as follows:

> *"The glass ceiling is, even for the banks that I have worked for cause I have worked for two major banks right, we tend to have a lot of women at junior positions, junior management, middle management, some at senior management, but when you get to top management, it's as if there is a barrier where women cannot translate the gains that they have made to more senior levels, but when you look at these organisations, they are not racist in any way, there is nothing in the policy that will tell you that we have got this barrier that we will not promote women, we do not support women, so it intends to be invisible and I think this is why it is called a glass ceiling because you can't quite put your hand on what it is that, you have got a huge pipeline of women who in general but it doesn't translate to movement at top management. To me, that is my definition of the glass ceiling"* ***(B00FM450B, p2).***

> *"Yeah, of course, so if I get the question right, it is what my understanding is that you get to a point, 'YANI' (imagine) like a rooftop to your career. Is there a rooftop to your career, I think for me it's, yes and no situation where yes, It happens and especially in this organisation, because if you happen to be in an organisation where you can only move to the next step because that person is not there, then it gets to a point where you stagnate like you can't move any further, because you have to replace someone to move further, but then again it should not be limited because growth is individual like I should determine how far, or how big, or how wide I should grow, so it is a double-sided sword"* ***(B00FM868B, p1-2)?***

- **Intersectionality of race and gender**

Lastly, some managers describe the concept of the glass ceiling in terms of race and gender in the Kenyan and South African banking sector. The managers describe the glass ceiling in relation to how race and gender became barriers for BAW from progressing their career in the banking sector as follows:

> *"Well, my understanding is that with certain categories of people, it could be race, it could be gender, it could be anything, they can't progress beyond a certain limit within an organisation, and usually they are barriers which are invisible, but they are there, you know when you see, or when you hit it, it is usually done in a very subtle way, I guess that is the current reality especially in our context here in South Africa"* ***(B00FM689B, p1).***

> *"It is where someone is not able to grow career-wise because of certain aspects of either the job or either their own race, colour, gender, it is like a barrier that keeps minorities from rising to the upper ranks of the corporate ladder, regardless of their qualifications or achievements"* ***(B00FM550B, p1).***

4.4.1.2. Do not understand the glass ceiling

It is interesting to note that the second majority of managers did not know or understand what the concept of the glass ceiling was at first. This research finds the managers were not sure of what the glass ceiling was and needed help to try and understand what the glass ceiling was.

> *"I do not lie, I do not know, gosh, I did not think of that one, maybe if you can put it in a little bit of more context for me"* ***(B00F589B, p2).***

> *"Elaborate some more"* ***(B00FM599B, p1-2).***

> *"I am not quite clear on that one, I am trying to think what is that one all about, the glass ceiling"* ***(B00FM333B, p1-2).***

> *"I am not sure"* ***(B00FM488B, p1-2).***

> *"I am not familiar with that"* ***(B00FM211B, p1-2).***

> *"Like which one?"* ***(B00FM211B, p1-2).***

> *"So, the glass ceiling applies to let's say the glass ceiling in the banking field?"* ***(B00FM211B, p1-2).***

> *"Glass ceiling never heard of that hey, explain it to me further"* ***(B00FM777B, p1-2).***

> *"By glass ceiling, you mean what? Is it the end for us, haha, or you know, haha, what do you mean by that? Glass ceiling in career, in, in? Like for me it is the top, glass ceiling, hmm, like I cannot go further than that, If I go further than that I think it breaks, I don't know, unless you help with that cause I have never really sat down and thought about that, but I really hear that word all the time, glass ceiling, glass ceiling"* ***(B00FM360B, p1).***

"I hmm……., I do not know about the glass ceiling, what is the glass ceiling? What is it about? […]" ***(B00FM240B, p1).***

"The glass ceiling, ...hmm.........., the glass ceiling, what is that?" ***(B00FM298B, p1).***

"The glass ceiling, ok, I have no idea of the glass ceiling, what do you mean by the glass ceiling?" ***(B00FM125B, p1).***

"I do not know unless I guess" ***(B00FM111B, p1).***

"What concept of the glass ceiling, explain it further? Mmm-hmm what do I say, let me think about it so that I do not blubberish?" ***(B00FM868B, p1-2).***

4.4.1.3. Denial of the glass ceiling

Some managers are in denial of the existence of the glass ceiling in the Kenyan and South African banking sector. This research first finds the managers are in denial of the glass ceiling by not acknowledging gender stereotyping of leadership roles in the Kenyan and South African banking sector.

"Ok, I said earlier on, I think in the HR field in any industry, there is not a big problem around the glass ceiling, I do not know, maybe I am saying that because I am at this level, but I do not think so, there is a glass ceiling for me in my view is all those areas that require like a said, risk, financing, CEO ship, to me those are, or even the IT space, where you really want to say let's have a Black person, we have STEM systems, let's have them looking after your finances, that's where it is […]" ***(B00FM850B, p9-10).***

The managers are in denial of the glass ceiling in the Kenyan and South African banking sector by refusing to acknowledge discrimination in the bank and instead, they choose to focus on empathising on their hard work ***(B00FM694B, p1-2)***. The denial of refusing to acknowledge the glass ceiling, the managers are refusing to confront the organisation structure in the Kenyan and South African banking sector ***(B00FM777B, p1-2)***. As a result of refusing to confront the organisation structure, the managers are denying the glass ceiling by instead adopting to fit in the Kenyan and South African banking sector ***(B00FM360B, p4)***.

"Which is why I choose to say, because from where I am seating, I think it is sometime in our minds, because we women who are CEOs and CFOs, CIOs of companies really big companies, which until, a decade or so ago was purely male filled, we could not hold the positions we hold now because you are a woman and you might go for maternity leave, or you PMS or whatever, but my question becomes, as a woman is this something that we fall back on as an excuse not maybe to go at it as hard as we should because I mean is it real, aren't we going to the same schools these people are going to, to be able to, so my experience has been" ***(B00FM694B, p1-2).***

"Personally, right, maybe I do not believe in that because I am that person who believes in timing and readiness in everything that you do because they will always

gonna be opportunities, it is just how you get your way up out of everything" ***(B00FM777B, p1-2).***

"Career advancement, I would, it is there, it is only that you have to work a bit, harder and we have to accept that we, for you too, to advance in your career, at first you have to accept that we have to do it differently from the men" ***(B00FM360B, p4).***

4.4.2. Cracked the glass ceiling

To be able to identify the reason why some women have been able to crack the glass ceiling in the Kenyan and South African banking sector, it is important to identify who has cracked the glass ceiling and who has not cracked the glass ceiling. The research objective is to find out the managers who have cracked the glass ceiling. The research finds that the managers place themselves differently based on the experiences they encounter when working in the bank. This research finds that one cannot identify the reasons why some women have cracked the glass ceiling without identifying who has cracked the glass ceiling and who has not cracked the glass ceiling. Therefore, this section includes identifying who has cracked and who has not cracked the glass ceiling, to highlight the reasons why some women have cracked the ceiling.

4.4.2.1. Have cracked the glass ceiling

Some managers state they have cracked the glass ceiling in the Kenyan and South African banking sector. The managers state they have cracked the glass ceiling in relation to the denial of the glass ceiling in the Kenyan and South African banking sector and will be discussed further in Chapter 5 (section 5.4.2.1). This research finds that the managers mention they have cracked the glass ceiling as follows:

"Ok, I feel that I have at least in the current bank I work in, but it has nothing to do with the fact that I am a woman, I do think I have reached cracked the glass ceiling, but it is not related to my gender, race or ethnic background, it is more of I have worked in very many areas and in my current role the hierarchy is very thin hence no room for growth per se. I think it is of the nature of the structure of the job, where after me there is only my boss, or unless my boss moves, then the is nowhere else I am going, so unless I venture into a different department or a different bank, so it has nothing specifically to do with race or ethnicity background, yeah, yes, I have cracked it" ***(B00FM550B, p3).***

"Ok, I said earlier on, I think in the BMTD73 field in any industry, there is not a big problem around the glass ceiling, I do not know, maybe I am saying that because I am at this level, but I don't think so, there is a glass ceiling for me in my view is all those areas that require like a said, risk, financing, CEO ship, to me those are, or even the IT space, where you really want to say let's have a Black person, we have STEM systems, let's have them looking after your finances, that's where it is […]" ***(B00FM850B, p9-10).***

4.4.2.2. Have not cracked the glass ceiling

Some managers mention they have not cracked the glass ceiling in the banking sector. This research finds that the managers mention they have not cracked the glass ceiling as follows:

- **The barrier**

The managers state they have not cracked the glass ceiling in relation to barriers in the Kenyan and South African banking sector. The managers describe barriers in relation to being prevented from cracking the glass ceiling. The barriers are described based on the experiences from the relationship between Black African women (BAW) and the bank in the Kenyan and South African banking sector. The managers describe various reasons why BAW state barriers and have not cracked the glass ceiling in the Kenyan and South African banking sector which is discussed further in Chapter 5 (section 5.4.2.2). This research finds the managers describe barriers as follows:

> *"Whereas where once I could say I had cracked it and actually gone through it, but I think now because where I am, in terms of my family and age and my responsibilities I am back beneath it because I do not think I am growing beyond where I am"* ***(B00FM770B, p6-7).***

> *"No, I do not think I have cracked it yet, I think I am still far away from reaching it if it does exist, so I have not seen, I have not felt that I have been held back or denied any opportunities thus far"* ***(B00FM920B, p4).***

- **Work in progress**

The managers state they have not cracked the glass ceiling in relation to work in progress in the Kenyan and South African banking sector. The managers describe work in progress in relation to working towards cracking the glass ceiling based on their experiences. The reasons why BAW have not cracked the glass ceiling and are a work in progress is discussed further in Chapter 5 (section 5.4.2.3). This research finds the managers describe work in progress as follows:

> *"Have I cracked it, honestly, no, I do not think so, in some ways, maybe, am I where I want to be, no, can I do better, probably? I work on it daily, cause if you put in twice as hard, you learn and keep reinventing yourself, I mean we cannot turn fifty when you are still Head of Departments, something needs to give, I don't think I have cracked it [..]"* ***(B00FM694B, p7).***

> *"I think I am in the process of doing it, I have been fortunate that my career, I have not stagnated, and I hope that I would crack it one day"* ***(B00FM414B, p4).***

- **'Comfort zone'**

The managers state they have not cracked the glass ceiling in relation to the 'comfort zone'. The 'comfort zone' is described by the managers in relation to BAW themselves playing a role in their own career advancement in the Kenyan and South African banking sector. The BAW in the 'comfort zone' and have not cracked the glass ceiling in the banking sector is discussed further in

Chapter 5 (section 5.4.2.4). This research finds the managers describe the ‘comfort zone’ as follows:

> *“It is not that, ...(sighs)........ you end up not even going to the glass ceiling, so you end up working within the lines, you know, and trying to, or waiting for that moment to get ahead, so you know that the glass ceiling is there, but you rather not tempt it, or you rather not push the envelope, because pushing the envelope will make noise and rattle cages and things like those, so you kind of like play it safe, yeah, so you do not crack it, or you know it is there, but you do not attempt it”* ***(B00FM333B, p5-6).***

- **Leaving banking**

The managers state they have not cracked the glass ceiling in relation to leaving the Kenyan and South African banking sector. Leaving the banking sector is described by the managers based on their experiences from the relationship between BAW and the Kenyan and South African banking sector. The various reasons why BAW have not cracked the glass ceiling and are leaving the banking sector is discussed further in Chapter 5 (section 5.4.2.5). This research finds why the managers are leaving banking as follows:

> *“I am not yet there, […] yeah, I sure would, even if it is not, not in this employment, in the organisation that I work in, then I would want to do it on my own, on my terms, engage in my business or any other venture that I decide to pursue”* ***(B00FM720B, p4).***

> *“I have not cracked the glass ceiling, and I felt that for many years, I feel like the minute I get there, there are so many changes as well that are affecting me to crack the glass ceiling […] I have wanted to crack it for so many times, I have come close to cracking it too many times and I am not getting there, and ......(signs)...... and I am even considering a change of work”* ***(B00FM589B, p6).***

- **Do not want to crack the glass ceiling**

The managers state they have not cracked the glass ceiling in relation to intentionally not wanting to crack the glass ceiling in the Kenyan and South African banking sector. The managers do not want to crack the glass ceiling based on their experiences as BAW in the Kenyan and South African banking sector. Why BAW have not cracked the glass ceiling and do not want to crack the glass ceiling in the Kenyan and South African banking sector is discussed further in Chapter 5 (section 5.4.2.6). This research finds why the managers do not want to crack the glass ceiling as follows:

> *“I told you I killed my ambition, no, no, no, I am not really interested, yeah, it is too, much out of me and if I have to crack it, I have to turn into a man and play their game which I am not willing to”* ***(B00FM555B, p12).***

> *“Maybe out of this, to say it is not worth it because life becomes a living hell, you are drained, I guess being forty-five I want more peace and quality of life more than any other thing, yes, it is very important, yeah, I have seen it all, I am a coach as well, so*

> *I coach a lot of people who are experiencing things like that and I will be like phew, ok, that is not for the faint-hearted"* ***(B00FM689B, p5).***

To address the research objectives, the managers describe their understanding of the glass ceiling based on their personal experiences working in the Kenyan and South African banking sector. As much as most managers understood what the glass ceiling was, some did not understand what the glass ceiling was, some others were in denial. The understanding of the glass ceiling in the Kenyan and South African banking sector is further discussed in Chapter 5 (section 5.4.1). The research objective is to find out the reasons why some women have cracked the glass ceiling, very few of the managers state they have cracked the glass ceiling, while a majority of the managers indicate they have not cracked the glass ceiling which is discussed further in Chapter 5 (section 5.4.2).

Chapter 5: Discussion of the findings

In this chapter, the research objectives are addressed and answered. The themes are identified, defined, and analysed to address the research objectives. Literature is used to make sense of the data by focusing on interpreting and discussing the patterns and themes. This chapter also addresses the glass ceiling and illustrates the intersectionality of race, ethnicity, and gender in the career advancement of Black African women in the Kenyan and South African banking sector.

5. 1. Intersectionality of race, ethnicity, and gender

In this section, the primary research objective is addressed by the managers' understanding of the concepts of race and ethnicity which is based on time, the political historical background, and the place being Kenya and South Africa. The managers demonstrate the intersectionality of race, ethnicity, and gender by the roles they play and the extent in the Kenyan and South African banking sector as discussed below.

5.1.1. Understanding race and ethnicity

Ethnicity in this research is defined as a group of people who collectively live together and act together by participating in social conditioning and resource allocation of the group (Anthias, 1992). Understanding ethnicity in any society requires acknowledging the difference between one group and the other groups which form the foundation for ethnic identity. The first step to understanding ethnicity is to consider the context and the historical background of a country. Therefore, Kenya and South Africa provide a crucial understanding of ethnicity in the two African countries which explains how the Black African women (BAW) understand ethnicity. As a result, most BAW from Kenya and South Africa were able to define ethnicity through the lenses of the local ethnic groups. The BAW were able to identify themselves as individuals and other groups by acknowledging other ethnic groups such as the local ethnic groups in Kenya and South Africa. Therefore, ethnic identity in Kenya and South Africa does not form the group but instead endorses the maintenance and formation of the group which illustrates why it is practiced every day in society.

> *"When you come to ethnicity, I think, you belong to a, it depends because I don't know about these other countries, but you will find like in Kenya now we have other ethnic groups, so know you belong to a certain ethnic group, so your ethnicity now belongs to that group and categorisation"* ***(B00FM111B, p4).***

> *"Ethnicity comes back to like as much as we are all Africans right, but the is your Sotho, your Zulu and know what I am trying to find the word, it is the tribes"* ***(B00FM777B, p4).***

The BAW illustrate their experiences in relation to ethnicity in their society in which affects their daily life. The BAW states ethnicity plays a role on an individual and group level in society by illustrating the boundaries of who belongs to the ethnic group or does not belong to the group. According to Anthias (1992), through the ethnic boundaries, ethnicity creates inclusionary and exclusionary practices on BAW by defining who belongs and who does not belong to the particular group. With this reasoning, ethnicity in Kenya and South Africa has created privileges for certain ethnic groups excluding other ethnic groups. The inclusion and exclusionary practices of ethnicity have created discrimination among BAW in Kenya and South Africa. Further, ethnicity has generated in-group favouritism among BAW which has resulted in biases or favouritism towards certain ethnic groups, hence activating discrimination in Kenya and South Africa. Therefore, ethnicity in this research has always been an exclusive group in that a woman identifies as a member of one ethnic and cannot belong to another ethnic group. This research further confirms Jenkins (2008) that ethnicity in Kenya and South Africa is not the degree of noticeable differences between other ethnic groups, but instead, it is how the members in the group and the non-members of the ethnic group are treated and related to each other as separate groups.

> *"Ethnicity is, basically, you do something that you are favouring a particular ethnic group because you are in a position to influence"* ***(B00FM240B, p2-3).***

> *"Ethnicity is when you are inclined to a, should I say tribe, you give preference to certain tribes or maybe another tribe is again"* ***(B00FM560B, p4).***

> *"I would say ethnicity depends on where you are coming from like for example if you are Kisii, you are trying to support a Kisii, if you are a Kikuyu, you are supporting a Kikuyu, so that is how I understand it"* ***(B00FM414B, p3).***

> *"[…] Even ethnic grouping has an impact because I am a Sotho like I said and we have Zulus and we have Xhosas and you find that Xhosas and Zulus are seen to be dominating whereas Sotho's we are just under toned"* ***(B00FM100B, p3).***

The Social Identity Theory (SIT) helps understand how BAW define themselves, identify their membership to their ethnic group and how they interact within the groups. Through SIT, BAW can socially identify themselves with the ethnic group based on their membership. By socially identifying themselves with their ethnic group, BAW adapts and conform to the group in which influences their daily experiences. The social identity of BAW involves belonging to groups based on gender and ethnicity. With this in mind, ethnicity is practiced daily on how BAW carry themselves and the societal expectations of BAW in Kenya and South Africa. Ethnicity has complicated gender in the Kenyan and South African context through the culture that influences their daily experiences. This research confirms Oyewumi (1997) who states culture influences gender roles and daily experiences of BAW in Kenya and South Africa. This research finds that culture promotes gender discrimination and gender inequality in Kenya and South Africa. Therefore, this research agrees with Elu and Loubert (2013) that the intersection of ethnicity and gender conditions gender discrimination and gender inequality that BAW faces in Kenya and South Africa.

> *"For instance, just, last week my cousin's husband had passed on. She and her husband were both equals in the marriage, equally yoked in terms of independence. She is working, he was working, both were doing big things at their jobs and the was nothing wrong with that. But during the burial preparations, she was wearing a T-shirt and track and tackies, all over the place trying to ensure the burial ceremony for her husband was well at the same time mourning the death of her husband. The men from the village disrespected her and were disgusted that she was wearing tracks and*

a T-shirt during the preparations and not locked in a room mourning the death of her husband as per tradition, which was very unfair in my opinion. She was trying to be strong as she came to terms that her husband was dead, be there for her children, mourns at the same time and these men could not respect that. In her marriage, she was an equal to her husband who respected her, but in the village, she is just another woman who is not respected. So, you see how culture can look down on women and discriminate them" ***(B00FM200B, p4-5).***

"[…] Or example, my brother, he is married to a lady from Zimbabwe who is my sister-in-law. She has a Master's Degree in Engineering like my brother. She works in an IT firm and in my opinion, she is way more intelligent than my brother, So they went to visit my rural township area where I am from and I was shocked that even today in the twenty-first century a woman with a Masters in Engineering is reduced to the low status of just a woman who is told what to do and was told she had to go stay outside and cook with the pot by the fire which is very difficult, hey and I must say that culture has a way of reducing women to nothing, right […]" ***(B00FM450B, p9).***

"[…] I started to think you know I need to free myself of that and be able to participate if I lose my job then tough, but I would have said my truth as opposed to going to a meeting, then you seat there a whole four hour meetings and you have hardly said anything, but I guess it also comes to the background of if I take the culture where I grew up and woman who speaks to much was frowned upon and being forward etc., so they are certain things that societal and will bring them to the working environment and the detriment of our success […]" ***(B00FM450B, p4-5).***

On the other hand, most of the BAW in Kenya and South Africa understand race as a group of people defined by their physical characteristics meaning predominantly skin colour. They further identify race as a historical and social construct that determines who can fit in and who cannot fit in. In contrast, Miles (1989) states race extended beyond skin colour. This research verifies Miles's (1989) statement as the BAW from Kenya and South Africa understand race to be beyond skins colour which proves race varies based on the country it is assigned to. The BAW managers illustrate race as more than skin colour but instead is about different ethnic groups, different cultures, and different groups of a nationality living together. Therefore, this explains how BAW experience life differently based on their race, based on their country, that changes over time. This research further verifies Jonnes (2001) by proving why BAW cannot be assumed to be of the same race when addressing gender discrimination and gender inequality. This research verifies Miles (1989) and Elu and Loubert (2013) that race in Africa is more than skin colour.

"I think race is broad and it is more of the skin" ***(B00FM396B, p3).***

"Race is more than skin colour, it is more than skin colour, or what country you are from, or where you are going […] it is more of an international set up […] Race is more on an international set up" ***(B00FM430B, p2-3).***

"My understanding of race maybe let me give an example, in our country we have Indians, originally they are not from Kenya, but they have managed to settle and do

business and live with us, that is people from totally different parts of the world fitting into a country or a workplace and they can live in harmony" ***(B00FM298B, p4).***

Race has always played a role in Kenya and South Africa due to their past with colonisation. With colonisation, the race has been the founding foundation for government policy, social action and the basis on how different groups interact. The BAW reveals how race is tightly infused with power and hierarchy in Kenyan and South African society. Race plays a role in society and how the dominant White group exerts power over the Black African people in Kenya and South Africa. With this reasoning, the BAW confirms Annisettee (2009) by illustrating how race creates a social hierarchy distributed along with power, status, prestige, and respect. This is illustrated by BAW managers describing how White people get treated better than Black African people in Kenya and South Africa.

"I think Whites are treated differently, they are superior, I think, then maybe followed by an Indian they are even better than you who is a Black. Then, depending on where you come from, of course, you just think that these people are better than us" ***(B00FM921B, p3).***

"It's an inferiority complex, but it is the perception Whitewashing, but it is the same way even in the community they will say, you are Kenyan, born and bred and maybe you are doing relatively well and you will drive into a mall like Westgate and you are Black and you are with your family and they will make you stop so they can check your car, but the guy with the Diplomat red number plates will drive up, but because he is White they will not ask him to stop, cause you know, you are thinking that are you just kidding me right now, you know this is my country you know, but it is so prevalent, it's a problem" ***(B00FM694B, p6)***

"While race, we have come from post-apartheid, yeah, so I grew up, you see I am forty three so I grew up in the era of proper, proper racism, I mean I was six months when June sixteenth happened and all those kids were killed because that started everything, that started the whole unrest in the country, so I grew up not knowing, I knew Indians and Whites were very distant, with White people over there you know not unreachable, because we had shops where only Black people would shop, and Whites would shop in their shops, and where I grew up, our township was like further but you could walk to town, but we had no electricity, we had street lights but no electricity in our houses or anything, but you could see lights everywhere just across, and then you would see all those lights, so I grew up knowing what was around me, obviously Indian because we could buy from Indian shops, so I grew up just thinking that this is it, and White people are just far away and whatever, and they are superior, they are the better ones, and if you look lighter you look more beautiful, so everything is about getting as much as White as possible, if you can speak their language you are better than everybody else, which unfortunately is absolutely still the case now twenty-five years later, if you look a certain way they call them 'YELLOW BONE' and whatever that is what they call themselves, so, and I found that Indians also have the same thing, yeah, I am like colonialism really worked for them very well because everybody wants to get lighter, everybody wants to speak better cause better is better English, and everybody wants

to be friends you know with somebody who is White, so then you know you count" ***(B00FM555B, p4-6).***

With the understanding of race and ethnicity, it is now understandable how BAW overlap both race and ethnicity in Kenya and South Africa. Race and ethnicity are all groups in which one group claims themselves and the other group differences. The BAW from both Kenya and South Africa use race and ethnicity interchangeably raising the question as to the difference between race and ethnicity. Anthias (1992) states race requires an ethnic group as a building block and not a product of ethnic differences. According to Anthias (1990), a race is historically constructed when an ethnic group undergoes racialisation by installing fixed significant differences of an ethnic group. Racialisation is known to preserve ethnic privilege and ethnic exclusivity held within a country by the dominant ethnic group. With this reasoning, this research explains why at the beginning of the interviews when some BAW were asked which ethnic group they belong to and answered they were from the Black African ethnic group. From this research, there is nothing that states an ethnic group cannot be a race and a race be an ethnic group. This answers why some BAW from South Africa understand race and ethnicity as the same thing.

"Race is different nationality, different tribe, yeah, different nationality" ***(B00FM770B, p3****).*

"Ethnicity is maybe the culture, that's me, to say that you are Black" ***(B00F734B, p4).***

"My ethnic origin, I am African which is my ethnic origin, or European if you happen to be from the other side" ***(B00FM689B, p2-3).***

"Ethnicity is more about the tribe, with subsection in Africa you will be Zulu, Sotho, Venda, Tsonga, and in White you will have Afrikaner, Indians and Coloured like that" ***(B00FM494B, p2).***

"Ethnicity is different race different culture, I am Black, I am Zulu, there are the Indians, there are the Coloureds, there is the Afrikaans" ***(B00F589B, p5).***

"Ethnicity different from race, wait, it is the same thing actually, but it is just that in South Africa we more use the word race rather than ethnicity" ***(B00FM689B, p2-3).***

As Cornel and Hartmann (2007) state race and ethnicity are flexible in that they depend mostly on the claims a group makes about themselves and other groups than any physical or ancestral differences. This research highlights race and ethnicity are indeed not about the observable features, but instead, the experiences BAW face based on their race and ethnicity according to their country. This is illustrated by both the Kenyan and South African managers who describe ethnicity and race in relation to discrimination of one dominant group giving preferences to their group as they maintain superiority by discriminating against other groups.

"Race is basically the bigger picture, African, White, and the discrimination that comes with it" ***(B00FM240B, p2-3).***

> *"For race, oh my God, racism for me it's the whole colour thing and one race feeling like the Whites feeling like there, you know, they deserve, or their rights are better or their rights should be higher than the others"* ***(B00FM360B, p3-4).***

> *"Ethnicity is a stupid problem that was introduced to Black people by White people on us, I mean we are all Black, but they have made it that the people feel that they are more superior if they are from this ethnicity, or this one, or whatever, yeah, so in the country the is a lot of labelling, you are Zulu, you are Xhosa, you are this, you are that, there is a lot of labelling [...]"* ***(B00FM555B, p4-6).***

> *"I understand it from, here cause of tribalism and all these things happening, but for ethnicity, is, you know, putting a tribe, a certain tribe like, like grouping yourself in, in your tribes, you know, like we are Kikuyu, Luhya, Luo and all that and maybe from the Kenyan perspective of what we are seeing happening in the country, so, cause I am Luhya, let me help my Luhya people, you know such things or this notion, cause, so and so this person because they are from this tribe, maybe they are higher, in fact, I keep saying when you look at ethnicity and racism, I think ethnicity is just the worst, cause we are all Kenyans, then we want to feel superior that this, you are helping this other tribe you know, there is, I can marry this, I can marry this, I cannot give her a job, or why is she better and she belongs to this other tribe, you know, yeah, all that"* ***(B00FM360B, p3-4).***

To conclude this section, this research highlights Miles (1989) and Anthias (1992) statements that as much as race and ethnicity are different, race requires ethnicity as a building block through the racialisation process. Furthermore, it confirms Cornell and Hartmann (2007) statement that there is nothing states that a race cannot be an ethnic group, or an ethnic group cannot be a race, and this was illustrated by the Black African women managers. To understand race in an African context, it must be referenced to ethnicity and gender based on a country. Further, Black African women from Africa must not be grouped under one category as race and ethnicity vary from country to country as in this case Kenya and South Africa confirmed. These research findings confirm Cornell and Hartmann (2007) that race and ethnicity change over time and are experienced differently based on context and the group that claims them. Even though Black African women from Kenya and South Africa are Black, their daily experiences are influenced differently based on their race and ethnicity in the society. With this reasoning, Black African Women experiences are essentially complicated by race and ethnic differences in Kenya and South Africa. The Black African Women from Kenya and South Africa illustrate race and ethnicity as products produced during the interactions between different groups in which create multiple social realities that are influenced by gender differences. The Black African women from Kenya and South Africa illustrate indeed race and ethnicity did play a role in the daily lives and influenced their experiences.

5.1.2. Race in banking

Despite the assumption that Black African women (BAW) are of the same race, they will experience race differently depending on the industry, the level of job position, the place and nationality (Anthias and Yuval-Davis, 1992). The managers from Kenya and South Africa understand race based on their own experiences when working in the banking sector. The Black African women managers from Kenya and South Africa confirm race indeed plays a role in the banking sector. The leadership in the banking sector is a predominantly White male or Black African male affair with banks both operating in Kenya and South Africa. According to Cornell and Hartmann (2007), race exerts the power of a dominant group over another group in which creates a social hierarchy which is illustrated in this research by one race still dominating in the South African banking sector. Organisational authoritative and hierarchical power has primarily resided in the hands of White managers (Canham and Maier (2020). This is revealed by the BAW managers that the White male still dominates and maintains Top Executive Leadership positions (TELP) in the banking sector. As a result of the White race dominating the banking sector, the White race defines the products, culture, and beliefs against other groups. According to Cornell and Hartmann (2007) by defining what is best for another group, it is what reaffirms the social hierarchy in the banking sector in Kenya and South Africa. With this reasoning, race plays a role in the maintaining of the social hierarchy as the White race dominates and makes the decisions for the other groups on what is best for them, for this case BAW and what positions they hold in the bank. Therefore, race continues to maintain the status quo by preventing BAW from getting into TELP in the South African banking sector and cracking the glass ceiling.

> *"Yes, so I think race plays more of a role in banking, and that is just purely because of our historic backgrounds and from where I come from, so it is the greatest influencer would be your skin colour which is race […]"* ***(B00FM287B, p10-11).***

> *"Ok, what I can say is that banking historically used to be a White sector, you know we did have a whole load of White people in the banking sector, and with my bank, it was started in MHOFBA64 by White guys, the thing is as I said my colleagues would apply for opportunities that presented themselves, they would go to that side to the head office, and the treatment would not be nice, and a person would rather come to get a junior position unlike now having to go there because race still plays a role and most of the time opportunities are there just for statistics reasons, but now for real work, race is still a big problem and they still dominate […]"* ***(B00FM599B, p5).***

> *"Yeah, I mean when you say colonial powers, it basically the race thing comes in, so, yeah, like I just told you considering that it is a BRHS242A bank, of course, the White-dominated then, and yeah, even when you look at the whole structure of the whole bank let's say now BRHS242A, you will see that Whites are at the top […]"* ***(B00FM921B, p4).***

> *"[…] There are some challenges there as well, but I think the race one plays a major role, and people don't realise that those differences actually bring about new synergies, and especially in the segment which I am working in, we basically develop products for the majority of the population which is Black people, you know, but you have White men making decisions about a Black population, instead of using people like myself who come from those environments, you can basically provide a room to create a product that is suitable for the segment of the economy, so I think they are still a lot of biases that play about, and they are still these […]"* **(*B00FM274B, p5).***

According to Anthias and Yuval-Davis (1992), race is a boundary constructed that determines who fits in and belongs to the group. With this reasoning, the South African managers point out race plays a role in the appointment of leadership in the bank. The managers state that by one being

White they are competent to be appointed into TELP in the banking sector. This is elaborated by one manager who states it is easier for a White male with only a matric to be appointed as a CEO with no work experience and qualifications as compared to a Black African with education qualifications, work experience, and qualifications **(B00FM850B, p5-6).** Further, race is critical when it comes to appointing a CEO as it is easier to appoint a White male with no experience and risky to appoint a Black person with experience **(B00FM450, p8).** Cornell and Hartman (2007) made it arduous that the best way to describe other groups is to infuse race with power and hierarchy, and this is what is seen in the South African banking sector. If race continues to play a role in the appointment of a Top Executive official, BAW will always be excluded from getting into TELP in the South African banking sector and cracking the glass ceiling. This research confirms race indeed plays a role in the appointment of Top Executive officials which is illustrated by the managers below.

> *"We had to do things, we had to do something to draw African, we had to start traineeships, go up there and look for and funny enough all the White males came in here with the standard eight, matric, with nothing, but now when you go to look for Black you are now go look for graduates because that is what is required, you do not find CEOs that are Black, that have got no education but you have got plenty of White CEOs with no education, so yes of course, I think in the banking sector, it was always White and remember I said to you, I don't, when I was still a youngster in my early twenties and that is all I saw, I saw male, male, male, White male and saw females, I still remember those females that were there, they were White females, the were no Black people including Managerial positions, so that, the environment that I worked in was cooperate banking where I was then, I dint respect what cooperate banking stood for then because I dint know better, but coming here and working in the cooperate side of things I can see the same future ahead of then than I see it here today, we count, ok, the is a lot of work that has been done to change that but it is not gonna agree an overnight change because the is also a customer that is also being used to be serviced by a White race"* ***(B00FM850B, p5-6).***

> *"There is a story of this man, um, He is the CEO of Discovery, I am forgetting his name, when he was appointed as CEO of Discovery, I think he was twenty-six years, the Board there cannot remember who was the chairperson of the Board, took a risk on him and made a courageous decision to appoint a twenty-six-year-old, the decision could have made them fall back on their faces but they believed, right, one can argue that he was bright, he an Actuary, but why are we not having that courage to support Black women, why is it easy when it is a White man for us to be able to be courageous to make those decisions"* ***(B00FM450, p8).***

Not only did the South African managers mention race played a role in the appointment of TELP, but also a Kenyan manager shared the same sentiments as well. The Kenyan manager mentions the bank was hiring White people into TELP in the bank to attract investor based on one's race. This research illustrates how race varies and is experienced differently based on a country.

> *"When am, let me put it this way, remember when I told you about the bank that was hiring about fifty percent White, when a bank needs to 'BLEACH its BOARD' that is abuse, when an organisation chooses to 'BLEACH it's BOARD' so that they can*

attract international investors in that sense yes, yes the divisions in that sense he is absolutely right, you know only that sense, yeah because the race, I don't think we have a race division in Kenya, maybe an ethnicity division and not in the corporate sector. In terms of progression and what community do you come from and they have to do all these ethnic balancing, auditing and whatever, but in the private sector not really no, only in as far as banks feel that indeed a Director comes from BRHS242A, my Director comes from BCEB186A even, I am even more likely to attract investors which is ridiculous definitely because I should be able to attract investors, but you know we have that, it's an inferiority complex, but it is the perception White washing[...]" ***(B00FM694B, p6).***

As Cornel and Hartman (2007) aptly put it; race simply means inferiority that one race is more worthy and superior to the other, which is confirmed in Kenya and South Africa. The managers point out Black Africans in the banking sector are still indeed considered as the inferior race. The BAW reveals if one is White, they will get a pass for their qualification as compared to Black Africans whose qualification and intelligence are questioned and tested. With this in mind, the inferiority complex used against BAW prevents them from getting into TELP in the Kenyan and South African banking sector and cracking the glass ceiling.

"That in terms of race, we are considered as an inferior race as Africans, because what I also see, not only on women, they only stick with women, or just think generally, I usually see, even in financial institutions, they take so much high regard on foreigners, Indians and Americans, 'Wazungu', (Whites) too generally, they put them on such a high regard and whatever the come and discuss in a meeting, it is something like I can do this, this is something I can do, this, this is something, this person has just googled this, ahahaha, ahahaha, ahahaha, they are taken in such high regard like they are more informative, we have not refused that some are because of their experience they have, but still that issue of been taken in high regard is what puts most of them, in fact that is what also brings a big gap in the salary and remuneration, cause you find that this person is taken from outside as a consultant, they all come as consultants, it is something that you can do, but because of this person is of a different race, they are believed to be better, so they get a higher scale as an external person and everything, and that was something that you could do" ***(B00FM435, p4).***

"I do not know what to call them, there are biases where Black people are still considered inferior from an intellectual perspective, they are not capable, but if you look from a qualification perspective, we have Black actuaries, I am an ABSET by qualification, and if you have a White person who is not qualified, you know, but they are still holding the senior positions than you, clearly due to their skin" **(*B00FM274B, p5).***

"Ok, I will talk about this bank, BSAB45 is this bank where I am working for. I think things have improved from where they were in the past and as much as we talk about race, as much as you would seat in this succession planning sessions or talent sessions and listen to how when we get to Black people, we always have a longer time to prepare than you would have for a White person, you take chances with White, you know, if Black you do not want to make a mistake, I do not know whether if it is not wanting to

make a mistake or it is not trusting and these things are similar, you know and, you remember where this comes from, it's not coming from, I do not know whether it is race or it is coming from the mindset, or what do you call it, the bias that you have that drives you towards people like you and people like you in the bank is a White person, you see, and you might not notice because I am sure those people do not mean anything or any harm, but it is what they are, what they know, so a Black person won't always be ready tomorrow, will need five days to prepare, but we need nothing to prepare a White man, you can shoot them into the role and they will fly and they will get support, whereas if it is a Black person, firstly that is what we do not get, you do not get it because, you are not coming from the same community […]" ***(B00FM850B, p7-8).***

As a result of the inferiority complex, race impacts how the banks run their business. It should be noted, through the organisation culture, race plays a role. Cornell and Hartmann (2007) noted race itself is a designation of power in which culture and beliefs are defined against another group creating a social hierarchy. Therefore, organisation culture is the values, behaviours, shared attitudes, beliefs, customs, and written and unwritten rules that are practised daily on how the bank does business within and outside the bank. Interestingly, it is only the Kenyan managers who indicate White people are generally treated better than the Black Africans in the bank. The Kenyan managers first reveal that the White clients or their White colleagues working in the bank are indeed treated differently as compared to the Black clients and the Black colleagues by enjoying the privileges of being White in the bank.

"But how we usually interpret them, like even here, you will find a consultant who come here who are White, are even treated even better by the watchmen, like ordinarily, like on Wednesday and Thursday, no Monday and Thursday, they said we all should be taking the stairs to keep fit and what, but if a White guy comes downstairs immediately the lift will be opened for them, but if it is a Black even if it is a visitor, just a random visitor, like now they assume a normal Kenyan, assumed Kenyan, so, they will have to ask you are going to which floor, you are going to see who, why have they not come for you, or you know today you are taking the stairs so, unless now you have, no I am going to see and they have told me to wait for the lift, then now they will give you the lift, so then we have interpreted it" ***(B00FM868, p4).***

"It basically just the race thing comes in, so, like I just told you considering that it is a South African bank, of course, the Whites dominated then, and even when you look at the whole structure of the whole bank let us say now South Africa, you will see that Whites are at the top, then how does that mean, what does it mean to us? Because, but even here in Kenya they are Whites that are working here, so of course we always think that they are treated better than us, they are better than us and I think we are also mentally colonised, I think that to think that we are an inferior race to the Whites any way, and I see that even when customers who walk in, if there is a White customer how you respond to them, and how you treat them is even very different from how you treat them if just a Black customer walked in" ***(B00FM921B, p4).***

Furthermore, this research concurs with Annisettee (2009) that the differences in race are distributed along the fault lines based on respect, prestige, privileges, and power in the Kenyan banking sector. Secondly, with this reasoning, the Kenyan managers reveal through the organisation culture in the bank that White employees are generally treated better than their Black African colleagues. These findings show the privileges and prestige White employees enjoy in the Kenyan banking sector, which their Black colleagues do not experience.

> *"[...] in terms of race here, I think White people are treated better, we have also expatriates here, so you can see here Whites are sort of treated better"* ***(B00FM921B, p3).***

> *"I think Whites are treated differently, they are superior, I think, then maybe followed by an Indian they are even better than you who is a Black. Then, depending on where you come from, of course, you just think that these people are better than us"* ***(B00FM921B, p3).***

Hogg and Reid (2006) state according to the Social Categorisation Theory (SCT), the social identity strength varies depending on the situation and environment, hence forming the basis of in-group favouritism for group members over non-group members. This favouritism lays the foundation for inequality in the banking sector which a Kenyan manager stated. The Kenyan managers further reveal that race plays a role in inequality in the banking sector when it comes to salaries and remuneration. Due to the social hierarchy of the White race in the Kenyan banking sector, they have a higher social status. With this higher social status, they enjoy the benefits and privileges that come attached to the membership of their race. The managers indicate it does not matter whether they are doing the same job or are in a higher position as compared to their White male counterparts as they will earn more than the Black colleagues.

> *"One race it does not matter, where you come from, who you are, where we are White it doesn't matter, you are there as one, one person that was applicable in the banking industry, "the was a time when 'Mzungu' (White) came in and on the same position he earned more than the African counterpart, for that even for me was again Junior, I felt for my Senior Boss was not really fair, cause it was the same responsibility, the same everything, then comes in, then was there is a little bit of complaining, a position is created for the Mzungu"* ***(B00FM560B, p4).***

> *"Yep, they still are, like I just explained, when it comes to a 'Mzungu (White)', he is earning more than the African and it is the same positions, the same duties and when the is a bit of, roughly they create a position for them and to me it didn't make sense at all, cause we are working on the same level, but because he has come on attachment and we found a lot of cases where we found a lot of 'Mzungu' were coming from the UK and would take up some good positions with 'BIG MONEY' inside, and when it came to bonuses, likewise these guys were the creme at the top, these guys were given remanence, that is still there"* ***(B00FM560B, p4).***

Interestingly, only South African managers illustrate race did play a role when it comes to coaching and mentoring as well as when it came to the career advancement of BAW in the banking sector. The construction of racial categories in the South African banking sector has made it obvious who belongs when it came to the appointment of leadership roles. The South African managers' highlight that the White males only coach and mentor their own younger White males when it comes to networking strongly defining BAW are different from them. As the SCT determines who fits in and who does not, this explains how race plays a role in the recruitment of the South African banking sector. The SCT for this research demonstrates how certain jobs are reserved in the South African banking sector to maintain the status quo. With this in mind, racial categories in the South African banking sector define certain roles, in most cases, TELP in the bank is maintained for a certain race in which prevents other racial groups from advancing their careers. The South African managers point out that race clearly plays a role when it comes to coaching, mentoring, and networking, this affects the career advancement of BAW by preventing them from cracking the glass ceiling in the South African banking sector.

> *"[…] Sometimes it is just that you are also not aware of it or their existence, so if you use coaching as an example, where I know a lot of white males who are coached and mentored, and uhh, but it will generally be by people who are like them, by people who have identified them, and the is a lot of similarities, so, all White males take younger men under their wing, show them how to navigate the politics of the organisation, that kind of thing, but Black women, they won't necessarily have it, necessarily, for the various reasons, one they are fewer Black women at the top to take you under their wing-like that because of the biases that people who are different to you, won't necessarily take you along that same journey, so I think those are the kind of barriers"* ***(B00FM649B, p5-6).***

> *"[…]We do not do lunches together, because this one is White, this one is Black even if you play golf, you probably do, but the braais that we do in our homes, you do not get braais where the is a mixed-race all the time and all the colleagues are all gathered together, but for White folks, they will gather together, they will go for parties together, they will invite each other to their own things, and if you think about careers and only discussed in the workplace, they are discussed out of the office and so as a Black person you do not have the opportunity to engage in those conversations, that's my view"* ***(B00FM850B, p7-8).***

To summarise this section in this research, it can be noted, race experiences vary differently among African countries and for this case Kenya and South African. This research confirms race indeed plays a vital role in the Kenyan and South African banking sector. The race card will always be thrown when it comes to running the business with clients, training, promotions, succession planning, salary remuneration, coaching, and mentoring in the Kenyan and South African banking sector. It is important to note, the race will always be experienced differently based on the context which is Kenya and South Africa as this research finds race plays a major role in the South African banking sector as compared to the Kenyan banking sector. Therefore, race determines the organisation structure in terms of hierarchy and how the business runs through the organisational culture. Black African women working in the Kenyan banking sector which is predominately Black male and South Africa banking sector which is predominantly White male experience race differently as an obstacle to cracking the glass ceiling. With this reasoning, race prevents Black African women from cracking the glass ceiling and getting into Top Executive leadership positions in the Kenyan and South African banking sector.

5.1.3. Ethnicity in banking

Ethnicity is socially constructed and plays a vital role in differentiating who belongs and who does not belong to the ethnic group (Anthias, 1992). Ethnicity plays a role in different levels of intensity, and territories based on one's personal daily experiences that depend on context (Jenkins, 2008) which in this research is Kenya and South Africa. With this reasoning, this research finds that ethnicity plays a key role in the Kenyan banking sector as compared to the South African banking sector. The managers all demonstrate ethnicity plays a role in the career advancement of Black African women (BAW) in the Kenyan and South Africa banking sector. Ethnicity creates a sense of belonging to an individual, group members from non-members in which forms the foundation for inclusion and exclusion boundaries on who was to get into the banking sector (Anthias, 1992). The Kenyan managers first demonstrate that ethnicity plays a role in the recruitment in the bank as certain ethnic groups are the majority either in specific departments or the bank in general.

> *"In Kenya, it does, even where I work it does to a certain extent, …(signs)…. sadly, someone will not be obvious about it because it is actually unethical, it actually calls for grounds of dismissal because my work does not encourage it, but you will see to it, I do not know whether it is deliberate, or you will see that maybe in a certain department it is only a certain tribe that is running it, or you will see that, or you will see that certain Directors like eighty percent are of a certain ethnic group, I don't know whether if that is deliberate, or, or it is not spoken out, it is not only us but sometimes you can see some, somethings of it and you are wondering, what's not happening here"* ***(B00FM430B, p3).***

> *"In some places, yes, however not necessarily in this bank, cause, one we are not too many races, ethnicity, yes, maybe, I have noted in this bank, we have a certain, a certain tribe that is the majority, I do not know whether if it is a purpose, or not, but that is the reality, we have a certain tribe that has more people, yes, so I cannot comment on whether it is specifically used to, as a hiring requirement"* ***(B00FM550B, p3).***

Ethnicity being a social construct strengthens ethnic identity in which arises from the interaction within and outside the ethnic group in the banking sector (Jenkins, 2008). Ethnic identity is generated, confirmed, altered, and used in decision-making in the banking sector (Barth, 1969). As a result, the Kenyan managers state ethnic identity plays a role when deciding who is getting a promotion at the bank. The decision on getting a promotion is based on ethnic identity which plays a role in the career advancement of the Kenyan managers who will want to get into Top Executive Leadership positions (TELP) in the Kenyan banking sector. Therefore, if a BAW is not from a certain ethnic group, she has lower or no chances of getting a promotion which hinders her from climbing the career ladder in the Kenyan banking sector.

> *"I think it is person-driven, certain people will tend to promote certain men based on their backgrounds, sadly they will only promote women only when the law is passed based on their backgrounds"* ***(B00FM770B, p3-4).***

> *"I think ethnicity, I mean because I am in Kenya, ethnicity has and has always actually played a role, it has, I don't know how to put it, but cause the are some banks you*

would go and you are not from a particular tribe, so even the promotions are a bit, you have to struggle, you have to really struggle, you know, so I think it has" ***(B00FM360B, p5).***

Jenkins (1997) states ethnicity creates group identification and social categorisation that results in differences in ethnic identities in which involve exclusion of other ethnic groups. By ethnicity acknowledging the differences between group identification and social categorisation, it lays the foundation for domination and subordination of one ethnic group over other ethnic groups. It is important to note, power is connected to the domination and subordination of one ethnic group. The main reason for one ethnic group dominating is to maintain power over other ethnic groups. Further, the power which is associated with one ethnic group is what imposes restrictions and barriers preventing other ethnic groups from getting into TELP in the Kenyan banking sector. With this reasoning, the Kenyan managers and South Africans indicate ethnicity is indeed a barrier preventing BAW from advancing their careers in the banking sector.

> *"I think ethnicity is a good thing because it gives diversity in individuals like you get to learn different groups of people, different cultures of people, different ways of people living, but, ...(sighs)......., it ends up being a barrier, unfortunately, the bank is known for having Kikuyus only, and whether we want to believe it or not, it is eminent everywhere and to the point where you could find that a Luo and a Kikuyu, and a Kikuyu will be given a promotion and the Luo will not be given a promotion, so we have taken the beauty of it and made it now a bad thing"* ***(B00FM868, p4).***

> *"I mean, if you really want growth and you have gained experience at banking, then the only barrier to your growth is ethnicity problems in the company which you are in. You always have the option of making a lateral move to 'bank B', knowing that, I would say no, not really, maybe if it is used as an excuse, I would not use it as an excuse or reason for why I am not progressing"* ***(B00FM694B, p6).***

> *"[..] even ethnic grouping has an impact because I am a Sotho like I said and we have Zulus and we have Xhosas and you find that Xhosas and Zulus are seen to be dominating whereas Sotho's we are just under toned"* ***(B00FM100B, p3).***

> *"I think for me because I will be speaking for me, maybe my hard work and smart work have made me sort of defy all the ranks up to where I am now, but yes, it plays a role in the levels you can reach and if you accept it, then you do not move, then you do not move if you accept that this is your fate, I do not belong to this ethnic community, so this is where I am going to end, then you end, but if you defy it and keep on pushing and asking for your rights then you will move"* ***(B00FM115B, p3).***

Social Identity Theory (SIT) provides an understanding of how ethnicity facilitates discrimination in the Kenyan banking sector. According to Tajfel and Turner (1985), the main principle of SIT is one ethnic group defines and values themselves higher than other ethnic groups which results in prejudices against other ethnic groups. In the Kenyan banking sector, ethnicity provides conditions in which one ethnic group is biased towards other ethnic groups through SIT. As a result of these biases and prejudices of one ethnic group against other ethnic groups and one ethnic group having the power to influence other ethnic groups which leads to discrimination in the banking sector.

The Kenyan managers reveal they are discriminated against based on their ethnic group from getting into TELP in the bank they work in. Therefore, by one manager belonging to one ethnic group, this forms the basis for discrimination for them from advancing their career as compared to a manager who belongs to the dominant ethnic group in the Kenyan banking sector.

> *"I have predominately worked in two banks both at entry-level and senior-level and of course in the current bank I am working in, I came in as a Mid-Management level and what I think of I have really experienced in my previous employment more like 'TRIBE', so the, larger tribe, the majority of the staff and the ownership of the bank belonged to the Kikuyu tribe, so if you any other tribe and you are trying to grow the is a certain limit, that they think you have done very well, so you just keep moving departments, so it is sort of they have decided that you will not probably go to the level of being a Board Member, for example, you sort of moving from one role to another same level, but not getting into very Senior management. So, I think I have experienced that, I have experienced that in my previous employment and therefore I realised that I was wasting time, I was not growing, I was gaining a lot of knowledge which was seated with me, but I was not able to move to the next level, so I changed jobs and my current employment now is different"* ***(B00FM115B, p1-2).***

> *"Oh, yes, oh definitely, I think so, but I think this bank, what I normally say is that this bank is the only bank I can thrive having come from 'Western' if I can compare to other banks, I also would not have been sticking here for too long because I know what happens in other banks, if you are let's say you are from, if you are a 'Kikuyu' then you are set, so that's why I am like Ok, let me just stay here because I see people from Western striving then I guess then maybe this bank is more friendly to people from Western"* ***(B00FM921B, p3).***

Further, ethnicity does not just discriminate BAW from advancing their careers in the Kenyan banking sector, but also their performance. The prejudice against BAW is used to discriminate the performance of BAW as one's ability to perform the job well does not count and is dependent on which ethnic group one belongs to. Ethnicity, therefore, facilitates performance discrimination because a member who belongs to the dominant ethnic group will always be picked even if they do not have the talent to the job as long as they grow while disregarding the performance of those who perform the job well. Ethnicity plays a role in performance discrimination which prevent BAW from advancing their careers in the Kenyan banking sector as one manager indicated.

> *"Those divisions are there, and they exist, and yes, and I said yes, because and I said that sometimes the Top Management pick on people from their communities and they pick on them, and they want to grow them and talent sometimes, or if you perform your talent, it might not necessarily count, and they might, or if they are two people who are performing, they will probably pick on the one who they think comes from their ethnic group, so that one is there"* ***(B00FM720B, p4).***

> *"The first question will be, I say no, and I also say yes. The no is because at times you will find that they are equal chances for everyone and of course even that particular person whom you feel has a different, is from a very remote small ethnic group, from what dominates in that institution, you find that person if that person proves, it is only*

that maybe that person will work harder than these other majority, you will work harder to prove and you know outshine these others, but we also have a tendency to, maybe, a weakness that should, that is not the way it should be, but you find that maybe those, depending on who is in power, if those in power are of a particular ethnic group, we will tend to favour of course those of the same ethnic group, that is why I am saying, and still that, but again that doesn't out do these other ones, but it means this other ones have to prove a point, yes, they have to prove a point, yes, they have to work harder, so if you are doing the same thing and performing the same thing at the same level, the is a likelihood that this person will point out those who are in the ethnic group, so what does it tell you about this other person, then you will have to work extra, something extra than these other ones" ***(B00FM111B, p4-5).***

Ethnicity creates inclusionary and exclusionary practices that preserve privileges to ethnic group members and biases towards non-group members (Anthias, 1992). As a result of this bias towards other non-group ethnic members, this creates favouritism towards ethnic in-group members (Hornsey, 2008). This favouritism is strengthened by the similarities within the ethnic group and the differences from other ethnic groups; and the degree to which the group members identify with the ethnic group (Hornsey, 2008). Therefore, this research finds that the tendency for people to belong and identify themselves towards an ethnic group facilitates in-group favouritism from which they benefit. This helps explain the ethnic favouritism experienced by the managers working in the Kenyan banking sector. Hence, those who belong to the dominant ethnic group will experience favouritism which plays a role in the career advancement of BAW in the Kenyan banking sector.

"Because they are times you feel like a certain ethnic group is been favoured, so, if you had like, had similar qualifications and you are more experienced and then you are competing with someone from this particular ethnic group, I think they would be given the chance than you" ***(B00FM396B, p3).***

Oyewumi (1997) states that ethnicity determines the culture in which BAW is at the centre of cultural transmission of ethnic groups. Notably, the culture of an ethnic group influences the gender roles of BAW. The culture of an ethnic group is produced, reproduced, and practiced daily which impacts the daily lives of BAW. Therefore, culture plays a role in determining which roles are for women and men which impacts their roles in the society and the bank (Anthias, 1992). With this reasoning, ethnic culture influences leadership roles that are perceived just for men and why BAW will not pursue leadership roles, hence influencing their chances of career advancement opportunities in the banking sector. This is revealed by a Kenyan manager and South African manager that ethnic culture plays a role in how BAW are perceived in the bank as women in the banking sector.

"Career advancement opportunities, I would first say that they are there, but they are dependent on so many other things, yeah, so, if you take yourself as a woman, and you feel that based on where you come from, maybe your background, your cultural background or you are not that person who wants to outshine men, or speak, or shy, or whatever, then you will be limited, yes, I think not even the country, this world is

for, you have to be bold enough, you know, you have to show that your capabilities for anyone to give you a chance […] ***(B00FM111B, p2).***

"I for one try suppress the ethnicity a bit, because, I do not, if you see in my family I have got Tswanas, I have got Xhosas, I have got Zulus, I have got Tsongas, we do not seat there and look at each other as you Tsonga, you Tswana and you this, therefore when I come to the workplace, I do not deal with ethnicity, so I will put that way, but I can say that I know instances, where I will go to a meeting and they, will be a Tswana guy and a Zulu guy will always just be a Zulu guy and claim the space and show what to show you that, you know what, you are a woman and as a woman, you should be doing this and that, and I am saying this as a Zulu man and without saying I am a Zulu man, then you know then you know that's the Zulu guy […]" ***(B00FM850B, p3-4).***

Anthias (1992) notes ethnicity as the building block for a race. Additionally, Cornell and Hartman (2007) state there is nothing that states a race cannot be an ethnic group and an ethnic group can be a race. With this in mind, ethnicity varies depending on context, or country, which could explain why Kenyan managers and South African managers demonstrate differently their understanding of ethnicity and the role it plays in the banking sector. This research confirms the assertion of Cox (1993) that an ethnic group can indeed be a race. This is illustrated by the South African managers who indicate ethnicity in relation to race as the same thing. From this South African perspective, ethnicity does play a role in the career advancement of BAW in the South African banking sector.

"I think ethnicity plays a role, White people see it as too risky to promote Black people, it is more of a race, mixed judgement, or can flourish more, and now we are not looking at your books, and your merits and all of that, but your skin colour, so how do I put it, it depends on how you see it, it's an ethnic thing that plays a role, maybe it is ethnic because, for example, White people may think if Black people are promoted that is risky, I really want to know why they think that way ***(B00F589B, p5).***

"I think it is definitely race, simply because from an ethnicity perspective, we are still minorities as Black people within the bank, race, Whites still dominate, and so that is still a barrier to advancement in terms of especially banking, because it is still not as transformed as we would like it to be" ***(B00F274B, p5).***

In conclusion of this section, ethnicity just like race is all about one group being dominant over the other subordinate groups. Therefore, it is impossible to study ethnicity without race in an African context. This research confirms an ethnic group can indeed be a race. This research highlights the way ethnicity is perceived in Kenya varies from the way South Africa perceived ethnicity. The South African managers perceive ethnicity from an ethnic group perspective that includes the Zulu and Xhosa groups dominating and from a race perspective of White people dominating, unlike the Kenyan managers who mainly perceive ethnicity from an ethnic group perspective with the Kikuyu group dominating. As much as the South African managers reveal ethnicity plays a role in government institutions, some admitted to ethnicity playing a role especially in the banks located in the rural areas. On the other hand, ethnicity in the Kenyan banking sector plays a role that results in discrimination in performance, recruitment and promotions opportunities preventing Black African women from advancing their career. This research finds ethnicity plays a major role in the Kenyan banking sector as compared to the South African banking sector. What this research confirms is ethnicity is a form of status that impacts their daily lives of Black African women in Kenya and South Africa. As long as ethnicity is produced, reproduced and practised daily in Kenya and South Africa, it will always affect the career advancement of Black African women in the banking sector.

5.1.4. Intersectionality of race, ethnicity, and gender

The primary research objective of this research is to understand the intersectionality of race, ethnicity, and career advancement for women in the Kenyan and South African banking sector which is addressed in this section. This research confirms it is impossible to understand Black African women by incorporating a non-gendered approach primarily from the identification of African women as women in which involves reducing the importance of differences and diversity among Black African women by emphasising differences between men and women among themselves and others, mainly in terms of gender alone (Harnois, 2015). For gender to be understood in an African context, it must be in the context of power relations embedded in social identities and social categories (Collins, 1990). The research findings confirm Canham and Maier (2018) that gender is complicated by race and ethnicity in the Kenyan and South African banking sector. In this section, the intersectionality of race, ethnicity and gender is explored to address the primary research objective of this research.

5.1.4.1. Intersectionality of race and gender

Gender is never experienced in isolation from other social identities (Crenshaw, 1989) and this research confirms social identities and social categories impact the daily lives of Black African women (BAW). To understand gender in an African context, it must be in the context of power relations entrenched in social categories and social categories that include race and gender. With this in mind, this research agrees with Browne and Misra (2003) who state gender is racialised and race is gendered. Hence, this research concurs with Ncube (2018) that the consideration of a single category of identity leads to other experiences that emerge from another category being undermined, and yet they are significant in understanding the total experiences of Black African women in Kenyan and South African banking sectors. Race and gender affect a person's beliefs about their capabilities and define their opportunities in the banking sector. When race and gender intersect, it creates unique opportunities and experiences for Kenyan and South African women in the banking sector. Canham and Maier (2018) state that employment patterns still retain race and gender inequalities in the banking sector. Significantly, race varies based on an assigned country and over time, which explains why the different African countries experience race and gender differences. This research finds the BAW from South Africa mainly experience more of the intersectionality of race and gender as compared to the BAW from Kenya in the banking sector. This explains why the BAW in South Africa experience tokenism as compared to the BAW in the Kenyan banking sector due to the intersection of race and gender that creates unique disadvantages in the banking sector.

> *"[...] like I said, because we have got scorecards, so if you get a Black woman the employment equity would say you earn more points, so the bank will earn more points if it advances a Black woman over a White woman, there is a calculation that they do,*

*so then they will put people on pedestals just to cover those steps so that they look good" **(B00FM200B, p3).***

Combs (2003) and Nkomo (2011) state that BAW face challenges from their social identity and category of the intersection between race and gender. Further, Canham and Maier (2020) state that the intersection of race and gender imposes a stronger effect on personal and social interactions that affect the career advancement of BAW. This research concurs with Littrell and Nkomo (2005), and Canham and Maier (2018) who state that indeed BAW experience double jeopardy hampering their career advancement in the banking sector. Black African women face double-layered oppressions due to historical disadvantages and continuing prejudices based on being Black and female in the banking sector (Canham and Maier, 2018). For BAW, race, and gender lay the foundation for gender discrimination and gender inequality in the Kenyan and South African banking sector. Further, the intersectionality creates favouritism in which White women are treated differently from BAW in Kenya and South Africa. Significantly, BAW experience double jeopardy in which affects them based on their race and gender in the Kenyan and South Africa society. This is revealed by a Kenyan and South African manager and the role they play in the banking sector.

*"[….] Race, as a Black woman, definitely" **(B00FM450B, p6).***

*"yes, I do, and I think if you are a Black female it is even double because it is not only now that it is your gender, it is your gender and your race, so I am very consciously biased with that statement that I do believe that definitely if you, females regardless of race, I think the is a common struggle, but we have by history, patriarchal issues that you have to work twice as hard you know for people to truly believe that you are competent, where men it is already given by the fact that he is male, then if you are a Black female you also have the gender and the race thing you know that comes against you, that you have to work triple as hard because now it is not just gender, but it also the fact that you are Black, so Black female I do believe in the workplace have it double hard because of that diversity barrier that they need to break because you are already Black, the is traditional incompetence that is labelled on it, and even worse you are female like, ooh, cause then it is not only around discrimination of bias against females coming from White counterparts, but even from your own Black counterparts because you are now female, and there is ooh, no, there is even in that the traditional cultural views and conditioning around my wife belongs where, females are only mothers, so definitely I agree with that statement" **(B00FM287B, p5-6).***

*"I think we have reached a level where they are two limitations as I perceive it; one, because I am a woman and two, is because I am Black, so how I have tested this is that I have become bold about it and I just ask a question, so are you doing this because I am a woman or is it because I am a Black woman" **(B00FM115B, p1-2).***

" […] But I think for me at the heart is being able to take courageous decisions and I think the is a trust issue set when it is a Black woman, so it is easier to make that decision to appoint a White male, an Indian in that order, White male, an Indian male, an Indian female, Coloureds and Africans, yoyoyoyo, there is a deficit of trust and up until we address that we could be that it speaks to unconscious bias, I am not too sure

*cause I have not tested it, but we need to address what is at the heart of this and we must make those kinds of decisions because the people at there are qualified and they are just not utilising them" (**B00FM450B, p8).***

*"It is there, whether it is there in our bank, I do not think it's like other banks where they are advancing seriously, I still see those women of other races maybe White and Indian advance further than Blacks and Coloureds in South Africa. I see that happening a lot, I do not know if it's maybe because of cultural things where we feel that we have to service our homes and go to our mothers' in-laws' places and all that and when the White woman does not have to go through that, but I feel that its, I see more Black women being stagnant than any other race, Black and Coloured" **(B00FM200B, p2).***

The intersection of race and gender plays a role in the Top Executive Leadership Positions (TELP) in the South African banking sector. As leaders in the banking sector being masculine defines who is a leader in the social structure of the bank based on White masculinity (Browne and Misra, 2003). With this reasoning, the White masculinity definition of a leader contributes to BAW managers being invisible in the South African banking sector. This research highlights the referral of the Black South African woman manager as 'the invisible manager' in banking. 'The invisible manager' is illustrated by Black South African women managers' voices never really being heard, not because they do not know what they are saying, but because they are Black and they are women in leadership positions in a White male-dominated environment. Browne and Misra (2003) state that race and gender play a role differently for women, depending on their social class, social status, occupation, and education in the South Africa banking sector. As a result, the managers demonstrate the intersectionality of race and gender and how it contributes to BAW not being heard in the South African banking sector.

*"[…] As a Black female in a mainly White male-dominated bank, I felt that my voice was not been heard, and I am still experiencing that even now" **(B00F274B, p2).***

*"Yes, I think one of the things is traditionally banks are White male-dominated in South Africa, so that's the history and background that we have come from, and of course they are trying to transform, but that has been slow, and I think both either race and a gender perspective, even more so from a gender perspective because it is not just about the race, but it is also about patriarchy and it comes into the workplace in any case" **(B00FM287B, p2).***

"I guess sometimes not being heard is an obstacle and sometimes often you end up in forums where it is largely male dominated and I think by virtue of being human, we have natural characteristics of male and female, you will find that when a woman wants to say something to contribute, they are not given the opportunity because you are not as outspoken, as loud as the men may be, so sometimes I guess you get to feel that you are not being heard and you have to say it twice as many times and twice as loud to be given the same recognition for contribution within the forum as a male counterpart would so that is the one example in banking which is quite prevalent, so I think we are very much a hierarchy of mindset that prevails in the bank sector, so even though, the Director may say, you know what, it is a flat structure, etc., but when it

comes to listening to Junior vs Senior regardless of the position and situation, you will find that it is typically Senior gets the priority even if it is not his field, it doesn't matter, they will tend to get the larger information for their contribution from the Juniors" ***(B00FM920B, p2).***

"That is a fact, that is a fact, you know it is almost like you have to work, but what I find strange though, in fact, that I would adjust your statement and not just say women, it is even worse for an African woman, it is easier to listen to a White woman, an Indian woman, but when it comes to an African woman it is a different story altogether, also another differentiated is your accent, so if you talking with a British or American accent, well, ok, maybe, so we go past your colour, ok, and people will actually open their ears to say let's hear what Cheryl is saying, so it is multifaceted, but it is true, you know you find that around the table as a Black woman you say something and everyone will get quite, but immediately exactly what you've said is said by a man, ooh yes Steve is right you know that is what we need to do, and you know it is unconscious bias in some instances, but in some instances, it is done deliberately, people choose who they want to listen to" ***(B00FM689B, p6).***

"[…] Some time ago where I was based, because I was in a very rural place at one stage, and I did not understand the language being Afrikaans, so it was if you cannot speak Afrikaans, why are you here, so, very direct, of late it is very, of what I would call and I guess because I also do the work, it becomes tricky, it unconscious bias, so where it is not really direct, but there are this subtle things where you still feel that you got to earn, you know, you earn your strips, or you are not heard, so for example, I will often sometimes go to meetings with senior leaders, EXECO members, more than eighty percent of the room is still male dominated, you say something, people don't hear you, I even have a real example, in a recent meeting I said something and nobody said anything, then one of my male counterpart said exactly what I said, and all over sudden people are like, yes, yes, yes, that is a good idea, and I was like that is exactly what I just said like five minutes ago, so it is very unconscious, it's subtle, so, yeah, it is those things where one still needs to makes strides" ***(B00FM287B, p2).***

The succession planning outcomes are determined by the intersection of race and gender in the South African banking sector (Browne and Misra, 2003). Not only does the interaction of race and gender produce race and gender discrimination, but how the different groups experience discrimination varies (Smith and Calasanti, 2005). It should be noted, although women in the South African banking sector may face similar obstacles when it comes to career advancement, their race determines how they will climb the career ladder. This research agrees with Smith and Calasanti (2005) that organisational practices unintentionally or intentionally exclude BAW from getting into TELP in the South African banking sector. This is confirmed by the South African managers who state that they are not considered in the succession planning in the bank because they are Black and their gender as women. Further, this research finds that it is easier for a Black male or a White woman to be considered in succession planning for TELP in the South African banking sector as compared to BAW. As Black African men share some patriarchal privileges with White men (Canham and Maier, 2020), not only is it easier to consider a Black African man in succession planning but also easier to deal with a Black African man in succession planning as compared to a BAW.

"I think there is a connection, a strong connection, I mean if you are White, you have a better chance to succeed by default and then obviously for Black people, it's still difficult to succeed and worse when you are female, Black female. So, if you ask me a Black man will stand a better chance to succeed than a Black female lady. So, as a Black female, you need to work ten times as harder and demonstrate your capabilities by just working than everybody else otherwise you will not make it" ***(B00FM100B, p3-4).***

"Shoo, career advancement is very rare, I was actually reflecting about that to say, I have been in this role, I enjoy my role, I have been in this role for ten years, I have gotten a Masters from an International institution, I have got a B.Com Honours from UCT and I am stuck, the role that, the line manager that I reported to has changed bet over to my Head line manager now but I am not considered as a successor for that role and if even you don't even look at me, you look at other Black women as, as, there are Black women who do make it, but it not very, it's not a lot, but, and that is concerning, where when a Black woman does get ahead, is when the go fetch somebody externally, so if I can give an example, my bank has recently appointed somebody in a very Senior role, but they are two, two Black women that were internal, who could have been appointed in that role, one Indian and one African and they were overlooked, hey, one is a CA, right banking experience, they brought in a CA, they argue that she does not have the banking experience, yet they have got a CA internally yet that they overlooked in the form of this Indian and African and the two of them have to report to this lady, I do not have a problem with the appointment of this lady, but I am saying you had two perfectly qualified, Black women internally, why did you have to go externally for me it just does not make any sense to me, so, it, they speak a lot that we build our own team, we believe in our own internally, but in practise you do not see that happening, yeah, it is as if once you are internal, you get put in the box to say, Ms X can only do this, we cannot see her in another role except for this one that we hired them for" ***(B00FM450B, p3).***

As race and gender intersect, two schemes of oppression are created in which BAW in the South African banking face. With this in mind, BAW faces both race and gender when it comes to the capabilities and competencies in the banking sector. Competencies and capabilities to perform a job have been linked to one's race and gender in the South African banking sector. This research confirms what Smith and Calasanti (2005) states BAW do not receive the benefit of the doubt when it comes to performing their job. The intersection of race and gender plays a role in the doubting of one's competency in performing a job (Smith and Calasanti, 2005). Bell and Nkomo (2001) found that BAW is labelled incompetent and unqualified when it comes to career advancement into TELP in which is revealed in this research through the experiences of the South African managers in the banking sector. The BAW from the South Africa banking sector indicates their capabilities and competencies are questioned when it comes to performing their job based on their race and gender identities. It does not matter if the BAW are well educated, with the right qualifications; they are regarded as less incompetent, or not competent enough to perform the job either because they are lucky, or because of BEE. As a result of this White privilege in the banking sector, BAW is forced to work twice as hard as their White counterparts to prove they are competent enough to perform their jobs. Hence, the findings of this research concur with Smith and Calasanti (2005) that the BAW feel like they do not fit in or belong, less supported as their credential are always questioned and not respected professionally. Further, this research finds competencies and capabilities are linked to the intersection of race and gender, which plays a critical role in the career advancement of BAW in the South African banking sector.

> *"The worst would be earlier in my career where it was still pretty tough, no diverse teams at all, you are the 'new young Black chic on the block', who is educated and others are not, and then you know the questions of your capabilities, the direct discrimination, but I do not know even from clients at that point I was interacting with external clients and they would ask like, so what am I doing in the bank like I am Black, I am a female, you know, where is the dude, you know that was tough because then you have to work twice as hard to prove yourself, people must fight for you, the other people must fight for you, like the white colleagues must say, no, but she is competent, you know, but that was tough because then that is really where your identity in terms of gender and race is linked to your level of competence and it is questioned, and just by your gender, your colour of skin, it equates non-competence, so I think for me those were my worst days […]"* ***(B00FM287B, p5).***

> *"[…] Through some test or some transaction, something difficult that is a test, I mean you walk into a room and you are not even immediately given that form, whereas people of other race groups and males, I think sometimes there is an assumption of intellect, there is an assumption that they are capable, whereas, with Black women, I think a lot of the times, the assumption is the opposite, that you are incompetent, and that you are here because of BEE, or some other reason, then you have to overcome that by showing that you have competence"* ***(B00F649MB, p3).***

According to Smith and Calasanti (2005) women experience discrimination differently based on their race and gender which creates privilege and oppression among the women and BAW in the South African banking sector are no different. Therefore, as much as women face similar challenges when it comes to career advancement, BAW will experience work differently as compared to the White women in the South African banking sector. This research confirms BAW indeed experiences more discrimination when it comes to climbing the career ladder as compared to the Black men and White women in the South African banking sector. The intersectionality of race and gender has a greater impact on BAW when it comes to career advancement in the South Africa banking sector than the Kenyan banking sector. With this reasoning, as both BAW and White women experience gender discrimination, BAW also face racism in the banking sector. Further, the South African banking sector leadership being White male-dominated also explains why BAW have fewer resources and networks that would help boost their career and get into TELP as compared to their White female colleagues (Browne and Misra, 2003). The managers demonstrate how the intersectionality of race and gender plays a role in the career advancement of BAW when it comes to giving opportunities in the South African banking sector.

> *"So, it is still very patriarchal, it's very top-down and it's based on mental models on someone else knows what is better for you. It's not about you, I know what is better for me and I want to advance here, and I find that with African women in the banking sector specifically, it's not even like White women, White women can say I want to move to that other department and it's quite easy and it happens but if African women have to be knocking on doors and it's almost as if they are never good enough*

but then not being good enough, they are not given the opportunity to actually become good enough were as other groups, racial and ethnic groups tend to get the benefit of the doubt even though they have not proved themselves. They can get the benefit of the doubt, so career advancement for African women has a long way to go in the banking sector […]" ***(B00FM117B, p2).***

"[…]you cannot take a chunk of Black because the demographics of the country say that the chunk is Black and then grip the others to sprinkle, but remember it was the White male, probably followed by the African male because they are feeling better than to bring in an African male, in some instances the first one was the White man followed by the White female, so White females even if they were disadvantaged, but they had better opportunities than Black females, so if we are undoing, if we saying we are redressing, we have to redress even that and I have seen it in this environment even happening" ***(B00FM850B, p7-8).***

Race and gender are socially constructed to provide principles in a social system in the South African banking sector that produce and maintain a social hierarchy. This social hierarchy is formed from matrix domination of the intersection of race and gender creating privilege of one group and oppression of another group (Browne and Misra, 2003). With this in mind, the matrix domination of race and gender contributes to the reaffirmation of the "boys' club" to maintain the social hierarchy in the South African banking sector. This social hierarchy creates institutional isolation in which is dominated by White men, with a White culture that completely alienates and excludes BAW from TELP in the South African banking sector (Smith and Calasanti, 2005). The "boys' club" maintains the social hierarchy by unintentionally and intentionally excluding BAW from getting into TELP, hence, affecting their career advancement in the South African banking sector. This research concurs with Canham and Maier (2020) that BAW make up a minority within the ranks of hierarchical authority and power, and constitute a majority in lower management and non-management roles in the South African banking sector.

"I think it's true, like you look at the banking sector, who is still at the top, look, like look at my bank all the guys who sit at the EXECOs the highest level of the bank, it's White male, you know it was like until two months ago, they put in an Indian guy, two Black women, it's White male, like no matter how hard, or whatever as you want to, like I am surrounded by it as it is, like as you go to government it's different, but when you look at who is still in power, like last week, just last week I was in a meeting and I counted and they were twenty two men and myself, my bosses secretary, fifteen of those men were White men, so if, I think, I think if that didn't speak to other people in that room, then, you could see that they were all just comfortable it was just all normal until one guy stood up and was giving a presentation and said good morning to two ladies and all gentlemen here, so it is something that stood up for me and I said, you know, no matter how much I think that people are, like those are the guys who earn a lot of money" ***(B00FM300B, p4).***

"[…] White men in the banking sector and especially in my bank, because even if you check the executives there, we have less women in the executive, but now junior management when you look at it, there is a whole lot of Black women not even White women, because we went for a conference, and I think the was only one table out of

three hundred, no like three hundred seats, maybe fifteen were only white people, and these were management positions for junior managers, so that is where a whole lot of Black women are, or even Black in general compared to, if you go for an executive meeting, you will see maybe two, three of the executives are Black, or Black men" ***(B00FM599B, p5).***

"I think they are trying; the bank is trying to push for managers, especially Black managers, Black women managers, but obviously it is going to take time and as I said, it is where people can see when you go to each branch you will find a Black woman manager, but when you go up to where there is real work, it is still purely White people who are in senior management" ***(B00FM599B, P6).***

The social hierarchy based on the intersection of race and gender creates levels of hierarchy in the South African banking sector. According to these hierarchy levels, people are categorised based on their race and gender; and where they belong in the social hierarchy in the South African banking sector. Therefore, the intersectionality of race and gender places BAW at the bottom of the food chain in the South African banking sector. The BAW reveal they experience disadvantages based on the intersection of race and gender that determines their work experiences. This would explain why the BAW mention the social hierarchy which translates to how BAW are treated in the South African banking sector. This research confirms findings by Browne and Misra (2003) that White men experience greater power, privilege and prestige as compared to the BAW who are constantly found to be at the bottom of the food chain in the social hierarchy in the South African banking sector. The social hierarchy in the South African sector explains why BAW are not able to advance their careers and get into TELP because they are consistently placed at the bottom in the banking sector.

"Definitely if anything I always say African females this is not just the victim mentality, even if you look at it factually, factually and I will expand for you just know what I mean by that, but I think African females are the bottom of the food chain in organisations, so obviously as HR, I will preview some facts as well that you know many other people maybe be a preview to, but if you look at even how they are remunerated African females and that is from normal cost to a company, to long term incentives like shares, they definitely own the least stake amongst all and even if you look at our occupational leave out data as a bank you will find out very few African females and African males [...]" ***(B00FM117B, p2).***

"Yes, that is absolutely true, and I think it is even worse for Black women, we are at the bottom, we find that, from my experience, a lot of the work that I produce, men take it and produce it as their own, and they get the recognition, and you are expected as a woman to just take it and go, yes working twice as hard" ***(B00FM274B, p9).***

As gender is complicated by race, it creates a barrier that affects the career advancement of BAW in the South African banking sector. This barrier prevents BAW from getting into TELP and more horizontal moves that hinder their career advancement. The intersection of race and gender in the South African banking sector creates unique experiences that facilitate discrimination which plays a role in the career advancement of BAW in the South African banking sector (Browne and Misra, 2003). Further, this discrimination based on the SCT, the predominately White male in TELP will perceive their members more favourably when it comes to opportunities to further their careers.

This research confirms indeed the intersection of race and gender acts as a barrier in which prevent BAW from advancing their careers in the Kenyan and South African banking sector. Interestingly, both a Kenyan and South African manager highlight that indeed race and gender are barriers to their career advancement in the banking sector. The managers agree with Johnson and Mathur-Helm (2011) that BAW experience barriers based on the intersection of race and gender that hinders their career advancement in the Kenyan and South African banking sector.

> *"I am stuck with the glass ceiling, I am so stuck, yoooh, it's funny when you asked me for this interview that I was reflecting last week that I am in it, my head is against a serious glass ceiling, I am just not making progress at the moment, I am not making progress at all, I am in a job that is fulfilling, a job that excites me, however, it doesn't mean I want to do it for twenty years, for it's time for growth, but some reason I cannot manoeuvre out. I have been a Senior Manager now for how many years, like sixteen years now, and I am yet to get to the Executive Level and when I take the person now who I report to, the person is younger than me, I am going to be an ageist, she is White female, she does not have as much experience as I have and if they were to argue that she is a group BMTD73 Executive role, she does not come from a generalist BMTD73 function so she does not, so, you know that sometimes she will ask me things that are aaaahh, yayaya, like I don't understand, I must be honest, so, so, yeah, I am in a glass ceiling"* ***(B00FM450B, p7).***

> *"As I said I work for a company that has a founding African background, and generally for them, women are, let me just say Blacks, they are African, but they think, the rest of Africans, you know besides White south Africans', the rest of us are inferior, yeah, and after that now the is women, so, at a group level, as a Black person I am not likely to rise, I am likely to stay where I am, and even if they are good positions at a group level, I do not think I will get them, and I have actually seen that with my peers, for example, responsibilities were reduced in a certain department in the bank and the one of their own a woman, one of their own was then given that position, was she any better I am not sure, so, I think in that sense it has a play, but now within the Kenyan context, because we are a full subsidiary with our own shareholders"* ***(B00FM770B, p6).***

> *"Definitely, I mean race plays a major factor and role as I said initially because when you look at our bank sector in South Africa, especially at the Senior Executive Management level its male and White male, Afrikaans specifically and I think due to our cultural, background, cultural background and some societal norms you find that it's not easy for them to deal with a Black person especially a female for that matter. So, I have experienced some push backs where I feel that they were mainly because of my race and not necessarily strategic push backs or something that you would have denied if I was a man or I was White so race does play a factor"* ***(B00FM100B, p2).***

Cornell and Hartmann (2007) state that when one race group assigns another racial group by defining who fits in and who did not fit in, it assigns themselves as a different racial category. This research finds the dominant White race attaches the membership of their racial category in the banking sector by determining who would fit and belong when it comes to TELP. Browne and Misra (2003) state that the intersection of race and gender creates distinct stratification systems based on race and gender. With this in mind, BAW describe their experiences based on these stratification systems due to the intersection of race and gender in the South African banking sector. It should be noted, the stratification systems create racial and gendered segregation of leadership positions in the South African banking sector, hence, devaluing BAW and preventing them from getting into TELP. Further, these stratification systems based on race and gender result in the reserving of jobs for a certain race and gender in the South African banking sector. The South African managers feel certain roles are exclusively reserved for White males and not for BAW in the banking sector. Therefore, the reserving of the job based on race and gender impacts the career advancement by discriminating BAW from getting into TELP in the South African banking sector.

> *"I think opportunities are there, I am sure they are certainly, some career jobs that are sort of reserved for specific people or should say prefer candidates who are people of colour, just like I said because of the legislation that I had spoken about, but I think it, it, the challenge is unique to women of colour because of that entrenched sort of vices that are spread throughout right, so I think that one is to take the change of their own career there is also a lot of institutional structural support are often available to White male counterparts that are not necessarily available to you as a Black woman in the first place. Sometimes it is just that you are also not aware of it or their existence, so if you use coaching as an example, where I know a lot of White males who are coached and mentored, but it will generally be by people who are like them, by people who have identified them, and the is a lot of similarities, so, all White males take younger men under their wing, show them how to navigate the politics of the organisation, that kind of thing, but Black women, they won't necessarily have it for the various reasons, one they are fewer Black women at the top to take you under their wing-like that because of the biases that people who are different to you, won't necessarily take you along that same journey […]"* ***(B00F649MB, p5-6).***

> *"In terms of race, yes of course, in the past, when I said to you earlier on, I joined a bank, when I joined one of the business units here, the whole entire EXECO was White male and I walked in as, as a female with one African male and I was the second African being female and working in that space that I worked in I know it is a very exclusive space, I have something that tells me that it was always kept for White males, I am not even talking about a woman because even White women ok did make some strides but you can tell that this was mainly a White-dominated environment, when you go look for the talent you don't find talent in that space, Black talent because it was always preserved for White"* ***(B00FM850B, p5-6).***

> *"In the previous bank that I worked for where we were going through a restructuring process, we had to reapply for our positions, we were told that the process is going to be open and fair and all that, but it was quite clear in terms of the people who eventually got the roles that it was not you know a fair and open process, just be looking at the demographic of the people who ended up getting those roles, few roles, they were of a certain colour, certain gender, so I was like, ok, which gave me a ques to say you have overstayed your welcome, hence I made that decision to move from that day, so yeah, it is there in a very subtle way, but you can just see it, you may be of a certain colour, of a certain gender, the decision that they would have made would*

have been different. It is, but it is the reality, which helps when you are a professional, you know your worth, because if an organisation does not work for you, you just leave" ***(B00FM689B, p2).***

Not only does the intersection of race and gender create discrimination, but also creates inequality in the South African banking sector. This research confirms Anthias and Yuval-Davis (1992) statement that race and gender are indeed legitimisers of inequality in the South African banking sector. Inequality arouses from the interrelated policies and practises maintaining the status quo of racial and gender inequalities in the South African banking sector. According to Metcalfe and Rees (2010), the intersection of race and gender exposes the inequalities BAW experience linked to the society, culture, history and politics of South Africa. As a result of this inequality, these research findings expose how BAW are oppressed when it comes to benefits. The research findings indicate that BAW receives fewer benefits as compared to their male counterpart and even White women in the South African banking sector. Therefore, the intersection of race and gender provides an understanding of the inequalities BAW experience based on race and gender in the South African banking sector.

"But it is true, it so much true to say that what happened in the olden days, actually derived everything that we are doing today because you are still offered lower benefits as a Black person, we can, they can call it equal, they can say we both, me and whoever, we are both managers, if you look at the benefits that we are getting, it is still of the same thing that you are Black, that will still remain, and to factor, it in to say you are a woman, a Black woman, so, it is there and it is something that we have to live with, or someone has to change, maybe our next generation because us we have failed in this" ***(B00F734B, p5).***

The bias against BAW results in stereotyping in which play a role in the career advancement in the South African banking sector. This stereotyping is translated from society and into the banking sector. The South African banking sector provides ample opportunities for stereotyping in which create performance expectations of BAW. With this reasoning, the intersection of race and gender creates positions that are segregated based on race and gender in which play a role in the career advancement in the South African banking sector. As a result of stereotyping, BAW have been labelled as incompetent and not capable of handling TELP in the South African banking sector (Bell and Nkomo, 2001). The managers reveal that BAW are stereotyped and put in boxes that hinder their career advancement in the banking sector. Therefore, skill, performance and organisation structure are linked together and related to the stereotypes of BAW based on race and gender (Browne and Misra, 2003). This research finding show not only does race and gender stereotype BAW as incompetent and incapable of handling TELP but has also limited their career advancement opportunities. The career advancement opportunities are based on the intersection of race and gender making BAW stagnant in their positions in the bank while other women of other races climb the career ladder. Further, the managers' mention BAW are stereotyped based on their race and gender hindering their career advancement in the South African banking sector.

"I think as a Black woman right if I take myself and some of my colleagues, I think the working environment is enabled, put Black women inboxes. If you are assertive as a Black woman, you are viewed as not being a counterfeit and that hinders your progression. If you are soft as a Black woman, you are not assertive, so it's as if you

do not know how to act, you cannot be, and sometimes I make light of it, and I say because of the history of South Africa and the fact that the bulk of the domestic workers is Black, I always wonder if the captains of industries cannot differentiate between their domestic worker and a Black senior woman in the working environment. I wonder how much of it is ingrained in that their view of what is a Black woman is that woman who works for them, so, I always ask myself that and you find that even now that with Black men also be coming in senior roles you find that they are also not empowering Black women, so it is as if we cannot win whether the power is with White men or Black men, there is some sort of, how they categorise what a Black woman is and where a Black woman belongs" ***(B00FM450B, p2).***

"It is there, whether it is there in our bank, I do not think it's like other banks where they are advancing seriously, I still see those women of other races maybe White and Indian advance further than Blacks and Coloureds in South Africa. I see that happening a lot, I do not know if it is maybe because of cultural things where we feel that we have to service our homes and go to our mothers' in-laws' places and all that and when the White woman does not have to go through that, but I feel that its, I see more Black women being stagnant than any other race, Black and Coloured" ***(B00FM200B, p2).***

The intersectionality of race and gender does not just create oppression, but also creates an opportunity for BAW in the South African banking sector as this research agrees with Bacca Zinn and Thorton Dill (1996). This research finds the intersectionality of race and gender creates both oppression and opportunity for BAW in the South African banking sector. The findings further indicate that the intersection of race and gender plays a role as per the government guidelines and regulations through the Equal Employment Act to facilitate equal opportunity without discrimination in the workplace. Due to the guidelines and regulations, this is illustrated by banks having to comply with the guidelines by appointing BAW into TELP in the banking sector. The research hereby confirms the intersectionality of race and gender creates an opportunity for some South African BAW managers to reveal they were at the right time, place, and if it was not for race and gender, they would not be considered for TELP in the bank.

"I do think they play a role trust me I know that when it comes to management, you know and the EXECO team, you need to balance it because I am actually nominated, I am actually in the pipeline for MBFMA52 right, and it is because there was a shortage of Black women, so we are put in the pipeline because now there is a shortage of Black women in the EXECO team right, so I think when you go to that level then it plays a role" ***(B00FM488B, p4-5).***

"I cannot speak for other women, but for me, I think I was at the right place, at the right time, Black woman, and unfortunately the bank is required or by government or the BBE stats you know, so the was a position, I applied for the promotion, It made sense that yes if you were looking for a Black woman, I take it like I am a woman that is not all like I am the highest qualified person like with the people that I work with, I was the highest qualified, I had being in this position, in the team for long, you know, so, yes my race and gender played a role because that is what is required in South Africa right now, but not because I did not qualify, you know, if race and gender was

> *not an issue somebody else would have gotten the job just because they are a White, I would have told you it could have been a White male, so they are forced to"* ***(B00FM300B, p4).***

In summary of this section, it is important to note, the intersectionality of race and gender will be experienced differently based on the country in an African context. This research finds the intersection of race and gender as a major problem in the South African banking sector as compared to the Kenyan banking sector. Hence, it illustrates tokenism is not the only obstacle Black African women experience when it comes to the intersectionality of race and gender in the Kenyan and South African banking sector. The intersection of race and gender experiences varies and create unique experiences for the Black African women in the Kenyan and South African banking sector. Further, the intersection of race and gender exposes the discrimination and inequality Black African women experience in the banking sector. On the contrary, as much as the intersectionality of race and gender creates oppression and discrimination, it also creates an opportunity for the Black African women as illustrated in the South African banking sector. With this reasoning, this research confirms the intersectionality of race and gender is indeed double jeopardy in which Black African women experience differently and plays a vital role in their career advancement when trying to crack the glass ceiling in the Kenyan and South African banking sector.

5.1.4.2. Intersectionality of race, ethnicity and gender

Race, ethnicity, and gender are socially constructed categories that compromise differences in power that affect the daily lives of Black African women (BAW) in Kenya and South Africa. These power differences based on race, ethnicity and gender of BAW affect their social life in society and their work-life experiences in the banking sector (Browne and Misra, 2003). It should be noted, how race, ethnicity and gender are experienced varies based on time, political history, and location of the country. Black African women face multiple layers of oppressions due to historical disadvantages and continuing prejudices based on being Black, their ethnicity and female in the banking sector (Canham and Maier, 2018). Consequently, race, ethnicity and gender are fluid and change with historical circumstances and local conditioning of the country (Browne and Misra, 2003). An intersectionality perspective for this research highlights the experiences BAW encounter in relation to race, ethnicity and gender when working in the Kenyan and South African banking sector. Further, it confirms Browne and Misra (2003) by highlighting that indeed gender is racialised and ethnicised; race is gendered and ethnicised creating different experiences for BAW in the Kenyan and South African banking sector. Therefore, the intersectionality of race, ethnicity, and gender, must be considered to expose the daily workplace experiences of BAW that hamper their career advancement in the Kenyan and South African banking sector. The historical bases and experiences that BAW encounter in relation to career advancement depend on the intersectionality of race, ethnicity, and gender in the Kenyan and South African banking sector.

Littrell and Nkomo (2005) state that BAW experience double jeopardy in a Western context. In contrast, this research highlights BAW in an African context from Kenya and South Africa experience multiple jeopardies based on the intersection of race, ethnicity, and gender. The multiple jeopardies of race, ethnicity and gender are socially constructed categories that lay the foundation of power differences between non-group members and among group members. The power differences are what impacts the experience of BAW daily both in social life and work life.

With this reasoning, the multiple jeopardies play a role in the career advancement of BAW in the Kenyan and South African banking sector. Further, BAW credentials are doubted and perceived as lacking the ability to handle TELP in the Kenyan and South African banking sector (Johnson and Mathur-Helm, 2011). This research confirms findings by Cho, Crenshaw and McCall (2013) that the Intersectionality Theory exposes the multi-layered structure of power and domination in which form the conditions that produce practice preventing BAW from advancing their careers in the Kenyan and South African sector. The intersectionality of race, ethnicity and gender legitimises discrimination and inequality forming the barriers that prevent BAW from climbing up the career ladder in the Kenyan and South African banking sector as indicated by the managers.

> *"I think it is definitely race, simply because from an ethnicity perspective, we are still minorities as Black people within the bank, race, White men still dominate, and so that is still a barrier to advancement in terms of especially banking, because it is still not as transformed as we would like it to be"* ***(B00F274B, p5).***

> *"I am reading your question in two different ways, so if I look at, women of different ethnic background or racial backgrounds and what they have played in the banking sector with the right level of authority, yes, they have, yes, they have, I can see how they have made differences and I mean by that, women who sit on the boards and or are either in top management and I think that is the main big advantage […]"* ***(B00FM117B, p3).***

The multiple jeopardy affects the power dynamics when it comes to leadership in the Kenyan and South African banking sector. This research concurs with Rospenda, Richman and Nawyn (1998) that gendered power dynamics of leadership are exposed by the intersections of race, ethnicity and gender in which produce and maintain the power that excludes BAW from getting into leadership in the Kenyan and South African banking sector. As leadership in the banking sector is defined as White masculine, then leadership becomes gendered preventing BAW from advancing their careers into TELP. This research confirms the multiple jeopardy of race, ethnicity and gender play a role in the career advancement of BAW in the Kenyan and South African banking sector.

> *"I think ethnicity, not so much, so for me specifically, you find that I have not been in a position whereby I have to, for example, I led the same ethnic group that I come from, so the position that I have been mostly in you will find that I am a manager to White people and maybe as younger Black female maybe I am feminist because in my team I have always been having or making sure that I have got females so that has never been or created a discomfort however when it comes to race, definitely I have incidences whereby I was managing White people, male, White male and who are older than me, so I think it was not easy for them to accept that they can be led by a Black female who is actually younger. So, it did impact how we interact, how they perform, how they receive orders from me, and how they implement their work. So, as much as we don't talk race, but in full action, we can actually see that certain decisions are made purely because of the race and ethnicity of the person as opposed to the ability of one to succeed"* ***(B00FM100B, p3-4).***

> *"I now understand the concept of ethnicity now and both have had an impact of the growth of men and women hence the reason why I say that is because, you are looking*

at the management, the top senior management level, it is always, men, women you will have to prove yourself, you got to have a degree or an MBA masters, and be very properly, what is the word, you have to be engaged, you must know people from higher places for you to be somewhere as a woman, and then as a Black woman" ***(B00F734B, p5).***

This research finds that the multiple jeopardy of race, ethnicity and gender determine labour market outcomes in the Kenyan and South African banking sector. These labour market outcomes contribute to gender discrimination and gender inequality of BAW who belong to two or more of the social categories of race, ethnicity, and gender by ensuring they occupy Junior positions by not giving them promotion opportunities (Browne and Misra, 2003). Therefore, BAW experience disadvantages from the intersectionality of race, ethnicity and gender that plays a role in their career advancement in the Kenyan and South African banking sector. Consequently, the biggest beneficiaries of the multiple jeopardy are White men as they enjoy prestige, privilege, and power. The multiple jeopardy illustrates the experiences of BAW and why they are constantly at the bottom of the career ladder in the banking sector. Not only does the intersection of race, ethnicity and gender produce gender discrimination and gender inequality, but stereotyping based on race, ethnicity, and gender in the Kenyan and South African banking sector. Instead of focusing on the qualities and competencies, the stereotyping reaffirms gender discrimination and gender inequality when it comes to promotion opportunities. Hence, this research confirms promotion opportunities are based on race, ethnicity and gender which prevent BAW from advancing their careers in the Kenyan and South African banking sector.

"[…] it's an ethnic thing that plays a role, maybe it is ethnic because, for example, White people may think if Black women are promoted that is risky, I really want to know why they think that way" ***(B00F589B, p5).***

Gender, being socially constructed maintains the social hierarchy through constant reproduction during interaction in the Kenyan and South African banking sector. Additionally, race and ethnicity are socially constructed with a gendered meaning in which legitimises ideologies to subordinate Black African men and women in the Kenyan and South African banking sector (Browne and Misra, 2003). Consequently, the intersectionality of race, ethnicity and gender determine labour market outcome producing privilege and oppression in the Kenyan and South African banking sector. This privilege and oppression contribute to the matrix of domination based on the combination status of race, ethnicity and gender where one group dominates over the others by maintaining power in the Kenyan and South African banking sector. By domination over other groups, the dominant group makes it difficult for BAW to move up the ranks when they pursue getting into TELP in the bank. Hence, the higher one Black African woman climbs the career ladder in the Kenyan and South African banking sector, the stronger the multiple jeopardy of race, ethnicity and gender come into play. Not surprisingly, the BAW mention the multiple jeopardy plays a role in their career advancement in the Kenyan and South African banking sector and explained why they were able to get into TELP.

"Not at my level, not at my level, but it may be there at higher levels, yeah, Higher Management levels, Top Management, yes, yes" ***(B00FM125B, p4).***

> *"I think for me because I will be speaking for me, maybe my hard work and smart work have made me sort of defy all the ranks up to where I am now, but yes, race and ethnicity plays a role in the levels you can reach […]"* ***(B00FM115B, p3).***

Black African women encounter multiple jeopardy which is interrelated to the processes and practises that maintain, racial, ethnic and gender inequalities in the Kenyan and South African banking sector. This research confirms Metcalfe and Rees (2010) that the Intersectionality Theory exposes the relationships of inequality regimes in the history, society, history; and the Kenyan and South African banking sector. With this reasoning, BAW experience race and ethnicity differently according to the intersection of race and ethnicity with gender in the Kenyan and South African banking sector (Smith and Calasanti, 2005). Further, the gender interaction of BAW with racial and ethnic groups produces unique experiences which vary based on race, ethnicity, and gender in the Kenyan and South African banking sector. This explains why one manager demonstrates they are layers to the intersection of race, ethnicity and gender which forms unique experiences that play a role in the career advancement of BAW in the Kenyan and South African banking sector.

> *"Yes, so they both definitely both play a role, so if we just start with maybe one more than another, so I think race plays more of a role in banking, and that is just purely because of our historic backgrounds and from where I come from, so it is the greatest influencer would be your skin colour which is race. ethnicity to a lesser extent in the banking sector, I know in other industries it may be strong, but if I just think about it in terms of banking lesser and the only reason I think is because it is a numbers game, so for me already the number race is already a minority, that it becomes difficult for me to form ethnic groupies, but in places where you would have more numbers of race than ethnicity because for me it becomes a secondary layer where then people may then group according to, no, we are Zulus, here there is so few of you that you are united by colour not by the ethnicity because it is literally I think from a numbers game, so the role that it plays actually I think is minimal, and purely because the numbers, you cannot, very few people can cluster according to we are the Zulus, no you are still all under the same thing, they is just a few of us just relax so you get united by the race thing in the banking sector maybe if those numbers then increase because I know ethnicity sometimes does come into play in different industries, and the you start getting those different camps, and people whetting people from their area, but in my experience so far I must admit I hardly see ethnicity and I think it is purely because we are still just trying to get the race and number game, and you know get more numbers around that, that whether you are a Zulu thing, we are just connecting on the fact that the is another Black person"* ***(B00FM287B, p10-11).***

Interestingly, it is not just White people who play a role, but Black Africans also play a role in the career advancement of BAW in the Kenyan and South African banking sector. There is a tendency of Black African men (BAM) to consciously and unconsciously not support BAW to getting into TELP in the banking sector. Instead of BAM supporting their fellow BAW, they pull them down, hence, prevent their career advancement in the Kenyan and South African banking sector. Nkomo (1990) states that not only are Black African people discriminated against by White people, but Black Africans also oppress other Black Africans based on their ethnicity and gender, hence, the effects of race differ based on ethnicity and gender in the Kenyan and South African banking sector. This research indicates 'Pull Her Down Syndrome' (PHDS) is not just about gender, but also the intersectionality of race and ethnicity which is discussed further in Chapter 5 (section 5.2.2.2). Further, this research confirms that Black Africans can indeed be their own worst enemies by not supporting their fellow BAW in the Kenyan and South African banking sector. It should be noted that BAM apply their patriarchal 'divide and conquer tactic used to retain power through discrimination based on gender and ethnicity. There appears to be little doubt that Black Africans can be their worst enemies for BAW as they hamper their own career advancement in the Kenyan and South African banking sector. Thus, by Black Africans being their own worst enemies, they contribute to preventing BAW from advancing their careers by not supporting junior BAW in the Kenyan and South African banking sector.

> *"So, I actually agree with it, so race is still a problem, but from an ethnicity perspective, yes we are a minority, but we are also very disjointed within the bank, as Black people, we don't support each other, we see each other as obstacles, we see as, we think that if I am the only Black person in this room, or on this level, I have arrived, I am the best and I don't see why I should be pulling other Black people, especially like women up with me, so that pull her down syndrome is very applicable, and I think I have been fortunate that I have not really had much exposure to that at my level, but I assume as I move up, I will start seeing that more"* ***(B00F274B, p6).***

> *"Oh, yeah, shame man, that is the worst part, but it the same as Black people, we are the worst, we cannot help each other I do not know why because when you see Indians, there is this one department in our area, they got an Indian in and you should see from that, hahaha, they are all there now, that is how it works, they just employ each other and they work and they are fine, whereas Blacks cannot do that, women are the same [...]"* ***(B00FM555B, p11).***

To conclude this section, Black African women from Kenya and South Africa experiences vary based on the intersectionality of race, ethnicity, and gender in the banking sector. Indeed, race, ethnicity and gender do form the multiple jeopardy that affects the career advancement of Black African women in the Kenyan and South African banking sector. Further, the multiple jeopardy determines labour market outcomes when it comes to promotions in the Kenyan and South African banking sector. An Intersectionality Approach for this research addresses the primary objective by exposing the relationship between the multiple jeopardy in which work together and create privileges and oppression that play a role in career advancement on Black African women in the Kenyan and South African banking sector. This research confirms gender is racialised and ethnicised, while race is gendered and ethnicised creating the different experiences that Black Africa women experience in the Kenyan and South African banking sector. This research finds race, ethnicity, and gender are not fixed and change over time; they vary based on context and this explains why the Kenyan and South African managers experiences varied in relation to the multiple jeopardy. In addition, this research confirms, as much as all Black African women may be viewed as the same in terms of skin colour and as a group, the factors that determine their success in climbing the career ladder differs in relation to intersects of multiple jeopardy. This research addresses the primary research objective by highlighting the multiple jeopardy that Black African women experience and the roles they play in their career advancement preventing them from cracking the glass ceiling in the Kenyan and South African banking sector.

5.2. Obstacles Black African women in management face in the banking sector

This section addresses the second research objective by highlighting the obstacles Black African women still face in the Kenyan and South African banking sector. The obstacles are based on time, place, and the historical structure of Kenyan and South Africa. The managers illustrate the obstacles based on their experiences when working in the banking sector. The research finds the obstacles Black African women face evolve around the intersectionality of race, ethnicity, and gender; and are grouped into three categories as discussed below.

5.2.1. Black African woman

In this section, the Black African woman defines the relationship Black African women (BAW) experience in relation to their identity. The relationship evolves around BAW characteristics as women and their gender expectations. The themes illustrate the social identity and category as BAW, and how they prevent BAW from cracking the glass ceiling and getting into Top Executive Leadership positions (TELP) in the Kenyan and South African banking sector.

5.2.1.1. 'Women and leadership'

Leadership is a social process that influences a person to direct and lead members of a group towards achieving a common goal (Bryman, 2013). It is a performance of enacting power that shows masculine character traits. This research confirms with (Ncube, 2018) that the first obstacle is the "resistance to women's leadership" due to stereotypes of the attributes of leaders, men and women. As a result, Black African women (BAW) are not seen to have the leadership characteristics which are associated with effective leadership in the banking sector. The issue of the differences in leadership styles between men and women is a challenge not only from a societal perspective, but from men as well (Ncube, 2018). This could explain why there are still few BAW in Top Executive Leadership positions (TELP) in the Kenyan and South African banking sector. In the banking sector, leadership is associated with male leadership styles that banks still hold the image of leadership as male. This would explain why the characteristics for success for TELP are usually held by men, hence, enforcing the 'think manager, think male' (Johnson and Mathur-Helm, 2011). It should be noted, it is not only in the banking sector with the 'think manager, think male', it is also in the culture of the society in general as the managers pointed out.

> *"I think I will say yes, first of all, even when it comes to the staff, at first it will take time for them to understand it is ok, so this is the person who is in charge of me, whereas a male's voice would sound better for them, they will listen better to a male speaking and things like that, I do not to some extent, but not very, not much of that, but you would recognise those things within the workplace"* ***(B00FM211B, p2).***

> *"Specifically the locals, they do not believe, even some, the is a day specifically somebody came and asked me can I see the MBFMC004 manager, and I told them please take a seat, Karibu(welcome), they said like, no, I said I want to see the MBFMC004 manager, ok I did not know how to handle that, I walked out and came back after about fifteen-twenty seconds and I told him, I am here what can I do for you, and he was like, 'I am sorry, I expected to have seen a 'BIG MAN' with some little*

white hair, or some big stomach, 'you look small, you look very young, so, I took it lightly and we continued and I was able to serve a client" ***(B00FM444B, p1-2).***

"Because if you are going to take Black men in particular with our culture, so if I am to take my culture, for example, they would be obvious cultural norms of subservience, and you ask yourself the Black men who has come from that culture, will he be able to see a Black senior woman as being an equal, and being somebody who can have an equal seat at the table, so, it's a problematic thing" ***(B00FM450B, p2).***

With the 'think manager, think male' mentality, women are assumed to have a deficit and lack leadership skills in the banking sector (Isaac et al., 2012). In addition, women's leadership skills are devalued and associated with powerlessness and not leadership. The devaluing of female leadership skills can explain the slow and uneven progress of women in TELP in the Kenyan and South African banking sector. Notably, leadership expectations are developed on who is a manager in terms of gender-based expectations of managerial behaviour that depend on gender (Eagly et al., 1992). Consequently, 'think manager, think male' facilitates the fix the women who assimilate into the male-dominated leadership roles, hence, preventing women from getting into TELP.

"In most cases especially in the positions that I am appointed, generally, people tend to pick the men, yeah, for example, if you look in the industry when they wanted to cure Uchumi, they picked a guy, when the wanted to cure Reinsurance they picked the same guy, right, when they wanted to turn around KQ, they picked a guy, a White guy kwanza (first), when they wanted to, you know it is when they got a chance to have a new CEO at BKEB18, they picked a guy when they were reorganising EHF, they picked a guy, I mean, I do not get it, they are women who are as qualified, but it always seems, I mean, are not visible enough, in your opinion, I do not know? Cause it always seems they will pick guys when you really look at the industry, they are women who are way more qualified, they are fit to do the job much better than the men themselves, women would do it better, definitely, but they never pick ladies, it is always guys, it is always the same guys, it is like the recycle them, which is so annoying" ***(B00FM694B, p3-4).***

"They are some male colleagues who feel like you are not supposed to be their boss, they feel like you been a woman, even as much as you are the manager, you are not supposed to be giving them orders, as in you are not supposed to be telling them what they are supposed to do" ***(B00FM396B, p1).***

Not only is 'think manager, think male' in relation to good leadership essentially perceived to be masculine but leadership traits are characterised as masculine traits (Isaac et al., 2012; Davis and Maldonado, 2015). The masculine traits include assertive, competitive, decision-makers, risk-taking, strategic, independent, status and authority which are associated with good leadership skills. Feminine traits such as interpersonal skills, caring and nurturing which better suited for team building, group work and collaborating (Davis and Maldonado, 2015). Therefore, the masculine style can be summarised as promoting independence, autonomy, competition, hierarchical relations, task orientation and the establishment of status and authority. In contrast, the feminine style has been summarised as promotion of relational self, participation, maintaining balance in life activities and work together within the organisation (Maier, 1999). As a result, the feminine style of leadership is devalued even if the BAW managers are managing extremely well as expressed by a manager.

> *"[…] the ladies who are actually in Higher Management, are considered to be, I do not want to go there, but, they are considered to be like they do not deserve it, they do not deserve to be there, maybe they just received favours, because they know ABCD, that is why they are there, and however for the Units that have Ladies, especially in Senior Management, those units are usually very well run, they are extremely well run, especially those that have Senior Lady Managers, yes, but it is just the belief that I do not know, the general believe that women are not capable of been in the senior-most management level, or even women fear been in those positions"* ***(B00FM435B, p4-5).***

With this reasoning the Kenyan and South African banking sector will always devalue women's feminine leadership styles, thus hindering their chances of getting into TELP. Black African women who display masculine traits and styles of leadership are deemed competent and have a higher chance of getting into TELP. There is a need for BAW to be aware of the danger of falling into the trap of adopting male traits and characteristics. This is because they are forced to adopt masculinities to get into TELP and struggle to function by assimilating into a masculine context that is riddled with contradictions as they negotiate career demands in the banking sector (Isaac et al., 2012). This research confirms Mavin (2008) that the banks' organisation structure association of authority and power being masculine make it difficult for BAW to hold TELP because of the contradictions between the masculinity of power that comes with leadership and their gender identity.

> *"[…] Yeah I had a woman boss, there is something wrong, I think it is the same thing we are trying to get into a world that is not us and therefore we have changed our own nature, I mean I am a nurturer, that is who I am, I take care of people, and now they tell me that I must be cut-throat and whatever, and then I become a more cut-throat than them and I am worse when everything falls apart, but unfortunately, yeah, true, I do not know we kill each other and it is only because we want to become like men instead of being who we are"* ***(B00FM555B, p11).***

Black African women, therefore, face the dilemma of violating the conventions concerning appropriate female behaviour by fulfilling masculine leadership expectations (Eagly et al., 1992). Therefore, for BAW to get into leadership, they are forced to contradict themselves as women and the cultural expectations of women. As a consequence of BAW contradicting themselves, this affects their performance, which in turn makes their contributions to be devalued, thus doubting themselves, behaving less competently that affects their ability to lead effectively. With this reasoning, this research agrees with Isaac et al. (2012) that many BAW managers are deciding not to seek promotions and not pursuing Top management positions. With the masculine traits being highly valued in the masculine banking sector, the women who display masculine traits are viewed as competent, as a result, this has repercussions on BAW. Black African women managers must pay a high price for a membership to get powerful positions by adopting stereotyping masculine attributes and suppressing their feminine aspects. Women managers often internalise masculine requirements for TELP and begin to act like men (Maier, 1999). Thus, the chances of BAW getting into TELP are conditioned on their willingness to become more like men. Black African women cannot win with this strategy as they are faced with the contradictions of being feminine and at the same time masculine. This strategy of being one of the boys does not work as it becomes exhausting as women are not men, hence, it makes women not seek promotions or pursuing TELP in the banking sector.

> *"I think one thing women should know and acknowledge is that you do not have to be a man to make it, or be like a man to make it, like it is ok to be still a women, like it is ok to still be soft, it is ok to still have your feelings be heard, it is ok to still get pregnant, it is ok to have five children and still build your career, because now what we are been driven to is to be like the men, so I have to come to work at seven and leave at midnight because my male colleagues are doing that, I have to be stun and mean because that is what my male colleagues are doing that, I have to be rude and unapproachable, because that is what the, ahahaha, let me put in quotes, the successful men colleagues are doing, so, I think as we are been empowered, we can do those, I think we should also be told that, you can and it is still ok to remain a woman, like now don't borrow the male traits and now try to be that, cause now unfortunately moving the society to having empowered women is now moving the society to now not having children, it is now moving the society from having mothers at home, because now everyone is thinking for me to build my career, I can't stay at home, I cannot raise my kids, so I think we have the capability to be both, unlike the men, so let's just embrace that capability instead of throwing one side away"* ***(B00FM868B, p7).***

This research finds BAW managers face two categories of obstacles: first, getting into TELP obstacles and second, post getting into TELP obstacles. To first highlights BAW getting into TELP, the banking sector upsets the traditional organisational and societal gender hierarchy of men being the leaders. As a result of upsetting the gender hierarchy, it also upsets the traditional relations between the sexes in the banking sector (Eagly et al., 1992). Secondly, with this in mind, BAW managers experience post-promotion obstacles which impact their ability to lead effectively. The BAW managers experience a lot of resistance from their subordinate staff questioning their ability to lead. Further, BAW managers experience subtle and explicit resistance to their authority devaluing their contributions, therefore become more constrained and reluctant to rock the boat as managers in the banking sector (Cook and Glass, 2016). As some BAW managers mentioned resistance from men and women who did not feel they are fit to be Top Executive managers as women.

> *"Let me move up to the SBFMP38SM position, for a long time, it has been handled by men, so when I was coming in as the Director, I had a lot of, they used to be so many in fights, because they probably felt like I am not capable, I do not understand, but you see the no confidence this other team members had in me, and I literally put my foot down, and said this is the role I have been assigned and I am going to move with it, whether we like it or not and this is how we are going to go, so the first year was, push and pull, push and pull, because I had an assistant who is a gentle man I, so they were trying to push everything to the assistant, so they disregard me, I was like its fine but this is it, I am the one who signs everything, I am the one who says everything, I am the one who gives instructions at the end of the day, so eventually, they, they came into accepting, hahaha, accepting that oh well, ok, this is not the end, we cannot remove her and right now, three years down the line we work very well together, so I think it's that bit of acceptance, first when you are put into that role, it is usually, especially if*

the role that a man is the one who had been in that role for years, then when a lady is put into that role, the is usually an element of trust, not trust but doubt, will the lady fit into this role, so they will try as much as possible if, especially if you have an assistant who is male, they will try as much as possible to, even the ladies themselves, the team managers with all those teams, even the ladies themselves were actually giving the role to the man, the assistant which was shocking, and eventually once they realised that I am not moving, and I am not breaking, they decided, ok, then fine, she is here to stay, so everything worked" ***(B00FM435B, p3).***

"When you reach the glass ceiling, some of the obstacles you encounter, people do not just trust that you did it on your own, that it is your work, you know, the thing maybe she knows this person, or she had an affair with such and such a person and you look at your papers and look at your work, you are actually better than all these people you know, so sometimes that happens […]" ***(B00FM360B, p2).***

Due to the organisation structures of the banking sector, many people are unaware of the implicit gender biases and how women are disadvantaged when trying to get into TELP contributing to the glass ceiling hindering the career advancement of BAW in the banking sector in Kenya and South Africa. This glass ceiling becomes an obstacle preventing BAW from advancing into TELP based on biased judgement on BAW and leadership. This blocks BAW from being appointed into TELP in the banking sector as they are seen as lacking the leadership qualities by being a Black African woman. By viewing leadership as 'think manager, think male' and as masculine, BAW will always be jumped over when it comes to appointments of TELP in the Kenya and South African banking sector. Furthermore, their feminine leadership styles will always be devalued and seen as not fit for TELP in the banking sector. These biased judgements contribute to the stereotypical assumptions about gender differences in leadership styles which reaffirms the ceiling making it difficult for BAW to crack the glass ceiling and get into TELP.

"We can talk about that all day like I said my previous Boss, ... (sighs).........., everything to him was a challenge to the point of insults, and telling you that you are useless, and telling you that you do not deserve to be here and this is why you will never go anywhere, just bring you down over everything, including the good, ok, for him the good that you do well, that is not good that is your work, but now anything bad, yeah that is shouted at you" ***(B00FM868, p3).***

To conclude 'women and leadership', comparing masculine leadership styles and feminine leadership styles facilitate gendered sex-role stereotypes for men and women in the Kenyan and South African banking sector. As long as the gender bias in the banking sector continues in assessing promotability based on masculinity versus feminine leadership styles, Black African women will continue to encounter a glass ceiling when trying to get into Top Executive leadership positions. 'Women and leadership' are an obstacle that contributes to the glass ceiling and has resulted in the slow progress of Black African women into Top Executive leadership positions, the persistent assumption and stereotype that Black African women lack the fit or the capacity to be good leaders. Due to the assumption Black African women lack the fit, they are riddled with contradictions to negotiate career demands as they struggle with assimilation into the masculine context in the banking sector. This prevents Black African women from cracking the glass ceiling as they avoid promotions and pursuing Top Executive leadership positions as they self-select out of these in the Kenyan and South African banking sector. In summary, these stereotypical assumptions and biases on gendered leadership styles continue to play a role in preventing Black African women from getting into Top Executive leadership positions in the Kenyan and South African banking sector.

5.2.1.2. 'Deal or no deal'

Work-life balance is the intersection of work and personal life in which the two are intertwined in both positive and negative ways. If work-life balance is not properly managed, work responsibilities can interfere with family life (Ncube, 2018). 'Deal or no deal' is the dilemma Black African women face when they struggle to balance both work responsibilities and family responsibilities which puts them in a position where they have to choose between their family or their career. Black African women (BAW) generally have two roles they play which consist of their work responsibilities and family responsibilities. It is important to note that when the work responsibilities and family responsibilities are not able to balance, conflict arises. 'Deal or no deal' arises from the work-life conflict BAW experience when working in the Kenyan and South African banking sector. Work-life conflict arises when there is an imbalance between the work responsibilities and the family responsibilities from the double workload that women experience (Kargwell, 2008). Work-life conflict emerges from the pressure of trying to balance work responsibilities and family responsibilities at the same time. Greenhouse and Parasuramon (1994) proposes two types of work-life conflict women usually experience. The first work-life conflict is time conflict whereby the time set aside for one role makes it difficult to fully perform the other responsibilities. This usually pushes women into not being able to perform both roles effectively. The second work-life conflict is the strain-based conflict which causes self-guilt, depression, fatigue, and anxiety among BAW. As a result of the strain-based conflict, BAW is unlikely to happily and fully participate in their family responsibilities and work responsibilities.

> *"The is generally I mean, having a baby is rigorous, before and after, and unless you have an employer who is willing to give you that space and time, it becomes a challenge, I mean for me when I got my second born especially, that was under a different manager, and...........(sighs)........, I kept saying I wish could split my roles into two, I do not think I can be able to effectively handle the entire scope of work currently because of the demands that I have to go and express, I have to do that, you know I have not slept so I am fuzzy, but again you are still expected to deliver a hundred and ten percent, so, I think I have come to the acceptance that I guess it is what it is and that is why we were supposed to be at home taking care of our children and then work less because they are going to need you so much"* ***(B00FM770B, p3-4).***

> *"[…] It is also a function I guess the fact that some point, generally, immediately the woman starts having a family then her time is divided, so whereas when I started my career, I was able to put in twelve to fourteen hours, without ever complaining, now I cannot, I have a family to take care of, so now my work is to be from eight to five, cause after five, I have other responsibilities […]"* ***(B00FM770B, p3-4).***

Black African women in the Kenyan and South African banking sector always try to balance the work and family responsibilities and must account for certain factors affecting the balancing of both roles. With this reasoning, the attempt by many BAW to be able to balance both roles can be part of the problem as to why they are a minority in the Top Executive Leadership positions (TELP) in the Kenyan and South African banking sector. Unfortunately, in the banking sector, the ability to balance both work and family responsibilities is still a right that is earned and not assumed for all women in the banking sector (Kephart and Schumacher, 2005). Therefore, when women have families, their work design is not changed to accommodate women managers with no attempt to reduce the burden of balancing both work responsibilities and family responsibilities. In additions, it gets complicated when BAW managers go on leave, they may never catch up and if they decide to balance both roles, they may feel guilty and uncomfortable for leaving their children with the nanny due to traditional cultural expectations of a Black African woman's responsibilities.

> *"[…] as long as they think that women should be able to work as mothers with the same conditions as men, we will always be in this position, where we will never grow because, at some point, I have to make a choice, do I want to have a family, then I can have a family, but never be available for them, or not have a family, then be you know to be the hotshot women who become the president of whichever the organisation"* ***(B00FM770B, p8).***

> *"[..] For me personally, it is natural factors, yeah, like having a family, that, that, for me if a woman can go to work and take care of her children because a woman cannot be good in her workplace if her family is suffering, so for her to be like at her peak, her family, like if any other family thing is sorted out, like bringing things like breastfeeding spots to workplaces you can, even have playgroups, like a place for day care, for taking care of kids as the woman works, or just you know health facilities to sort of just relax"* ***(B00FM430B, p4).***

There are two consequences of 'deal or no deal' for many BAW in the Kenyan and South African banking sector, the first consequence is struggling to balance both work responsibilities and family responsibilities at the same time. Black African women struggle to strike a balance between work responsibilities and family responsibilities. The struggling to balance the two roles affects not just the performance and promotability but also brings up the issue of neglect in their homes with their husbands (Kargwell, 2008). The balancing of both work responsibilities and family responsibilities becomes exhausting and frustrating for the BAW in management that they deliberately do not pursue opportunities for promotions as it is too much to handle.

> *"I do not know, unfortunately, I do not think, I do not know, let me tell you no, let me tell you if there is any organisation today in Kenya that will allow me to .... (sighs)...... work reasonable hours, and at the same time be available, I mean, for example, banking sector, I do not know of any bank that has flexi-hours, its nine to five, nine to five […] so at this point in my life, no, I am content with, it is an interesting thing that I say these days, I am content with even stepping down a bit to be able to have more time for my family, cause I can live with not having grown, I think I do not know what I would say when I am sixty, but right now I think I can live with myself not being the President, the CEO, or the Head of a Company, I do not think I will be able to live with myself if my children do not know me or my children make decisions which, I was not available to help them process those decisions, and so, they made funny decisions cause I was not available, or they acted out of anger, you know*

tried to get my attention so they do funny things to get mums attention, I do not want to be the mummy who was always buying expensive gifts" ***(B00FM770B, p6-7).***

"[..] even if I get to this top management will it limit my family time, so that, that, that, for women, I think that balance, that fear for me is usually the fear for most women, ok, I would not probably take that Directorship because it will take my family time or something, yes that for me that support is very important ***(B00FM430B, p4).***

The second consequence of 'deal or no deal' is it results in family dissatisfaction, work dissatisfaction, life dissatisfaction, depression and feeling of being a failure, in which this research seems to agree with Kargwell (2008) concerning dissatisfaction from work-life conflict. The dissatisfaction often emerges when BAW try to balance both work responsibilities and family responsibilities. Consequently, in recent times, it has been noted, for BAW to get into TELP they are choosing to prioritise their careers and not have families. Wood (2008) states there has been a big increase of women in Top management who have chosen not to marry, or not have children so as they can advance their career into TELP. Additionally, this research agrees with Isaac, Kaatz and Carnes (2012) that Top Executive women managers are less likely to marry, have children, more likely to divorce, or leave banking unlike their male colleagues due to 'deal or no deal'.

"Yeah, this is true, you find even in our Kenyan environment, you find that when a woman has advanced so much career wise, most cases, or even in business like the ours we find, and the man is somehow not available, they feel somehow a bit uncomfortable, so some will do anything to hold that woman back, others find that maybe a woman has separated with the husband, she wants to grow, but the man is a barrier, so the only way, the option is to part ways so that you can grow, I have seen that, yeah, even here in the bank where you find that a lady was employed, she has grown so much, but along the way they are not, 'the husband is not okay', maybe the travelling, maybe the many meetings you have to attend as a Manager, or maybe the late hours that you may have to put up in the office, so you find for a man it is not ok or supportive, so 'for you to grow, you may have to make that hard decision, it is about my career, it is about me, so you just make that decision" ***(B00FM298B, p3).***

Black African women in the Kenyan and South African banking sector are often left with the dilemma of having to choose between their career or their family which should not be the case. The 'deal or no deal' places BAW in an arduous ordeal of having to choose between family responsibilities and career advancement (Kargwell, 2008), in the Kenyan and South African banking sector for this case. The 'deal or no deal' dilemma is seen as a barrier preventing many BAW from getting into TELP in the Kenyan and South African banking sector. The research findings concur with Frazier (2005) and Wilson (2014) that BAW will choose to spend more time with their families and will not put in long hours that will get them into the Top Executive suite in the bank. In addition, BAW will approach the dilemma of 'deal or no deal' by sacrificing training and promotions that would take them into TELP because they will always choose their family responsibilities first over their career advancement.

"I think what, what stands out like what obstacles is sometimes as a woman, you have to choose between your family and career, what you want to do for your family and your career, and this sort of slows down your career growth and that's, and where you

find that you had started with somebody and that you probably all entered on the same level and because you choose to have a family and you will find in the same number of years you find that you are a step or two behind because you choose to slow down and just have time for your family and the guy just continues to go ahead, but I think that sometimes you choose between family and career is not, that to me is your greatest limitation" ***(B00FM430B, p2).***

"One of the things I would say many women, first of all, are normally very particular, sometimes you would like to prove that the opportunity in an area that will destabilise you, family-wise, so many choose family over probably career growth […]" ***(B00FM720B, p2).***

"[..] even if I get to this top management will it limit my family time, so that, that, for women, I think that balance, that fear for me is usually the fear for most women, ok, I would not probably take that Directorship because it will take my family time or something, yes that for me that support is very important ***(B00FM430B, p4).***

This research finds 'deal or no deal' contributes to the glass ceiling as BAW are confronted with the dilemma of work-life conflict of having to choose family over career. Black African women will always put their family first before their career and therefore miss out on promotions to concentrate on their family responsibilities. When confronted with a 'deal or no deal' situation BAW has no hesitation in choosing their family over their careers. As much as BAW may take some time out to focus on their family roles, and when they return fully to focus on their careers, they may not be able to catch up hence miss out on opportunities to get into TELP in the bank.

"Yes, I think it is more difficult for a woman, mainly because when it gets to a certain age, you are settling down and you want to start a family and at the same time you want to have your career, at the point when you have your family, you are having your baby, it is generally very difficult for you to advance, yes, so you have to stagnate at that period, most of the stagnation at that period is because you want to focus first on your children" ***(B00FM414B, p1).***

"I would say is more of a challenge for me is when you are trying to advance or to do your very best, but you know that you have been away for three or four months on maternity, it will have an impact on your career, so everybody knows that you need to do with that aspect of your life, that it will always indirectly affect your career growth" ***(B00FM414B, p2).***

"[…] but you can see it because then you are double-headed as a woman and you have to choose, you basically have to choose your family over the bank, then you have experienced a glass ceiling" ***(B00FM200B, p2).***

'Deal or no deal' is one of the factors contributing to the glass ceiling as when BAW start having families they often slow down or put their career on hold to be able to manage both family responsibilities and work responsibilities. As a result of attempting to balance both family responsibilities and work responsibilities, BAW develops mental and physical exhaustion in which impact their performance as managers, hence their promotability in the Kenyan and South African banking sector. In addition to trying to juggle both roles, BAW eventually reaches a point where they pause their efforts of climbing the career ladder as it no longer becomes worth the price to get into TELP. Work-life conflict plays a crucial role in forming the glass ceiling and is one of the reasons why many BAW choose not to pursue TELP in the Kenyan and South African banking sector.

> *"I do not know, unfortunately, I do not think, I do not know, let me tell you now, let me tell you if there is any organisation today in Kenya that will allow me to .... (sighs)...... work reasonable hours, and at the same time be available, I mean, for example, banking sector, I do not know of any bank that has flexi-hours, its nine to five, nine to five […] so at this point in my life, no, I am content with, it is an interesting thing that I say these days, I am content with even stepping down a bit to be able to have more time for my family, cause I can live with not having grown, I think I don't know what I would say when I am sixty, but right now I think I can live with myself not being the President, the CEO, or the Head of a Company, I do not think I will be able to live with myself if my children don't know me or my children make decisions which, I wasn't available to help them process those decisions, and so, they made funny decisions cause I wasn't available, or they acted out of anger, you know tried to get my attention so they do funny things to get mums attention, I do not want to be the mummy who was always buying expensive gifts"* ***(B00FM770B, p6-7).***

> *"[…] Sometimes it happens when you have had kids cause I find that with myself where did my career start to stall, right, it is when I had kids, I am a mother of three children, in trying to balance, I think for me unashamedly so, I value my family more than career, but the career then has taken a nob in the sense that you become stuck in a way because I am going to have times where my child is in a ballet recital, my daughter has whatever they are running activity I have to be with my kids, sometimes they are ill, things happen you know and I think, this gets used against you as if you are no longer committed and the maternity leave, but I guess you cannot say you have done that to yourself it's about how do we manage that as women, ney, If I am forever gone let's say I take maternity leave, It is bound to happen that my male counterparts are going to be ahead of me when I come back and it is more difficult to come back […]"* ***(B00FM450B, p4-5).***

To sum up 'deal or no deal', by looking at the consequences of 'deal or no deal', having a family plays a crucial role for Black Africa women getting into Top Executive leadership positions in the banking sector in Kenya and South Africa. This research finds that as much 'deal or no deal' is an obstacle in both countries, it was more of an obstacle in the Kenyan banking sector than the South African banking sector. It is evident that 'deal or no deal' contributes to the glass ceiling and will help in explaining why they are still fewer Black African women in Top Executive leadership positions in the Kenyan and South African banking sector today. It is very clear most Black African women will always give priority to their family over their career advancement and will put their career on hold, or sacrifice opportunities to advance their career for the sake of their families and bringing up their children. Until strategies are put in place to remove Black African women from the position of having to choose between family and career, the glass ceiling will never crack and Black African women will remain minorities in Top Executive leadership positions in the Kenyan and South African banking sector.

5.2.1.3. Discrimination

Discrimination is the prejudicial treatment of human beings-based power relations on who is inferior between differences in social categories that include gender, race, ethnicity, age, etc. According to Morgan and Walker (2019), discrimination takes two forms; the first is formal discrimination which is overt, and illegal differential treatment that denies the other from accessing jobs, getting promotions, information on opportunities and even equitable compensation. The second discrimination is interpersonal discrimination which occurs during ongoing interactions that include negative, rudeness and hostility of marginalised social categories (Morgan and Walker, 2019). As much as Black African women (BAW) have made significant contributions in the banking sector, they are still a minority in Top Executive Leadership Positions (TELP) which is still very predominantly a male affair in the Kenyan and South African banking sector. Discrimination is a continuing problem many women around the world in the workplace experience. Women still earn less than men and are constantly jumped over promotions based on prejudicial judgements based on biases towards them. The research findings highlight three forms of discrimination BAW experience prevent them from getting into TELP in the Kenyan and South African banking sector.

- **Gender discrimination**

Women and men in the banking sector will always experience work differently when it comes to sex segregation occupations, promotions, disparities in wages and gender differences when it comes to leadership. As much as some progress has been made, gender differences still play a meaningful role in the banking sector (Bobbitt-Zeher, 2011). The role of gender differences forms the basis for gender discrimination. Gender discrimination is the use of gender as a criterion for deciding employment decisions based on one's gender that include promotions, hiring, training and even firing (Bell et al., 2002). Additionally, gender discrimination also includes paying women less than men for the same job, classifying certain jobs as for women and men or even refusing to hire a woman. Notably, gender discrimination has been found to prevalent in jobs and work environment traditionally dominated and continue to be dominated by men.

> *"I think it applies where women are generally in environments, where environments where women are seen not to be able to do anything, so not given a level playing field when applying or doing anything, they are assumed to be the lesser gender [...]"* ***(B00FM550B, p5).***

> *"That is easy, so when I was promoted, I have only been in the BMDAS position for six months before actually accepting the position, there were negations in terms of conditions of me accepting this offer, so it was a highly unpleasant process, first my commitment and loyalty was questioned and that was basically going to be the basis on whether I got the promotion or not, and not based on my work ethic and output, and the value that I brought, we managed to overcome that stage, and now in terms of me negotiating my package, so they wanted to give me a position without a salary increase, and then I asked myself if this was a White male getting the same promotion will they be saying the same thing to him, so it was a back and forth process and procedures in terms of hr that would not even follow properly, it just left a bad taste in my mouth [...]"* ***(B00F274B, p2).***

Significantly gender discrimination in the Kenyan and South Africa banking sector is a product of gender, society and the bank structural policies applied which directly affects both women and men differently. Culture is crucial and is practised daily with cultural beliefs about men and women playing a vital role in the Kenyan and South African banking sector. Therefore, institutionalised policies, cultural beliefs about men and women, and workplace practices form the foundation of gender discrimination (Bobbitt-Zeher, 2011). Gender discrimination can only be understood if it is considered a process of the larger society. With this reasoning, it implies investigating the cultural components of gender ideology and the bank structures which include, the bank policies, the structural features of sex segregation, organisational culture and the behaviour of institutional actors who apply and enforce the everyday policies in the workplace (Bobbitt-Zeher, 2011).

> *"In the early days of the bank when we were employed, we women could not get loans, unless, specifically house loans unless they were married and that did not serve same for the male colleagues, so a male colleague could easily come in serve the male colleague the minimum years that are required for let says the house loan and he could go ahead and apply for the house loan and actually get, but for the females, 'that was one of the clauses that they had put, that you have to be married, that your husband's name has to be there, so if you are a single person and that was one. The rest is in terms of there is that general feeling that the ladies could not pass over to management, that you could easily get passed over, there was that open discrimination. They are there, but just the normal, not just because you are a lady. Maybe just the normal office issues nothing that related because you are a lady, or you are from this ethnic group, or this gender, this one I would relate to that"* ***(B00FM240B, p1-2).***

Most BAW when they experience gender discrimination, they first get mad about it, they try to fight back, if nothing is done, they tolerate it, they further try to change things and if they cannot change anything about it, they resign for accepting gender discrimination is there and there is nothing they can do about it. For many, realising the gendered bank structure allows most BAW to accept the discrimination to fit in and carry on performing their current jobs in the banking sector (Wrigley, 2002). As a result, this research finds that by BAW accepting gender discrimination, they begin to resent their work as nothing can be done and minimise their efforts when carrying out their jobs.

> *"I have been with the bank for eight years, second, the third year, you are arguing for opportunities to apply for positions, I have done that and I was rejected, and I was never given like real reasons why I was rejected, for two-three years of those other years, maybe let's say from year four to six, seven, I never tried to apply because, I already told myself that I am going to be turned down, not because of what I can do, but because of the things that were happening, but now I decided to take it upon myself, decided that it is my life and I am going to get what I want, and after that last year, I applied for a position and I was successful, but I had to do a whole lot of work, put myself out there, let people know that I am here, and that is why after my two management appointments, I was given a BFMC00 to run and I am still an BFMC45"* ***(B00FM599B, p2-3).***

> *“I think it is person driven, certain people will tend to promote certain men based on their backgrounds, sadly they will only promote women only when law is passed based on their backgrounds, but generally, men will not, it is also a function I guess the fact that some point, generally, immediately the woman starts having a family then her time is divided, so whereas when I started out my career I was able to put in twelve to fourteen hours, without ever complaining, now I cannot I have a family to take care of, so now my work is to be from eight to five, cause after five, I have other responsibilities, and I do not think the corporate organisation at least not in Kenya, at least not in my organisation, let me say in my organisation and not in Kenya, just say I don't think we have gotten to a point where we respect that, so, immediately I start quote on quote pulling back, then you start to think I am incompetent, I am not worthy the next, I would rather, the boss will rather have a man, cause the man can give him more time”* ***(B00FM770B, p3-4).***

With this in mind, it can be noted, gender discrimination contributes to the glass ceiling in the banking sector. Gender discrimination becomes an obstacle to the career advancement of BAW in the banking sector as it prevents them from cracking the glass ceiling in the Kenyan and South African banking sector. It creates a gendered system whereby one gender (men) is seen as more valuable and promotable than the others (women), thus discrimination BAW from advancing based on their gender. Gender discrimination also facilities short careers ladders for BAW with low pay as compared to men. As a result of gender discrimination, some move from job to job within the bank, not cracking the glass ceiling, while others opt out. There is also another group who decide to stay frustrated, while others stay believing working hard and competence will get them promoted. Gender discrimination put BAW in a box as women, thus preventing them from cracking the glass ceiling in the Kenyan and South Africa banking sector ***(B00FM921B, p2).*** Gender discrimination paints the picture of BAW as women first, second wives and third workers. This picture depicts BAW as first wives and second mothers instead of leaders thus making them less reliable and invested workers when it comes to leadership roles. It is important to note, this picture of BAW as only wives and mothers have an adverse effect on their career in the Kenyan and South African banking sector is a critical factor when it comes to the glass ceiling. With this reasoning, it hinders the chances of BAW getting into TELP as they are not viewed as leaders, hence contributing to the glass ceiling in the Kenyan and South African banking sector.

> *“As a manager maybe I will not say yet, because as I said I am only four months into it, but generally as a female in the banking sector, yes, because the department that I worked on previously, it was male dominant, it was a male dominant department, so, everything they will usually ask the men first before considering a lady, or anything that considers a lady would be the clerical work, like get us tea, organise water for the meetings, so, “............(sighs)........... from my experiences, ladies are always looked at like the mothers of the office, like the office needs to be clean and tidy, it is your work to do that, think of it like you home, it is what he always kept saying, ‘like in your house would you have visitors and not give them water’, or in your house would you have papers lying around and not collect them, yeah, the was always that concept of like I should be still a wife or a mother in the office, yet I think that should not be the case”* ***(B00FM868B, p2).***

"Well, very, it is not a very positive trend, because, one I would like to say like here, we have, how many, like a hundred and twenty-four and out of those, we have only fifteen female MBFMC004, is it fifteen or less, I think it is less, female MBFMC004, I can even name for you, in Town, we have about four In Mombasa, we have one, in Kisumu, we have about one, just a few, about fifteen that is now in total, that is now like here, MBFMC004 are like the highest level of Unit of BFMC00, so you just a few, however, now when it comes to the second level of Operations Managers, they are more than the men, yes, so, I would say the is a very big disparity when you come internally here, it is still the same, there is a disparity in terms of the Lady Management and the Men because the men are more" ***(B00FM435B, p4-5).***

"This just means that they discriminate women, I would say yes, we have been put in a box, yes" ***(B00FM921B, p2).***

To conclude gender discrimination, with the male-dominated bank structures in place, it is hard work and competence is not enough to guarantee a promotion for Black African women in the Kenyan and South African banking sector. Black African women remain a minority in the Top Executive management positions in the Kenyan and South African banking sector. Women and men will always have different work experience based on the gendered system in place in the Kenyan and South African banking sector. As long as gender discrimination exists in the bank, Black African women will keep on believing working twice as hard as men will get them promotions which are never really guaranteed. With many Black African women holding on to the notion working twice as hard as men will get them promoted, their male counterparts have it easy by gender. As many Black African women come to the realities of gender discrimination, some stay, others move from job to job within the bank and others opt out of banking. The glass ceiling will always stay in place preventing Black African women managers from getting into Top Executive Leadership positions as gender discrimination is firmly rooted in the Kenyan and South African banking sector.

- **Performance discrimination**

Performance discrimination is one of the main reasons why very few women have been able to get into Top Executive positions (TELP) in the Kenyan and South African banking sector. The issue with performance management is that performance evaluations are seldom objective and can be manipulated to suit the objectives of the line manager (Ncube, 2018). The decision-makers influence the perceptions and subjectivity of performance evaluation process. Moreover, there are often cases of performance targets being set after the fact, just to fulfil the HR department's requirements (Ncube, 2018). The discrimination of Black African women (BAW) extends to the evaluation of performance. Performance discrimination is a form of discrimination in which women are negatively evaluated as compared to their male colleagues doing the same job. Performance discrimination is evaluating performance based on biases against one's gender. Importantly, performance discrimination is practised in work environments such as the banking sector in which leadership roles are gendered. With this in mind, the research findings confirm with Ncube (2018) that performance evaluation is another of the obstacles that hinders the career advancement of Black African women in the Kenyan and South African banking sector. The performance for BAW will be viewed negatively as compared to their male colleagues doing the same job. With this in mind, the TELP in the banking sector being predominately male, BAW are more likely to be evaluated negatively as compared to their male colleagues who will be evaluated positively. By evaluating men positively, the performance for competent BAW is devalued. Thus, when the performance of BAW is devalued, this indicates gender plays a role in the performance evaluation in banking. Hence, evaluating men managers more positively than women managers shows the bias of leadership in banking is still very masculine and reinforces the perception that women are not fit for leadership. This research confirms Motsei and Nkomo (2016) that Performance-based reward systems induce performance discrimination in the Kenyan and South African banking sector. As a result of performance discrimination, group cohesion is impacted negatively when the members of the same group, department, or business unit perceive each other as an outsider of the group when it comes to gender.

> *"Yeah, you do, there's quite a few, I mean that the one which is the most is simply when I was discussing with other MBFC004 is the fact that you get rated, you get rated from one to five, on the scale of one to five, and your overall I feel that it is not classified correctly because we are pushing everyone so the minimum out of one to five is a three right, and so if you get a four you are supposed to be, you know your benefits are supposed to be more than somebody who got a four, who got a three, but currently there is not you know so much difference between somebody who is a three and somebody who is a four, so this is what we were discussing with some of my colleagues because you will find that to say you ask yourself why should I push myself or their BFMC00 to be a four or four point five if we are treated the same as somebody who is just a three, you know in regards to maybe your increase, salary increase, you know your percentage, you know they just pull a standard salary increase for especially the people in management right, yeah, I think it becomes better when they are actually in Junior positions because when you know you are at four, you get something better, but then when it comes to Senior management they just disregard, you know they use a blanket approach, right they were saying it means that we are the same as people who just qualify, you know who just pushed their BFMC00 to that what is expected, but somebody who exceeds their expectations does not get recognised, you know, yeah, those are the challenges, if they want us to push more than they need to recognise, you know not just put me in the same as somebody who just made it, I think those are the challenges"* ***(B00FM488B, p2).***

Stereotyping is the root of performance discrimination in that BAW are viewed as not good leaders, thus devaluing their performance and contributions. Stereotyping makes one's gender be rated more positively as compared to the other gender. With this reasoning, male managers in the Kenyan and South African banking sector are viewed as more competent than BAW managers. Therefore, the combination of gender and competence plays a role in evaluating performance in the Kenyan and South African banking sector. Gender stereotype of task contributes to the setting of different standards for evaluating performance and competence of men versus women. Not only does gender stereotyping affect performance evaluations on the job, but also lowers the minimum standards for BAW and higher confirmatory standards for women than men. As much as BAW managers are getting into TELP in banking, due to performance discrimination, their success is attributed to the task being easy, luck, and not hard work or she knew somebody rather than their competence. Performance discrimination attributes BAW managers to being viewed as less competent than their male colleagues and not fit for leadership. With this reasoning, this research concurs with Isaac et al. (2012) that male managers are evaluated more favourably as compared to

BAW managers, will claim greater ability on performing their task and will not explain their successful performance to luck or effort. As a result, BAW have higher chances of being shortlisted, and lower chances to be hired or promoted, as this is confirmed by the BAW in the Kenyan and South African banking sector.

> *"I mean, I think, as I said, you find that race and gender play a major role than capability, so when you look at banking, we all, a lot of women have attained a certain education accomplishment and we have almost the same qualifications as men if not better, but our performance and our ability to do well and excel in banking is pretty much judged based on gender. So, as a result, you will find that women's confidence is not at the level where it is supposed to be and that by default it impacts their performance"* ***(B00FM100B, p2).***

In addition, BAW managers also experience performance discrimination based on motherhood. Motherhood is a normal stage in life in which some women are penalised for it. Black African women managers who are mothers are viewed as mothers and not committed to their work, hence this negatively affects their performance evaluation in the banking sector. Black Africa women managers who are mothers experience performance discrimination in their performance based on motherhood. In contrast men in the Kenyan and South African banking sector benefit from fatherhood in terms of performances, salaries and promotions as compared to BAW managers with motherhood.

> *"Another situation, by the way, was when they had offers to go and work outside the country, as a lady I was surpassed by another male, over by another male colleague because he had family, he had financial issues, so this was sort of to help him through the financial issues, but you see how he has taken your position where you would have had the opportunity to get out of the country, to also excel yourself, but he gets there, I think he got two or three times over"* ***(B00FM560B, p2).***

Performance discrimination has four consequences, the first is BAW managers get tired of experiencing negative evaluations or failure that they opt out for lower status career goals as a result of self-doubt and the possibility of failure. The second consequence of performance discrimination is BAW managers get mad and frustrated for being ignored as they are rated less favourably. The third consequence is it creates a double standard for evaluating performance for men and women based on gender biases (Isaac et al., 2012). The last consequence is performance discrimination forms the perception that BAW managers are unfit for TELP which affects their performance evaluation, hence prevents them from career advancing in the Kenyan and South African banking sector.

> *"So, when you look at banking, we all, a lot of women have attained a certain education accomplishment and we have almost the same qualifications as men if not better, but our performance and our ability to do well and excel in banking is pretty much judged based on gender. So, as a result, you will find that women's confidence is not at the level where it's supposed to be and that by default it impacts their performance"* ***(B00FM100B, p2).***

The glass ceiling has been accredited to performance discrimination which has disadvantaged BAW managers from getting into TELP, hence, an obstacle to career advancement in the Kenyan and South African banking sector. When BAW are evaluated negatively than their male colleagues it forms an obstacle to those who want to get into TELP in the bank. One of the reasons why they are few women in TELP in the banking sector in Kenya and South Africa is the biased judgement on their performance.

With this in mind, BAW managers get frustrated and will not see the need to pursue TELP as they know it does not matter how hard they work as they will be evaluated less favourably than their male colleagues. This could explain why BAW managers at still underrepresented in TELP in the Kenyan and South African banking sector.

> *"I will also want to get there, so it was not by anyway a hindrance, or it was not put in a stone on the other women, it still came out as yes, I will also like to achieve, so and so position and I would aspire to get to that level, so for the male colleagues, it is still set for us, cause again most of the standards were according to your achievements, yes, the only part that would come as where I would say you are sat on is when it came to performance reviews, when performance reviews were introduced, they were, could I say subjective, yes, they were not fair in many of the instances even up to the time I was leaving, performance interviews were not fair, you were made to fit into a certain half, so whereby you have excelled in your performance but because of this certain half, it puts you outside, so you will either be a non-performer which means again you will get passed over for bonuses and their increments, eish, which in many cases now serves as a downside, as a negative, if words gets output into that department, or you are put as an outstanding person, when really you were not an outstanding, so again the was some favouritism when it came to that and who is doing your performance review, so, that again, from that moment that was introduced, the was a lot of discrimination, I fought one time and I realised it is not getting anywhere, by the time you are fighting to the next year, another review has come up"* ***(B00FM560B, p3).***

> *"But again, at the same time, I also know the still need to be a change for tolerance for mistakes because there is still a higher tolerance if you are a man and a little tolerance if you are a woman, then you see, I told you they can't do it, where it is not the same standard for women, so for me, those are the things that we need to continue to consistently work at [...]"* ***(B00FM287B, p12-13).***

To summarise performance discrimination, this research finds Black African women managers have a higher chance of experiencing performance discrimination based on gender bias in the Kenyan and South African banking sector. As long as the successful leadership is viewed as masculine and the Top Executive leadership is predominately male, Black African women managers will continue to experience performance discrimination. Performance discrimination will always be an obstacle to the advancement of Black African women in the Kenyan and South African banking sector. Black African women managers will remain, victims of biased performance evaluation, as they try to get into male-dominated leadership roles, hence, reinforcing the glass ceiling in the Kenyan and South African banking sector.

- **Pregnancy discrimination**

The exclusion of Kenyan and South African women in the banking sector from male-dominated job categories is the norm as they remain stagnated in middle-level management positions and traditionally female jobs. The banking sector remains organised based on male norms that enable pregnancy discrimination. Pregnancy discrimination is the exclusion of women from employment based on their pregnancy status in which prevents equal employment opportunity for women. Notably, pregnancy discrimination is the actual acknowledgement of the actual biological gender that is the reproductive differences between a man and a woman. With this reasoning, unlike discrimination based on gender stereotypes, pregnancy discrimination is the social valuation of real sexual differences against her because of her gender (Siegel, 1985). Pregnancy discrimination is the actual discrimination against a woman when she is pregnant and is being her most female. In addition, pregnancy discrimination produces disparities in the experiences of women in the bank as not all women are treated the same during pregnancy.

> *"But you will still see that a woman is the one who is always out there with the child, and you get a boss and your leave days are cut off, ...(sighs).., that, I think that for me was so unfair were we had let's say a case whereby you are adopting a child, you really have to fight to get that leave, if you are having a premature child in the hospital, where you require time, it was so difficult in the earlier days to fight for that time out, again I had to get the doctors to come in and write me letters to get time off, male boss sitting there, very difficult, very unsympathetic, very an ununderstanding, so those were the situations that were there, I do not know now how far they have gone since they have gone into fighting that, but yeah, you still find that either your days have been cut off and your male colleague does not have to kiss a day of work, so what happens, he stands out and be better"* ***(B00FM560B, p7).***

Pregnancy discrimination is direct sex discrimination whereby a woman is excluded from employment, fired when she is pregnant, or not given a promotion because she is viewed as not belonging in the bank (Wintemute,1998). Pregnancy discrimination is direct sex discrimination of the biological characteristics of BAW and is a form of gender discrimination because of the collection of characteristics that are culturally associated with the female gender identity (Eaton, 2019). As much as pregnant women are protected by the law in Kenya and South Africa, pregnancy discrimination is still very much present in the banking sector as the bank structures are formed on male norms. These male norms result in perpetuating pregnancy discrimination and exclusion that affects the career advancement of Black African women (BAW) managers in the Kenyan and South African baking sector. The effects play a role in the treatment and the employment practises on pregnant women in the Kenyan and South African banking sector.

> *"The is also another case also by the time I was leaving, someone is getting a retrenchment letter when she is on maternity leave, I mean, that for me, that is so inconsiderate, to date still wonder how that mother felt, instead of even waiting until the lady has come back to the office and, ...(sighs)...., you have served her when she is on maternity, that is wrong, that is so wrong on so many levels, it was wrong and this is not 'ati' ten years ago, NO, it just the last retrenchment that we had, you can see unfairness is still there in some levels in women, but, ...(sighs)... what do you do? ......(sighs)...... You start fighting the bank taking it to court, another ten years you are*

still on that case, ... (sighs)... so, it is a giant against the victim" ***(B00FM560B, p7-8).***

"It is actually true, having started working in this bank when I was twenty eight, I got married and had kids, I could see that was not a woman's place, so the more you have kids and get domesticated you, actually open it up for the guys so that they can be in the bank and if you see the higher you go in the bank, it becomes men only and the wives are either not working or working way less like the PAs and they are not their counterparts at all when they get to that level, so it is, unfortunately, the reality" ***(B00FM200B, p2).***

Pregnancy discrimination is one of the main obstacles as to why BAW managers are not advancing into Top Executive Leadership Positions (TELP) in the Kenyan and South African banking sector. Most women at some point in the careers will undergo a transition from a worker to a mother which is normal. The women who have been able to crack the glass ceiling are those women who are past childbearing age or do not have children in which has enabled them to advance their careers. The discrimination BAW managers experience is usually very subtle in that getting pregnant is often seen as the point at which women have kicked off the career ladder in the Kenyan and South African banking sector. The banking sector being male-dominated systematically discriminates against pregnant women as they are often passed over promotions and fired while pregnant (Eaton, 2019).

"This is something that I have gone through and my story. The bank when I got pregnant and started my family and got my kids, it put my career on hold. In a way, it was like a silent punishment for getting pregnant cause I got my kids following each other. I would not form part of the discussion, I would not form part of a promotion, I would, in fact, I had a boss who said B00FM115B is the family way, I mean don't even discuss her, she is the family way, so I kept telling him, you know what Michael, women have a brain, the brain and the tummy were created differently, it is not connected like you guys when you think of a woman in a certain way, your brain stops, yeah, you were created differently, you know B00FM115B that is very, very mean, am like, actually when we changed jobs, I worked with him at BKEB94, when he changed jobs and went to BKEB38 and BKEB38 wanted me to join them last year and I asked them who is the Head of Operations and was told it is him, I changed my mind, I said I cannot work with that guy, cause he did not promote my team, anybody who was expectant at that time, he decided not to promote them, because they were pregnant, were they good workers, yes they were, you know the way women organise themselves to say if I have a target for twelve months and I know I am going to be away for four months, I will meet my targets when I am a work, so the four months that you are not there, it does not mean you dint work, you worked but you meet your target within the time you were working in the organisation, they do not regard that as input, so, I was very displeased, and when I was told who was the Head of Operations is, I just told BSAB92 who is now owning BKEB38, no, no, I can't work for you, because on the perception on women. I am sure he took it there, that culture is there, so it happens, but you have to show up, and you have to tell him I know what you are doing, cause if you don't tell him, he continues to, because he does not see what he is doing is wrong and it was during the time when I was changing jobs, so, I came here, but I said

whether you promote these girls or not they are brilliant girls, they will go far, all of them are managers now ***(B00FM115B, p6-7).***

Pregnancy discrimination causes problematic stereotypes of pregnant women in which affects the perceptions of pregnant women and new mothers in the banking sector. They are two main stereotypes of pregnancy that arise from pregnancy discrimination; the first stereotype is once a woman becomes pregnant, she is viewed as incompetent due to her pregnancy. The second stereotype is once a woman is pregnant, she is viewed as less committed to her job which affects her chances of getting a promotion at the time (Morgan and Walker, 2019). As a result of these reasons, pregnant women are often viewed as lacking or unfit for TELP in the Kenyan and South African banking sector. It is important to note that it is not just men discriminating against pregnant women, but also women are discriminating against women based on the pregnancy stereotype.

"I think where I am at the moment, if I can call that an obstacle, very recently, one of the people took my report, and made a comment, you know, that I am only interested in making babies and having babies, and therefore then, in that person's opinion, incidentally a woman, they do not think I am the right fit for the position, I felt that was a very unfair statement because, a, I had already finished having my babies, but she did not know I was pregnant, now I am pregnant, but at the point, she was making she did not know I was pregnant, and yet felt that I am not in a place where I want to be, grow the organisation, that I am only interested in family, for me that is a very peculiar statement and for me that is an obstacle, because if they do discover, rather when they do discover that I am pregnant, clearly I may be going to some territories that are very handful" ***(B00FM770B, p2).***

Pregnant women themselves experience two consequences from pregnancy discrimination. The first consequence BAW experience is mistreatment by their managers or from the bank because they are pregnant. This consequence in turn causes economic distress and anxiety to the pregnant women, thus affecting her performance on the job. The second consequence is the fear of the effects on their job which could be getting fired from their job. As a result of these consequences, BAW managers get emotionally, physically, and socially frustrated because there is nothing much they can do. The majority of them do not quit instead they stay in those same jobs as it is their only source of income (Eaton, 2019).

"[…] This one girl she got pregnant, and you know like she got married, but she was already pregnant, so she just gave birth now, and she wanted to come back to work at two months of the baby's birth because she is so scared that when she comes back her job is gone because they have been attacking her when she was here, basically you can tell that you know as people go, you know, for instance, I mean they did the same thing to me […]" ***(B00FM555B, p7).***

"[…] This one girl got pregnant, and got pregnant and then got pregnant, then one of the HR people was like no we should limit it to two months, to two kids for the maternity leave, you know the format mentality, she was like what!!! you are mad are you crazy, but we have got kids like this who got pregnant, pregnant, pregnant three times in a row, this is ridiculous […]" ***(B00FM555B, p7).***

Pregnancy plays a vital role in the career advancement of BAW in the Kenyan and South African banking sector. Pregnancy has always been used to define women as different from men and forms the basis for the exclusion of women in the Kenyan and South African banking sector hence contributing to the glass ceiling. It is impossible to crack the glass ceiling if pregnancy discrimination remains an obstacle for many BAW in the Kenyan and South African banking sector. Pregnancy discrimination does not just end when one returns to work after maternity leave, but after they get back their commitment to their jobs is tested. By questioning the commitment of the new mother, forms an obstacle affecting her chances of getting into TELP in the bank. In most cases BAW are passed over when it comes to promotions during pregnancy and after, they are viewed as not committed to the bank because of being new mothers, not fit and able to handle TELP. Pregnancy discrimination creates exclusion of pregnant women in which prevents women from participating and contributing, thus diming their chance of showcasing their potential leadership skills ensuring they do not crack the glass ceiling.

> *"I would mostly say childbearing cause I have had my children, my last born just turned one, the other one is about three, so in the last four years I would say, and I noticed every time I would go, actually every time pregnancy starts, when you get pregnant and it is noticeable, your roles are reduced, reduced, reduced, reduced and reduced, so then handed over to someone else because the definitely know that this one give her six months for maternity to come and everything, then for instance, like year, I think I did not actually do a lot of things, maybe for the whole year, I feel like I did not achieve a lot of things while I pregnant and at the same time I had gone for maternity leave, I have actually started catching up towards, my child was born in February, so January definitely no work, February definitely no role because it's handing over, handing over, handing over, handing over, when you come back after three months, you are still a young mother, you are leaving early, so, not everyone is confident about giving you roles because they think that they will not be executed, I have actually started, so you can see I am actually very busy, it is because I have actually started working back in January, like setting up a whole year of catching up, yeah, so catching up for a whole year, those are the challenges, the same thing with my first born, it is still the same thing, you get a few roles as your roles are been handed over, handed over, handed over, until you leave then you come back, it takes about a year for you to come back, when you come back, you take another year for you to settle, so they see are you really there, then once you go back again, it just happens, so those are two of the biggest challenges that we have as ladies, especially as someone who has children* ***(B00FM435B, p1-2).***

> *"It is actually true, having started working in this bank when I was twenty eight, I got married and had kids, I could see that was not a woman's place, so the more you have kids and get domesticated you actually open it up for the guys so that they can be in the bank and if you see the higher you go in the bank, it becomes men only and the wives are either not working or working way less like the PAs and they are not their counterparts at all when they get to that level, so it is, unfortunately, the reality"* ***(B00FM200B, p2).***

To summarise pregnancy discrimination, it is evident pregnancy discrimination plays a vital role in the career advancement of Black African women in the Kenyan and South African women banking sector. Pregnancy discrimination is very much active and explains one of the major reasons why they are few Black African women in Top Executive leadership positions in the Kenyan and South African banking sector. As much as pregnancy discrimination is active in both countries, this research finds that pregnancy discrimination is more of an obstacle in the Kenyan banking sector as compared to the South African banking sector which was illustrated by the managers. It is impossible to highlight gender discrimination without highlighting pregnancy discrimination if the glass ceiling is to be cracked. With this reasoning, it can be noted that if pregnancy discrimination is not addressed, Black African women in the Kenyan and South African banking sector will always experience an obstacle preventing their career advancement. In addition, BAW terms and conditions of employment will always be violated, and they will be denied employment opportunities in the Kenyan and South African banking sector.

5.2.1.4. Sexual Harassment

With leadership in the banking sector being predominately male, sexual harassment is very common and many women have experienced it at one point in their career (Bell et al., 2002) and for this case Black African women (BAW) in Kenya and South Africa. Sexual harassment is any action that happens in the workplace whereby women are treated as objects of male sexual prerogative and results in the unwanted imposition of sexual requirement where a man in authority harasses a woman who holds a subordinate position (Rospenda et al., 1998). Sexual harassment is a form of sex discrimination that demonstrates discrimination against BAW in employment. To understand sexual harassment, a clear distinction between sex discrimination and gender discrimination must be made. Sex discrimination is the discrimination of BAW based on biological characteristics, while gender discrimination is the discrimination of BAW based on the characteristics that are culturally associated with female gender identity (Eaton, 2019). Sexual harassment, therefore, consists of sex discrimination characteristics that include unwanted sexual advances, verbal or physical conduct of a sexual nature and a hostile work environment.

At the heart of sexual harassment is usually power and status differences as “harassers have a desire to exert control, humiliate and achieve and maintain dominance the victim. The sexual harassment of women by men has less to do with sexual attraction and more with protecting their turf (Ncube, 2018; Quinn, 2002). In this behaviour, men openly gaze at women and send out the signal that they have a right to sexually evaluate women. Through the look, the targeted woman is reduced to a sexual object and is not seen a competent subordinate, peer or boss and her organisational power is undermined (Ncube, 2018). A disputable form of sexual harassment is “girl watching” which simply means “sexually evaluating women” and is usually done by men in the company of other men and includes behaviours such openly gazing, catcalling, gestures and comments about a woman’s body or how she has dressed (Ncube, 2018; Quinn, 2002). Unfortunately, this is considered normal behaviour and is frequently accepted as a natural and common place activity by men even in his workplace, especially if he is in the presence of other men (Quinn, 2002). The research findings confirm girl watching as sexual harassment as expressed by a Black South African manager expressed this ***(B00FM200B, p5)*** in the banking sector where the TELP are predominately White male. It is important to note, this form of sexual harassment may be conscious or unconscious resentful and deliberate behaviour against BAW that prevents them from getting into Top Executive leadership positions (TELP) in the historical male-dominated working environment such as the banking sector.

"In another different case again just last week, I was in a meeting and my Black African female colleague was doing a presentation and my boss who is Afrikaans said in front of everyone in the middle of the presentation during the meeting that she was looking hot. I was shocked that he said it in front of everybody in the meeting during the presentation and I was in my mind thinking, what does how she looks have to do with the presentation. I told my boss in the meeting that we are not discussing this and to proceed with the meeting and the meeting proceeded after" **(*B00FM200B, p5*).**

Sexual harassment is a product of an exploitative unequal power relationship between men and women in the banking sector. It reflects the lower societal status of BAW relative to men by highlighting their sex role over their work roles in the bank (Rospenda et al., 1998). With this reasoning, it can be noted, sexual harassment originates from the power differences between men and women at the societal level in which is maintained at the organisational level in the bank. As a result of sexual harassment, BAW are involved in a patriarchal societal culture that produces patriarchal systems enabling men to use their sexual power to maintain male dominance in the banking sector (Rospenda et al., 1998). Therefore, sexual harassment reaffirms, maintains, and legitimises patriarchy which would explain why there are few BAW in TELP in the Kenyan and South African banking sector.

"My worst experience was a time, actually, some male boss tried, you know......, (Sighs), you know, ... (sigh), like, you know, sexually harassing me, yeah, and I think for me, I felt so bad, ... (sigh), because, ... (sighs), I dint, I dint, ... (sigh), we allow it, I dint make it look, I dint go out with it, like ok, yeah, like, he made a move and it was not a good move and I laughed it out, I think for me, I am yet to come to terms with it, like why, I should have said something, but I am thinking what would I say, you know we have been taught to, ... (sigh), you know, so I just shared with a few colleagues and they were saying, ……(sigh), you know just leave him alone, you know, yeah, and you still have to sit in the same room with him, and will be still throwing lines at you, like, huh, you know we go for coffee, and this is someone who you know, sighs, yeah, that was bad, that was bad" ***(B00FM360B, p3).***

With a patriarchal system in place in the Kenyan and South African banking sector, BAW who have a low power status in the bank makes them regular targets for sexual harassment. Further BAW having low power status in the bank, the chances of being managed or supervised by men are high in which increases the risk of being harassed by their male managers or supervisors (Bell et al., 2002). As mentioned before, sexual harassment is all about men maintaining power and dominance over women in which becomes a barrier to many women in the Kenyan and South African banking sector. It should be noted, this research agrees with Bell, McLaughlin & Sequeile (2002) that BAW experience greater sexual harassment due to their low power status and perceive the bank as being lenient and tolerant to the perpetrators of sexual harassment.

"[…]I was younger, when you are young and unfortunately it looks like sexual harassment tends to happen at those stages, I found that when you try a new network at times, some men will take advantage and I think I got a version of networking to say that I do not want to come across as if I am inviting certain behaviour that I do not really want to invite and then I think I have taken that even when I am now older where somebody won't dare sexually harass me right now because life experience but

> *because it is now something that is ingrained in me and I am, I use it, it is just how I operate and […]"* ***(B00FM450B, p5-6).***

There are two consequences of sexual harassment, the first consequence is it creates a hostile environment for the BAW in the bank sector. A hostile environment consists of offensive, threatening, and intimidating BAW from doing their job (Rospenda et al., 1998). The hostile environment has a negative impact on the emotional, physical, mental health of BAW. It should be noted that BAW who had male supervisors experienced a hostile environment they perceived was from sex discrimination. The second consequence of sexual harassment is it reduces the job satisfaction and commitment (Bell et al., 2002) of BAW in the Kenyan and South African banking sector. As BAW encounter sexual harassment and experience a hostile environment, they usually become less committed to their job and less job satisfaction to deal with it. This in the long run impacts their overall performance since they know the bank tolerates sexual harassment, and nothing will be done about it or the perpetrators.

> *"Worst experience was .....(sighs)....sexual harassment that I encountered at work at one point and when I raised it to my Senior, he put a question mark in the sense that how do I know, how can I trust you, cause the guy who had offended me was my Section Head, I was his Junior, and clearly I felt so offended, because, it was like there is no way else I can, it seems like the, what did I contribute towards that, rather than support me as a, as a Junior colleague, and we, we were confined with that kind of set up, you are three of you, or you are four of you in the centre and that male colleague will be like the Senior most at that point in time, so where else are you going to take your grievance, so it dies there, and of course victimisation now from that end, so now situations you do not report because it won't get anywhere, so raising up the ranks becomes stagnant"* ***(B00FM560B, p2).***

Sexual harassment plays a role in factors contributing to the glass ceiling. Sexual harassment is an obstacle to the career advancement of BAW managers from getting into TELP in the Kenyan and South African banking sector. Sexual harassment creates a hostile environment that is not conducive for BAW managers to perform their job effectively. It can also be noted, women can miss out on opportunities due to sexual harassment hence stagnating their career advancement, hence reaffirming the glass ceiling. It is impossible to address the glass ceiling without highlighting sexual harassment, which affects women working in male-dominated environments such as banks. With this reasoning, sexual harassment is an obstacle preventing the career advancement of BAW managers working in the Kenyan and South African banking sector as they maintain power and male dominance.

> *"Now this is too deep, you know how I see this right, as much as there are opportunities, I mean this is just straight forward that to say that a woman has been singled out, you know so, as much as there are opportunities they are not given the opportunities, 'but men in power particularly tend to use their power and exploit women', I am just going, to be honest, so as much as they might be women in my time that you felt that, ok, this one in terms of experience and qualification they might have deserved that position, but you find that they are not given the position because they are certain things that you might not be comfortable doing, so it happens everywhere,*

it is not just in the banking sector, it happens in the world all over when men have got power they tend to exploit women” ***(B00FM777B, p2-3).***

To sum up this section, sexual harassment is a gendered problem that is a product of sex discrimination originating from power differences between men and women. Black African women are more likely to experience sexual harassment at the hands of their male supervisors and managers due to their low organisational power status in the Kenyan and South African banking sector. In this research, sexual harassment is found to mainly take place at the entry or Junior positions of Black African women in the Kenyan and South African banking sector by their male managers. As long as the Top Executive leadership positions remain a male affair, sexual harassment will always be there as men maintain power. As a result, it creates a hostile environment and reduces job commitment and job satisfaction of Black African women, which in turn impacts their performance and chances for opportunities for career advancement in the bank. In summary, it should be noted, sexual harassment is an obstacle preventing Black African women from cracking the glass ceiling in the Kenyan and South African banking sector.

5.2.2. Women are their own worst enemies

In this section, the research defines the relationship among Black African women themselves that prevent them from cracking the glass ceiling and getting into Top Executive Leadership positions in the Kenyan and South African banking sector. The themes are in relation to Black African women themselves as women and how they relate with other Black African women in the Kenyan and South African banking sector.

5.2.2.1. ‘Queen Bee Syndrome’

Black African women managers remain a minority in Top Executive leadership positions in the Kenyan and South African banking sector. One of the reasons why Black African women (BAW) are few is BAW themselves. Kanter (1997) states that women in positions of power often turn their backs on other women for them to retain power, thus competing rather than supporting other women so they can retain power in which contributes to the ‘Queen Bee Syndrome’. Queen Bees are women who have made it into Top Executive Leadership Positions (TELP) in male-dominated environments by adjusting to masculine organisational cultures by dissociating themselves from their gender identity while gender stereotyping other women (Kanter, 1977). In this research, the ‘Queen Bee Syndrome’ (QBS) is the female rivalry that is a result of limited opportunities for Black African women (BAW) which holds back their career advancement in the Kenyan and South banking sector. Further, QBS is when BAW have been able to make it to TELP in the bank and are reluctant to assist or promote other BAW (Derks et al., 2011). Therefore, this research agrees with Johnson and Mathur-Helm (2011) that QBS is the attitude of Senior and Top Executive women in the TELP who are unwilling to help other BAW as they want to remain unique and retain power where they are limited opportunities as a result of fear of competition.

“[…] if someone would just mentor you and tell you no, it is not that hard, some people are just quiet, and some women are just quiet at the top, you know just enjoying all the attention, I don't know if it is all the attention or from the men or they made it, pulling like a fellow lady up may be difficult for them for whatever reason, yes I think for women you just need to hold each other’s hands, that is it, so if, yes we are our own

worst enemies, yes I think if you want to get rid of your problems, you solve your problems as women, yes if you want to recognise, recognise yourself as women, shout out as women" ***(B00FM430B, p5).***

'Queen Bee Syndrome' is an outcome of gender discrimination in which prevents BAW from advancing their career in the Kenyan and South African banking sector. In addition, QBS as an outcome of gender discrimination is triggered by the negative gender stereotype BAW encounter when working in the masculine male-dominated banking sector. As a result of working in a male-dominated environment in the bank, QBS is more likely to develop among BAW due to gender discrimination and having to go against the gender expectations about women and leadership (Derks et al., 2011). Therefore, QBS is an outcome of gender discrimination that makes BAW not identify themselves as women, but instead, emphasise how they differ from other women. As many BAW experience gender discrimination and prejudice, they are more likely to set themselves apart from other BAW as exceptional individuals and not as a group. It is important to note, though as much as there are Queen Bees, there are some BAW who will use their powerful positions in the bank to mentor other Junior BAW in the banking sector while others will choose not to mentor. It can be pointed out that QBS legitimises gender inequality and discrimination in the Kenyan and South African banking sector as BAW are labelled their own worst enemies.

"[…], and like, I really don't know why, I do not know why, but it is just we women we do not really support each other, or there are not enough powerful women in the bank to actually assist us, or if those women who are there, actually not very much encourage to pull us up, there is really one person out of twenty who would do that, there isn't enough and I am not sure why" ***(B00F589B, p4).***

Queen Bees in this research are BAW who make it to TELP and who do not fulfil men and women's expectations of the gender order or their family roles of what is expected of them as BAW. It is critical to note, QBS legitimises the status quo (Derks et al., 2011). This research finds that reaffirming the negative gender stereotype about BAW, refusing to associate with other BAW, not endorsing and opposing actions addressing gender inequality and discrimination, legitimisers the status quo in the Kenyan and South African banking sector. Not only do Queen Bees legitimise the status quo, but they reproduce the gendered status quo by constructing Top Executive women managers as bad, having sold out other BAW and presenting BAW as their own worst enemies. Therefore, by BAW endorsing the negative stereotype of Junior BAW as less committed and ambitious, it puts them in a disadvantaged position as compared to their male colleagues. Unfortunately, QBS makes BAW think their career success is legitimate while unconsciously being in denial of gender discrimination and biases in the male-dominated Kenyan and South African banking sector.

"I will say that as well, you basically just see how women react to other women, women prefer when most women will tell you that they will rather have a man for a boss, I have a man for a boss, so I think stereotyping and I will also say, women prefer when men advance than their own, they will rather promote a man in the team than promote their fellow woman, so I think we have just stereotyped ourselves, we keep saying that is a woman they are like this, they are like this, I would rather work with a man and men actually just follow through and they will even tell you that you women are like your worst enemies" ***(B00FM921B, p3).***

The QBS can be viewed from a social identity perspective as a response to the Social Identity Threat of BAW whose social identity is threatened by gender discrimination. As a result of Social Identity Threat, Categorisation Threat is highlighted as a response by BAW stressing their masculine characteristics and detaching themselves from other BAW through spearing gender stereotypes (Derks et al., 2011). Further, Categorisation Threat being a response to Social Identity Threat, the banking sector communicates BAW as less qualified when it comes to career advancement as compared to their male colleagues. In this research, QBS is an outcome of Social Identity Threat and Categorisation Threat in which BAW experience in the male-dominated banking sector that discriminated against BAW. The social context plays a crucial role when it comes to gender discrimination and QBS is a crucial outcome of work experiences for BAW. Therefore, the relationship between social identity, gender discrimination and QBS points out that both men and women prevent women from career advancing through gender stereotyping in the Kenyan and South African banking sector. In addition, QBS shifts the focus of gender discrimination by stating BAW are also to blame for their shortfall.

> *"I think it is still a challenge, I still think there is a lot of bias and barriers that make it a lot more difficult, I think there is still a lot of narratives about what they do and how they show up that inhibits the progress against the, there are a lot of assumptions about women, and funny enough I have seen it from both women leaders not male which for me is a critical thing because I think often people think the work of gender, diversity is a males job, it is actually males and females because funny enough I have seen women, and you would think even you are a woman and you would be more favourable, but they are also women themselves who have deeply ingrained beliefs, and stereotypes, and biases that actually they themselves, you would think they would be pro-women, but they are not, they themselves actually block 'consciously and unconsciously' the progression of other women"* ***(B00FM287B, p6).***

Black African women with QBS often state that if they did it without other women, so can all the other women, hence prefer not to work with women, but instead reward, promote and support men ahead of other BAW in the bank. As a result, BAW with QBS unintentionally alienate themselves from other BAW and prevent Junior BAW from climbing up the career ladder in the bank. Johnson and Mathur-Helm (2011) state that Top Executives and Senior women managers are less likely to help and mentor other women which is because they believe they worked hard to get to where they were, therefore Junior women should also do the same to get into TELP in the bank. By stating women are their own worst enemies, it instead covers up the systematic discrimination that BAW experience in the Kenyan and South African banking sector.

> *"If a woman is at the top, they look after themselves, and it is not easy for them to give back to other women, there is some truth to that because for you to get to the top, you have to work extra hard and sweat to get to the top, so once the person is there at the top, they want to hold on to it, so you will find that maybe for them to give to the ones that are coming after them it is a bit difficult"* ***(B00FM333B, p4).***

This research finds there are four consequences for the QBS based on Derks, Van Laar, Ellemers (2016), the first is the gender stereotype of female subordinates which has a crucial impact on the career advancement preventing Junior BAW promotion opportunities. Women are more likely to evaluate women negatively as compared to men. Through QBS, BAW reaffirms the gender stereotype of women as women are hostile towards each other by diverting the real problem of gender equality in terms of opportunities in the banking sector. The second consequence of QBS for Junior BAW is they are left with no female role models in the male-dominated banking sector. Junior BAW find working with Senior BAW managers to be difficult to work with. The Queen Bees are unwilling to relate to the Junior BAW and are more likely to psychologically affect their self-esteem, demoralise them such that advancing is impossible and undesirable rather than inspire them. Therefore, Junior BAW in banking are left with no female mentors to mentor them, hence contributing to the barrier preventing BAW from getting into TELP in the Kenyan and South African banking sector.

> *"Another limitation is that we do not have so many women in top leadership positions who can mentor in the banking industry, those sorts of people who can, can like pull you up, they are not so many women on the top tier leadership so that sometimes is limiting for a woman because you are like, so this is where women reach, so, like I am ok then I have reached my peak then what's next, yeah, so you kind of plateau somewhere because the is nobody to mentor you"* ***(B00FM430B, p2).***

In addition, based on Derks, Van Laar, Ellemers (2016) consequences, the third consequence is QBS prevent the Kenyan and South African banking sector from reaping from the benefits of gender diversity as women feel they need to be masculine to be accepted. Queen Bees acquire masculine traits, making them unlikely to add a diverse feminine perspective and affect the diversity climate in the bank. They further reaffirm Junior BAW that if they want to climb the career ladder, they need to reduce their characteristics and qualities as women, which results in high turnover rates for BAW and fewer BAW in TELP in the Kenyan and South African banking sector. The fourth consequence is QBS legitimises gender inequality and gender discrimination. The QBS demonstrates as much as the banking system is unjust, women are their own worst enemies as Senior women prevent Junior BAW from advancing.

> *"This is so deep, we can be our worst enemies, I think we have been so deprived that when we get an opportunity we just want to run with it if we forget the people behind us, I think women are like that because of their previous circumstances, and only very, very few women realise that we need to grab each other's hands, so, I think what happens is the minute there is a Black woman who makes it, they just want to contact with the white people, so that is what happens, and we forget about other Black women, but I think it is because of our circumstances where we come from, and because, definitely when a woman has made it, it wasn't easy, so if you want to make it here, you have to push hard yourself, I am running far as fast as I can, I kind of do agree with the statement, but I think the is a reason why they act like that"* ***(B00F589B, p4).***

It is always assumed that only men have discriminatory behaviour towards women that contributes to the glass ceiling, but women also do contribute to it. The BAW who have been able to succeed in the male-dominated banking sector act as obstacles preventing other Junior BAW from cracking the glass ceiling. The BAW who have cracked the glass ceiling become Queen Bees by wanting to be the only woman in TELP and find reasons as to why they should not mentor other women to crack the glass ceiling. The Queen Bees do not see the need to be female role models or mentors for Junior BAW as they were able to make it on their own, hence, firming the glass ceiling in the bank. By BAW not mentoring and being role models for Junior BAW this contributes to the barriers that block BAW from cracking the glass ceiling in the banking sector. It can be noted, QBS ensures the "old boys' club" and the network remains in place, making it hard for BAW to advance into TELP in the Kenyan and South African banking sector. The QBS deprives Junior BAW of having role models and mentors who would be able to guide and mentor them, thus becoming an obstacle to the career advancement of BAW into TELP in the Kenyan and South African banking sector.

> *"Yeah this is what I just said, women as a gender are their own worst enemies because seeing another woman progress is a bit difficult for one to accept, and having to lend an extra helping hand for helping another woman most of the time, I think it is difficult because of our selfish nature, I think women, in general, are just selfish, you know I want to be the only flower there, and I want to be the one that is picked and that is how in society I am going to gloat and say it, and we missed the point there that if you take one and that person takes over another person, then we will have the network of women that will be unstoppable"* ***(B00FM599B, p4).***

> *"Wow, and a woman said that this can mean one of two things right, this can be right if one is saying that women work against themselves as a competitor, so you are your own worst enemy, or it may be saying what is this term that people use, can't remember the phrase, the is some phrase about women who do not want other women to succeed or prevail in opening doors, stand in the way of succeeding, so I am not sure which of these, those two scenarios, but this can be off true of anyone, it can be true of many, it can be true of Black people, Indian people as a broad statement, but if it referring to this whole Queen Bee, I want to be the only, you the only Black woman who has done that [..]"* ***(B00F649MB, p6-7).***

To conclude the 'Queen Bee Syndrome', it should be noted, it is not only men who are responsible for gender discrimination, but women themselves in the Kenyan and South African banking sector. This research confirms with Johnson and Mathur-Helm (2011) findings that the 'Queen bee syndrome' is very much present in the South African banking sector. Further, this research confirms the 'Queen bee syndrome' is still very much present not just in the South African banking sector, but also in the Kenyan banking sector. This research finds the 'Queen Bee Syndrome' may drive career advancement for a few Black African women, but it mainly acts as an obstacle for the career advancement of women, hence, reaffirming the glass ceiling. As long as 'Queen Bee Syndrome' persists for Black African women in Top Executive Leadership positions, gender discrimination and inequality will remain in the banking sector. Finally, from this research, women sometimes are their own worst enemies with the 'Queen Bee Syndrome' as Black African women themselves contribute to the very glass ceiling which prevents other Black African women from cracking the glass ceiling in the Kenyan and South African banking sector.

5.2.2.2. 'Pull Her Down Syndrome'

As much as we have the 'Queen Bee Syndrome', where Black African women do not want other women to get into Top Executive Leadership positions (TELP), there is also a tendency of Black African women (BAW) to consciously and unconsciously not support other women, but instead pull them down. In this research, 'Pull Her Down Syndrome' (PHDS) is defined by The Patriot (2016) as when Black African women instead of supporting and celebrating each other's achievement, instead demonise them and discredit their efforts. 'Pull Her Down Syndrome' makes BAW always focus on other women's shortcomings and point out the dirt on other women. It should be noted, PHDS comes from the resentment from gender discrimination in the male-dominated banking sector that BAW experience (Wrigley, 2002). Therefore, PHDS in this research can be viewed as an outcome of gender discrimination in the workplace because of fewer opportunities for BAW in the banking sector. Instead of BAW channelling their resentment against the organisation structure, they channel their resentment to other women to deal with it by pulling BAW down and preventing their growth (Wrigley, 2002). Notably, 'Queen Bee Syndrome' (QBS)is the unwillingness of BAW in TELP to help other BAW as they want to remain unique and retain power, while PHDS is the tendency of BAW to consciously and unconsciously not support other BAW and instead pull them down. Therefore, PHDS could explain why the QBS exists among BAW and why BAW do not want to mentor other BAW.

> *"Yes, like I said I think sometimes we are our own worst enemy, from what I have seen there are the situations men are easily willing to let go, but women tend to curtail other women from growing […]"* ***(B00FM550B, p4).***

> *"Do I sense that women tear each other down, they will not shy away from calling each other out, yeah, so we will be in the room with all these women and you will be like this is not happening and it is under your docket […]"* ***(B00FM840B, p3-4).***

> *"Yeah, I think it is true, I am sorry to say that sometimes women as a gender are their worst enemies, I have been in places, where you know, like if I see, ... (sighs), you know maybe now in what I do, a female peer is more unwilling to help me than a male peer, I will get more hearing from a male peer than a female peer and to me, I hate that, you know, cause I, it's easier if we can help each other out, you know, and not help because, I don't know, but help because we are women, you know, and you can see that I am doing a good thing you know […]"* ***(B00FM360B, p3).***

It is unfortunate PHDS is very much active in the Kenyan and South African banking sector. This syndrome brings more harm to BAW in the banking sector which results in damaging the reputations of BAW in which take years to build. It is in bad taste that BAW are constantly pulling each other down, yet BAW are fighting for gender equality in the Kenyan and South African banking sector, but are still their own worst enemies. It is shocking how BAW in the Kenyan and South African banking sector judge and criticise other BAW even if it has nothing to with the job. These criticisms are the fastest way to bring BAW down by constantly highlighting their faults until there is nothing left for her to prove their worth and capabilities in the bank. It is important to note that it is the same BAW who put some of these standards which set the basis for discriminating against other BAW and reinforce gender discrimination and gender stereotyping in the Kenyan and South African banking sector.

> *"I agree with it probably like ninety percent that we find it difficult as women to actually acknowledge other women before you actually get to that point to some people, you first concentrate on their flaws and their mistakes more than focusing on what they could do […]we put those standards that you are properly dressed when you are dressed like that, and we will be the ones criticising one another to say, look at that one, and most women are the ones laughing and sometimes men don't know what*

to look at as worst thing from women, but they are taught by women that this is not correct" ***(B00FM494B, p4).***

"I have come, and I have seen that, and have observed it, you know that they are times when you see a person, they are dressed in a certain way, you can find that they are different spheres of life, it could a church, or what not, if a person is dressed differently, you would even be in a meeting, they would identify you more on how you are dressed more than remember your name, (whispering, you know that lady who was wearing a short, short dress and that fat woman with what, what, what), and it is women who will say that more than men because had you not known the story you wouldn't be putting judgement as to how shortly, or how cause I believe when you go out, you want to go put your best self, so no one can like deliberately come out wanting to look their worst, you don't want to present your worst in the world, you want to present your best self, so you best self and my definition of the best might not be the same, so I judging you with a woman's' eye, so it will be women who will be thinking, so it is not mostly men who will bring up those things, but we teach men those things" ***(B00FM494B, p4).***

As BAW work in the male-dominated banking sector, they take up masculine traits in which explains why they become aggressive, devalue, undermine and become harsher towards Junior BAW (Johnson and Mathur-Helm, 2011). When they take masculine traits, BAW managers adopt patriarchal divide and conquer tactics to retain power because of competition for the few opportunities and gender discrimination in the Kenyan and South African banking sector. This visible, direct, overt, and covert competition for the few opportunities is dangerous when it is BAW directing it towards other BAW (Mavin, 2008). If there are equal opportunities among women and men, and no gender discrimination, then PHDS will not be there as BAW will not see the need to bring down another BAW from climbing up their career ladder into TELP in the Kenyan and South African banking sector. Therefore, PHDS is not just about gender, rather it is more about BAW competing for the few career opportunities in the Kenyan and South African banking sector that are because of gender discrimination.

"It is true, I think it is true, I think at the end of the day, sometimes when an opportunity arises and you cannot support your fellow woman to get it, and you start to get competitive and you even lose at the end of the day, so I think at the end of the day, women should be, there is somebody good for it, that opportunity is hers, let us support her and then when it is a turn for somebody else, we also do the same" ***(B00FM414B, p3).***

"It is there but I worry that sometimes as women, I am not sure if at times it is esteem issues, but there are women who at times feel that if I give you an opportunity, you might suddenly become better than me, so than they tend to close certain doors for other women […]" ***(B00FM777B, p3).***

"At times women are not happy about their fellow women progressing, so when you think somebody will progress, better than you, you may not even wish to tell them of an opportunity, you know that kind of a thing, so even within women themselves they have not accepted themselves that they can do it, that even they can make it […]" ***(B00FM444B, p4).***

Therefore, it can be stated that women are their own worst enemies as they contribute to preventing the career advancement of other BAW. The BAW managers who have been able to crack the glass ceiling play a role in the career advancement of other Junior BAW in the Kenyan and South African banking sector. The banking sector is male-dominated, PHDS contributes to BAW managers playing a negative role in the career advancement of other BAW. Black African women managers have been found to assess other women negatively as less qualified reducing their chances of getting promotions and getting into TELP in the banking sector. With this reasoning, BAW behave sexists in relation to other BAW by discriminating against them on their jobs and still expect them to perform unrealistic family roles (Mavin, 2008). Therefore, it is not only men who are sexist in the Kenyan and South African banking sector, but also women, hence, proving women are their own worst enemies when it comes to their career advancement.

> *"[…] So, I think as women we do stand in our own way in terms of that and we also place a lot of judgement on ourselves when we are in such situations and we prevent ourselves from really showing up and moving ahead"* ***(B00F274B, p4-5).***

It can be noted, from this research, they are three consequences of PHDS, the first being sexism against women by women in the Kenyan and South African banking sector. Sexism is the stereotyping and discrimination against women because of their gender. This sexism in PHDS means BAW are harder on women than men. Significantly, with sexism, gender stereotype plays a role in promotions as women would rather prefer a man gets a promotion than their fellow women colleague in the bank. Black African women comply with the gender stereotype of BAW when they experience a high degree of gender discrimination and prejudice. Dobson and Iredale (2006) found women managers were more discriminatory towards their fellow Junior women than towards men, which is confirmed by some managers in this research.

> *I think it is still a challenge, I still think there is a lot of bias and barriers that make it a lot more difficult, I think there is still a lot of narratives about what they do and how they show up that inhibits the progress against the, there are a lot of assumptions about women, and funny enough I have seen it from both women leaders not male which for me is a critical thing because I think often people think the work of gender, diversity is a males job, it is actually males and females because funny enough I have seen women, and you would think even you are a woman and you would be more favourable, but they are also women themselves who have deeply ingrained believes, and stereotypes, and biases that actually they themselves, you would think they would be pro-women, but they are not, they themselves actually block 'consciously and unconsciously' the progression of other women"* ***(B00FM287B, p6).***

> *"I will say that as well, you basically just see how women react to other women, women prefer when most women will tell you that they will rather have a man for a boss, I have a man for a boss, so I think stereotyping and I will also say, women prefer when men advance than their own, they will rather promote a man in the team than promote their fellow woman, so I think basically we have just stereotyped ourselves, we keep saying, ooh, that is a woman they are like this, they are like this, I would rather work with a man and men actually just follow through and they will even tell you that you women are like your worst enemies"* ***(B00FM921B, p3).***

The second consequence is it creates tensions and unhealthy female to female competition that is subtle and deep. This kind of competition is dangerous as it turns women against each other to the point where they would rather work with a man and promote a man instead of a woman. In addition, it communicates the messages to BAW in the bank that if they want to climb the career ladder, they must tear each other to get into TELP in the Kenyan and South African banking sector.

> *"[...] I am not sure why, I do not know why, because if it is jealousy, then men also feel jealous, why do not they do it, so I am not sure why, yeah, but it happens, it is true it happens, it is, I would prefer to work with a man, in my career"* ***(B00FM550B, p4).***

> *"I think that goes back to what I was saying, in terms of we tend to think that gender work is only male work, it's not, so, if you think about it that way, you will then lose out on opportunities to awaken and make sure that women also do their own work, because yes sometimes they can be their own worst enemy, so like I am saying I have seen where it is not only the men who have unconscious bias towards women, I have seen women who maybe good you know, you are in a position of power and influence, but you yourself do not contribute to the advancement of other women, so in other words yes in that case you are your worst enemy, or we ourselves embrace, like pet peeves, so sorry I have a few hot buttons around gender where another woman says yes, but we can't work together, that again, old dust, who said that we can't work together, so stop as a woman saying that and embracing that, you are reaffirming things like, no, but women when they say, I prefer a male manager because you think that other women managers are more emotional, you yourself are reinforcing, but you want progression, but you are the very one who is saying things like that, so why now must you be different if you yourself believe that narrative, or you embrace that narrative, so definitely I do think that women sometimes can be their own worst enemy, so the is also work that women need to do on themselves in breaking certain, and almost stop been internalised oppression and whatever cause that doesn't help you, so women, we also need to work on ourselves, and think what about those stories, those stereotypes now against us that we have that just does not add to it, because, but you want men to believe that you yourself are saying no that I would not want a female manager because they are emotional, or no, women cannot work together, they end up birthing and mourning, those things for me am like drive me out the wall because I do not think they help, so and yes maybe they are some, but don't make it a generalised thing, deal with the ones who experience that with, you know but if we also don't work and challenge our own things and how we, you become your worst enemy* ***(b00fm287b, p9-10).***

The third consequence is it creates a shortage of mentors of upcoming Junior BAW in the Kenyan and South Africa banking sector. The Junior BAW employees in the bank are put in a position where they do not have female mentors to mentor them in the bank due to PHDS. The few managers who have been able to crack the glass ceiling are few and are consciously and unconsciously unwilling to mentor them. The lack of mentors plays a role in the career advancement of BAW as they do not have anyone to guide them and advise them on how to position or what steps to take to climb the career ladder. As a result of no mentors, Junior BAW end up stagnating in their careers as no one was willing to give them career advice on how to positions themselves as BAW in the Kenyan and South African banking sector.

"[…], and like, I really do not know why, I do not know why, but it is just we women we do not really support each other, or there aren't enough powerful women in the bank to actually assist us, or if those women who are there, actually not very much encourage to pull us up, there is really one person out of twenty who would do that, there isn't enough and I am not sure why" ***(B00F589B, p4).***

"We do not have so many women in top leadership positions who can mentor in the banking industry, those sorts of people who can, can like pull you up, they are not so many women on the top tier leadership so that sometimes is limiting for a woman because you are like, so this is where women reach, so, like I am ok then I have reached my peak then what's next, yeah, so you kind of plateau somewhere because the is nobody to mentor you" ***(B00FM430B, p2).***

It is not only men who contribute to the glass ceiling, but BAW also contribute to the glass ceiling. The PHDS contribute to the glass ceiling by BAW themselves blocking the few promotion opportunities for BAW in the Kenyan and South African banking sector. The few Top Executive BAW managers who have been able to crack the glass ceiling play a negative role in the career advancement of Junior BAW as have no time to assist and pull them up. The same BAW managers who have made it are more likely to assess other BAW as less qualified and shut down their prospects of promotion when trying to advance their careers. This reaffirms the glass ceiling as BAW will always be passed when it comes to promotions hence not cracking the glass ceiling. The PHDS also reaffirms the glass ceiling by not recognising capable BAW for their abilities, but discrete BAW with their looks and less deserving of the position instead of their hard work and capabilities. As a result, this usually damages the reputation of many BAW and affects their opportunities for promotion, hence, struggle to crack the glass ceiling in the Kenyan and South African banking sector.

"True, true, come on so true, so true I have a million examples of this here, it's hilarious, and 'maybe this is why the men keep dominating over us because with them they keep supporting each other, like even in meetings, if I am working with you and you do something wrong, for us ladies we will always be quick to say hey, hey look at Mary she did this and na, na, na, but for men you will find they will do the opposite actually, they say, no, no we worked with him and it's ok, we will find, we shall figure it out, but for us, most cases we are the ones who will spread rumours about our fellow women, we are the ones who will say that her, she is evil, so yeah, this, unfortunately, is very true" ***(B00FM868B, p4).***

To conclude 'Pull Her Down Syndrome', by not addressing the issue of gender discrimination, it creates other obstacles that prevent Black African women from getting into Top Executive positions in the Kenyan and South African banking sector. 'Pull Her Down Syndrome' being an outcome of gender discrimination contributes to the glass ceiling for Black African women managers. As long as there are gender inequality and gender discrimination in the Kenyan and South African banking sector, Black African women will continue to subscribe to 'Pull Her Down Syndrome' instead of helping out their fellow Junior Black African women in the banking sector. Therefore, with this reasoning, Black African women play a role in reaffirming the glass ceiling through 'Pull Her Down Syndrome' and proving women are their own worst enemies when it comes to career advancement for other Black African women in the Kenyan and South African banking sector.

5.2.2.3. ‘Comfort zone’

Black African women (BAW) in Kenya and South Africa have been socialised to have limited views in terms of career goals in certain positions in the banking sector. These stereotypical views are a product of gender discrimination and gender inequality in the banking sector. Therefore, BAW have accepted these views as the way of doing things which has resulted in them adopting the ‘comfort zone’ as a way of dealing with it. For this research, the comfort zone will be defined by Desmond (2017) and Gregoire (2017), as the behavioural space whereby one’s job roles and responsibilities fit a routine and pattern that reduces any possibility of risk and stress. The ‘comfort zone’ provides BAW with a sense of mental security, familiarity and certainty which arises from doing nothing out of the job description that will make them promotable in the bank. Due to the ‘comfort zone’ BAW get comfortable with the pattern and routine of their current positions and do not see the need to pursue getting into Top Executive leadership positions (TEPL). The ‘comfort zone’ illustrates how BAW can be their own worst enemies in relation to themselves and not pursuing TELP in the Kenyan and South African banking sector.

> *“Maybe my manager colleagues have requested women to come, women are like no!!, me, I am fine like they are fine where they are, they are fine been where they are, they are fine been quiet”* ***(B00FM435B, p4-5).***

> *“I won't say so, I will not say no in terms of feeling that I cannot grow beyond a certain point, no, or feeling that I have been limited at a certain point, not in my line of work, we easily expect to get to Group Lead Executive, the challenge may be for me if I would have wanted to get to an Executive Director [..]”* ***(B00FM840B, p1).***

It should be noted that the ‘comfort zone’ is an artificial mental boundary within which BAW can maintain a sense of security by not trying to step out of the roles. The ‘comfort zone’ is a state of the mind of fearing the unknown of what the other positions hold because as one climbs the career ladder the obstacles increase. The fear comes from seeing other BAW who have cracked the glass ceiling and the obstacles they have heard to face to crack the glass ceiling and after they have cracked the glass ceiling. As a result, BAW just do enough to do their job, do not take on additional tasks, perfect it to have a steady performance and are ok with their jobs as they are. Therefore, in the ‘comfort zone’, BAW usually carry out their job with little effort of trying to pursue further opportunities to advance their careers (Desmond, 2017).

> *“it is not that, ...(sighs)........ you end up not even going to the glass ceiling, so you end up working within the lines, you know, and trying to, or waiting for that moment to get ahead, so you know that the glass ceiling is there, but you rather not tempt it, or you rather not push the envelope, because pushing the envelope will make noise and rattle cages and things like those, so you kind of like play it safe, yeah, so you either crack it, or you know it is there, but you don't attempt it”* ***(B00FM333B, p5-6).***

"[…] From what we call here as EXECO, the women are few, and in Senior Management, generally, women are few, and it is not the full mistake of the banks that women are few, it is women sort of giving up looking at what other women go through, who put up their hands to be in Senior Management, so they just say I don't want to deal with this" ***(B00FM115B, p2-3).***

Interestingly, BAW know the challenges many women face as they attempt to crack the glass ceiling. They are very aware of the work and effort that come with TELP in the Kenyan and South African banking sector. These positions usually come with a lot of workloads that are attached to stress. Many BAW cannot be able to handle this pressure that comes attached with TELP. As much as they would like to be in TELP, they see it as not worth it as it takes them out of their comfort and put them into discomfort. Therefore, BAW psychologically switches off and settle for the 'comfort zone' which has fewer risks, anxiety and stress attached to it. By settling in the 'comfort zone', BAW settle for positions that require less effort, have fewer risks and minimises the chances of discomfort (Desmond, 2017). This reasoning explains why BAW make peace with the fact that they have family responsibilities and stepping out of their job will affect their families, hence, stay in the 'comfort zone' avoiding the discomfort and balancing family and career advancement.

"I do not think I have cracked the glass ceiling, I still have this, as I told you before, my employer is very lenient and they are many benefits that I enjoy from here, so, 'I tend to get comfortable where I am, as I don't work hard and try to grow as much as I would like to grow, I think I am kind of in a comfort zone […] thing that contributes my being comfortable, because of that leniency, I tend to feel like right now I have very small kids, If I tend to feel like I need to be around, this lenient employer, when my kids are small, until they grow a bit bigger, then I can see what I can do with myself" ***(B00FM396B, p4).***

"They are there and women can grow, but sometimes the women themselves are a barrier to themselves where sometimes they don't believe in themselves, or you tie yourself so much into the family that you feel that you don't have time to go back to class, read, or you do not have time, for example you know managerial positions come with, you know you may have to travel, you have to be, so sometimes women restrict themselves so they get to a level where they are comfortable, otherwise there are opportunities for them to grow but somehow, they just restrict themselves ***(B00FM298, p1-2).***

This research finds they are two consequences for the 'comfort zone', the first is BAW hold themselves back. By holding themselves back, they do just enough to get the needed performance and nothing outstanding. The 'comfort zone' prevents BAW from showing their full potential and pursuing opportunities to get into TELP in the Kenyan and South African banking sector.

"Yes, this is true, as I said the women think about, like the women in our bank if I talk about the staff or the customers, for example in my BFMC00, I have about twelve staff, out of the twelve, ten are ladies, two are men, but now other than MBFMC004, MBFD120 we are both ladies, the are other officers we have gotten in the field, and if for example, I would like to step out or the Operations Manager would want to step out, I find that the ladies are not willing to come up and take up the responsibility and

you know I get to the few ladies that I have, so now I may have to pick them up, so it's really, I have to really, really work on it and to try and empower them and even find out why is it that they just feel comfortable at the level that they are, maybe one, maybe one who tries to come up, but is pulled back by the others being the majority, so the outmoded way of thinking prevent women from making, like now, their way of thinking prevents them from moving up" ***(B00FM298, p5).***

The second consequence is BAW get job dissatisfaction and less committed because they know they can do better but instead chose not to do so. Many BAW stay in jobs in the Kenyan and South African banking sector as they are not satisfied and have lost relevance due to it is better to stay safe in those non-Top Executive Leadership positions. The 'comfort zone' is more of fear of advancing into TELP that they will be faced with new challenges.

"I think I just need to get up my sleeves, I would say that I am comfortable, comfortable, you know, I feel like I haven't reached my best level at where I am at because I believe I need to master where I am at now in order to move to the next level, but I wouldn't really like to put myself out there now" ***(B00FM494B, p5-6).***

"I think women just need to want it, we are afraid, we need to want it, so if you don't want, how who do we, how are we going to be helped, I mean how many women want to be MDs? I think none, we don't want it, we just want to be ok somewhere in the bank, you know, and I think, sometimes I think maybe sometimes also you know, we are too whatever on the women, but I think when you see women going to the top and all that, you can see, you can see how they are bashed by society, you know, bad things will start, blogs and all that [...]" ***(B00FM360, p7).***

The 'comfort zone' reaffirms the glass ceiling and illustrates how BAW can be their own worst enemies. By BAW choosing to stay in the 'comfort zone', they produce needed results to get by in the Kenyan and South African banking sector. This in turn does not show BAW as outstanding since their performance is average and reduces their chances of getting promoted into TELP in the bank. The 'comfort zone' contributes to the glass ceiling in that BAW see the opportunities for advancing but chose not to pursue those opportunities because they are comfortable in the positions they hold. The 'comfort zone' is good and convenient for them because as BAW climb the career ladder the obstacles increases and that comes with more discomfort in which most BAW do not want or ready to deal with it. No one can advance their career if they are not pursuing opportunities. If BAW stay in the 'comfort zone', they will always be comfortable beneath the glass ceiling and intentionally choosing not to pursue opportunities for promotions, hence, illustrating how they can be their own worst enemies.

"They are there and women can grow, but sometimes the women themselves are a barrier to themselves, for example you know Managerial positions come with, you know you may have to travel, you have to be, so sometimes women restrict themselves so they get to a level where they are comfortable, otherwise there are opportunities for them to grow but somehow, they just restrict themselves, so those who are courageous enough will grow" ***(B00FM298B, p2-3).***

"[…] Even us as women when we need to be confident in ourselves because I think in my opinion, women are better leaders than men, but we tend to shy off from taking responsibilities and tend to get comfortable, we are just somewhere, we are just ok if things are moving than we are just ok, but I think we need to, we need to get confident enough to compete with these men for these top leadership positions, cause even one of my bosses, the was time we had a vacancy, I encouraged her to apply, and she told me, that me I am just ok, I do not want to be stressed, imagine, yes, it is that bad" ***(B00FM396B, p4-5).***

To sum up this section, this research points out that the 'comfort zone' is a product of gender discrimination in the Kenyan and South African banking sector. If gender discrimination is still active in the Kenyan and South African banking sector, Black African women will always find different ways of dealing with it such as the 'comfort zone'. By dealing with gender discrimination, Black African women develop a mindset of just doing enough to maintain the job. With this reasoning, the 'comfort zone' prevents Black African women from finding out their true potential and pursuing opportunities to get into Top Executive leadership positions in the Kenyan and South African banking sector. This research finds women are their own worst enemies in that Black African women decide to stay in the 'comfort zone' and limiting themselves to further advance their careers. The 'comfort zone', therefore acts as a factor preventing Black African women from cracking the glass ceiling as one cannot crack the glass ceiling if they are comfortable and ok with the position they hold in the bank.

5.2.2.4. 'Sexually Transmitted Promotions'

To understand 'Sexually Transmitted Promotions', it is important to distinguish them from sexual harassment. Sexual harassment is any action that happens in the workplace whereby women are treated as objects of male sexual prerogative and results in the unwanted imposition of sexual requirement where a man in authority harasses a woman who holds a subordinate position (Rospenda et al., 1998). Sexual harassment is a product of sex discrimination by male Supervisors that includes unwanted sexual advances, verbal or physical conduct of a sexual nature and a hostile work environment to their female Subordinates. In this research, just like sexual harassment, 'Sexually Transmitted Promotions' (STP) is another product of sex discrimination in the banking sector. 'Sexually Transmitted Promotions' in this research will be defined as the situation in which women themselves initiate sexual advances to their male Supervisors in exchange for sexual favours in employment. With sexual harassment, Quid Pro Quid is the unwelcome sexual advances by a male supervisor to a female subordinate in exchange for sexual favours in employment decisions such as promotions and benefits (Rospenda et al., 1998; Watkins et al., 2013). It can be noted, Quid Pro Qui is the unwelcome sexual advance by male supervisors to their female subordinate, while STP is initiated sexual advances by female subordinates to their male supervisors for sexual favours in exchange for career advancement opportunities. Therefore, this research finds that with STP is not the men in power who welcome or initiate sexual advances, but instead, it is the Black African women themselves.

'Sexually Transmitted Promotions' dictates that women use their sexuality to control valuable resources and in the context of the banking sector, this will be sexual favours for promotions (Levy, 1994). Sexuality is a source of power and an influential tool of social influence used to gain favour in the workplace (Watkins et al., 2013). Women's sexuality can either be verbal and non-verbal, appearance and interpersonal behaviour. Sexuality is also not limited to sexual conversation, flirting, or even having sexual relations with their male Supervisors. Black African Women who use their sexuality to gain favours in the Kenyan and South African banking sector are not taken seriously and devalued by both their male and women colleagues. Their colleagues view them as less qualified, not deserving of the job, lack the confidence to perform the job and lack the capabilities to lead as they used their sexuality to advance their career. Therefore, the BAW who use their sexuality to get into TELP poses a threat to themselves as well as other BAW in the Kenyan and South African banking sector. Sexuality plays a critical role in STP in the Kenyan and South African banking sector.

> *"[…] I think in the Boardroom like you will be like you know, how did she get it there? It is like we also don't trust each other you know, like for me to get there, I most probably, she slept with someone which usually the first notion or she knew someone, you know, or such things, so I think we are, we are, I don't know how that is going to change, we have a lot of work to do as women, we have a lot of work to do"* ***(B00FM360B, p3).***

'Sexually Transmitted Promotions' brings about sexual favouritism in the Kenyan and South African banking sector. Sexual favouritism is intentional and is distinct from claims of sexual harassment. In this research, following Levy (1994), sexual favouritism is the intentional relationship between a female subordinate employee and her Senior male managers in exchange for employment opportunities and benefits. Sexual favouritism is the building block for STP in the Kenyan and South African banking sector. The reason why sexual harassment and STP are products of sex discrimination is they all involve the expression of power based on sex as a factor of employment decisions. Sexuality in STP is defined as intentional sexual behaviour initiated by BAW to get promotions and climb the career ladder in the banking sector. It should be noted, STP is voluntary in that BAW initiates the sexual advances for the promotion in the Kenyan and South African banking sector which makes it not sexual harassment. 'Sexually Transmitted Promotions' is a product of sex discrimination in that they deny qualified BAW career advancement opportunities because they did not trade their sexuality for advancement opportunities hence is not sexual harassment.

> *"[…] But as women sometimes we also need to be very firm because the has been incidents whereby when it came to employment, you come in as an intern or you came in as a casual worker and you know want to vie for a permanent position, women even up to the last year that I was there, women were using 'Sexual Favours' to try and get ahead and gain that added advantage to get that permanent position and when they don't get that permanent situation, they cry foul, I actually left some cases ongoing, ok […]"* ***(B00FM560B, p6).***

In this research, there are three consequences of STP. The first one is just like sexual harassment, STP creates a hostile environment. 'Sexually Transmitted Promotions' by some BAW sends the message to other BAW that if they want to advance their careers, they must use their sexuality. The continued pattern by BAW using their sexuality to advance is unfair to those BAW who would want to get into TELP and who do not want to use their sexuality. Further, shielding the bank of these BAW who use their sexuality to get into TELP sends that message to other BAW that if they want to advance, they must use their sexuality (Levy, 1994).

*"I think with all of that I have said a mouth full, I think I touched on important things, I think you know what, it's as like I said sometimes we women allow men to exploit us, and you know what that has created problems because let's just say that there is me and you right and then there is an opportunity, and if I am a better qualified than you, but because wenna you feel that you can use your femininity and you find that you end up getting that position instead of me, wenna at the end of the day me been aware of what happened it might leave me bitter, so I think all of these things that are happening are actually contributing in bringing women down as well you know because now even the environment doesn't even become such a nice place as well, you know what it creates a lot of problems and once as a woman you get used to getting your way through that, it becomes so difficult for you because imagine if you are given a position through whatever that you did and the at the end of the day you are given a job to do, how are you going to do the job, and if you are my boss and I know that most probably you got that through doing what you did, how are you going to lead me? It creates problems, it creates conflict, it creates issues you know […]" **(B00FM777B, p6).***

The second consequence of STP is that it strengthens gender discrimination in the Kenyan and South African banking sector. Gender discrimination is strengthened by the fact that qualified BAW must use their sexuality to get promotions or get into TELP in the bank. By BAW intentionally using their sexuality to advance their careers, they are denying other qualified women employment promotion opportunities in the bank.

*"But as I said before men in power tend to abuse it at times, and women allow them, so it is not one-sided, it is not one-sided, it is both ways because as there was a specific woman who believes that for me to actually get up the corporate ladder, I can you know what, with femininity there comes to power, so other women use what they have" **(B00FM777B, p6).***

*"Women are their worst enemies, yes, at times our worst enemies. I think as women sometimes 'when it comes to gossip when we give into you want for power, you step over, you use your sexuality to get to the top, we are our own worst enemies and that shows, they were some cases whereby women use their sexuality, and male, male colleagues are male colleagues, we are told men are men, so, when a man finds a woman who is willing and they will go for it, so when you say you will stand by your principles it is not everybody that does that and you stay stagnant in the same position, so on that part, we are our own worst enemies" **(B00FM560B, p4).***

The third and last consequence of STP is it enforces a sexual standard for BAW that people undermine their leadership. This research finds BAW who use their sexuality to get into TELP damage their work relationships as to how their colleagues perceive them. This is detrimental as their colleagues do not have confidence in their ability and fit for their position, in that they know how they got their positions which in turn diminishes their work outcomes. In addition, this does not just affect the BAW who use their sexuality to get into TELP, but also those who do not use their sexuality because of those who use and are still viewed as not fit for leadership positions. 'Sexually Transmitted Promotions' in the long run affects BAW's ability to lead in the Kenyan and South African banking sector as they begin to doubt their own abilities and their colleagues also doubt their own abilities.

"I do not know, let me just say it this way and I am not saying this to be biased, they are women who getting ahead on merit and they are women who are getting ahead on not so nice things, yeah, and then the women who are getting ahead on not so nice things, unfortunately, shine so much more and then everybody seems to think that all the 'wacks' get ahead because of this same reason, I will not say that we are our own worst enemies ***(B00FM694B, p5).***

'Sexually Transmitted Promotions' contribute to the glass ceiling in the Kenyan and South African banking sector. The STP proves women are indeed their own worst enemies by denying qualified BAW promotions to get them into TELP in the banking sector. 'Sexually Transmitted Promotions' contribute to the glass ceiling by establishing conditions for promotions and employment opportunities based on sexual favours initiated by some BAW. These STP creates a hostile environment for other BAW who want to pursue TELP in the Kenyan and South African banking sector as there is a message, they will not get into TELP unless they use their sexuality. Black African women who intentionally use their own sexuality to get into TELP create a ceiling for those who do not use their sexuality to advance their careers. Not only do STP create a hostile environment, but also affects BAW confidence to lead as their competence will always be doubted and viewed as unfit for TELP. Black African women who use their sexuality for promotions eventually create their own obstacle preventing them and other BAW from advancing into TELP in the banking sector. Therefore, the BAW who intentionally use their sexuality for promotions create a barrier blocking not only them but other BAW from getting into TELP, hence become their own worst enemies.

"[…] I would say sometimes I wish we knew better, you know or we look out for each other better or we were less gullible I think because there is no job that comes from being relenting to somebody in a specific way, how come men do not have to sleep their way up? right, I mean I do not get it, it's like just disqualify all your, just disqualifies you all over one action, exactly, the thing is that these women are not being forced and sometimes they call that kind of attention, so are we our own worst enemies" ***(B00FM694B, p5).***

To conclude this section, 'Sexually Transmitted Promotions' in this research is a product of gender discrimination and gender inequality in the Kenyan and South African banking sector. 'Sexually transmitted promotions' not only does it form an obstacle to other Black African women in the bank, but also creates an environment where the perpetrators make women their own worst enemies by alienating other Black African women on the sideline. 'Sexually Transmitted Promotions' create a hostile and toxic environment for other Black African women as it affects their conditions of employment in the work environment. Lastly, 'Sexually Transmitted Promotions' reaffirms the barriers blocking other Black African women from cracking the glass ceiling if they do not use their sexuality to climb the career ladder in the Kenyan and South African banking sector.

5.2.3. The Bank

In this section, the research defines the common themes or obstacles Black African women experience which prevents them from cracking the glass ceiling and getting into Top Executive Leadership positions. This section discusses the relationship between a Black African woman manager and the banking sector itself, illustrating how they relate with each other in the Kenyan and South African banking sector.

5.2.3.1. Organisation structure

As the Top Executive leadership in the banking sector remains predominately a male affair, the organisation structure of the banking sector comes into question. This research concurs with Wrigley (2002) findings that the organisation structure is the chief culprit behind the factors contributing to the glass ceiling. In this research, the organisation structure represents the skeleton framework for organisational behaviour and the system of relationships, formally prescribed and informally developed that governs the activities of the people who are dependent upon each other for the accomplishment of common objectives. Thus, organisation structure refers to the formally established pattern of defined relationships among the elements of any organisation (Bansal and Verma 2019). Organisation structure means the systematic arrangement of people working for the organisation to achieve certain goals. It is the framework of authority relationships among individuals and groups in an organisation. It is important to note, the banking sector was historically formed by White male dominance and the organisation structures put in place were masculine (Smith and Calasanti, 2005). Since then, White men have been enjoying the White privilege in the Kenyan and South African banking sector because of the organisational policies, procedures, and organisational culture that they enjoy. Therefore, this research confirms Smith and Calasanti (2005) that the organisational structures play a role in the career advancement of Black African women (BAW) who work in the male-dominated banking sector. One of the reasons why BAW are few in TELP positions is because the same discriminatory organisational structures are still present and active today in the Kenyan and South African banking sector.

> *"I think opportunities are there, I am sure they are certainly, some career jobs that are actually sort of reserved for specific people or should say prefer candidates who are people of colour, just like I said because of the legislation that I had spoken about, but I think the challenge is unique to women of colour because of those entrenched sorts of vices that are spread throughout right, so I think that one is to take the change of their own career, but they are also a lot of institutional structural support are often available to White male counterparts that are not necessarily available to you as Black women in the first place. Sometimes it is just that you are also not aware of it or their existence, so if you use coaching as an example, where I know a lot of White males who are coached and mentored, but it will generally be by people who are like them, by people who have identified them, and the is a lot of similarities, so, all White males take younger men under their wing, show them how to navigate the politics of the organisation, that kind of thing, but Black women, they won't necessarily have it, for the various reasons, one they are fewer Black women at the top to take you under their wing-like that because of the biases that people who are different to you, won't necessarily take you along that same journey […]"* ***(B00F649MB, p5-6).***

The organisation structure creates labour market privilege that prioritises the categories of race and gender in the Kenyan and South African banking sector. Organisation structures facilitate the division of labour that is socially constructed in terms of jobs and gendered hierarchies in the banking sector (Metcalfe and Rees, 2010). The research findings agree with Canham and Maier (2018) that the organisation structure socially systematically excludes BAW and upholds White privilege in the Kenyan and South African banking sector. Further, Canham and Maier (2020) suggested organisational authoritative and hierarchical power primarily resided in the hands of White managers in the banking sector. With this reasoning, this research points out the organisation structures define certain jobs are meant for specific gender and race, at the same time certain positions in the hierarchical organisational chart are reserved for a certain race and gender. Therefore, the organisational structure provides a platform for discrimination of BAW based on their gender and race, hence, having an impact on their chances of getting into TELP in the Kenyan and South African banking sector.

> *"[…] The White men in the banking sector and especially in my bank, because even if you check the executives there, we have less women in the executive, but now Junior management when you look at it, there is a whole lot of Black women, not even White women, because we went for a conference, and I think the was only one table out of three hundred, no like three hundred seats, maybe fifteen were only White people, and these were management positions for Junior managers, so that is where a whole lot of Black women are, or even Black in general compared to, if you go for an executive meeting, you will see maybe two, three of the executives are Black, or Black men"* ***(B00FM599B, p5).***

Bowditch, Buono and Stewart (2008) identified three key elements analysed in the organisation structure of the bank. The first element is formalisation which refers to how employees are managed and controlled by the bank through the organisation culture, organisational rules, and standardised procedures. The second element is the centralisation of decision-making authority in the bank and the third element is the complexity which refers to the systematic arrangement of different components that represents the bank. The primary objective of the organisation structure is to manage, control and coordinate people in the bank to improve the productivity and effectiveness of the bank. As much as that was the intended objective of the organisation structure, it has turned out to be the very obstacle preventing BAW from cracking the glass ceiling and getting into TELP in the Kenyan and South African banking sector. This has resulted in rigid and thin organisation structures that limit the growth of BAW from getting into TELP in the banking sector. A rigid and thin organisation structure facilitates the stagnation of the career ladder for BAW as the only option is for them to move to a whole different department or unit because there is no room for growth. Therefore, this research confirms with Bowditch, Buono and Stewart (2008) key elements of the organisation structure in the Kenyan and South African banking sector. Further, this research agrees with Metcalfe and Rees (2010) that these key elements play a major role in perpetuating a gendered biased organisation structure and organisational culture sustaining a social order of gendered hierarchical positions in the Kenyan and South African banking sector.

> *"[…] you would find that most roles are usually handled by men, so it is a bit hard especially, right now the is usually a set structure in the bank, so for you to grow to the next level, this person in the next level has to move or leave the bank, if that person doesn't move, you cannot move to the next level, cause it is already a structure, if you want to move to the next level, then it means that you have to move to a different unit, yes, a different unit, and of course, those go with how you create a relationship with that person and if that is not your line of career, then you will stay stuck in that one level until this other person leaves"* ***(B00FM435B, p1-2).***

"What I do not like is the bit of sometimes you feel that you are supposed to be somewhere better, and you feel stagnating, that is if what I would say it is not a good experience, you still feel that you are stagnating, you could be somewhere better, but you don't have a, somewhere better within where you are working from, but because of the set structure, the set structure, you do not see how you will totally move" ***(B00FM435, p4).***

"Ok, I feel that I have at least in the current bank I work in, but it has nothing to do with the fact that I am a woman, I do think I have not cracked the glass ceiling, but it is not related to my gender, race or ethnic background, it is more of I have worked in very many areas and in my current role the hierarchy is very thin hence no room for growth per se. I think it is of the nature of the structure of the job, where after me the is only my boss, or unless my boss moves, then the is nowhere else I am going, so unless I venture into a different department or a different bank" ***(B00FM550B, p3).***

The organisational structure is known to promote gender discrimination and power inequalities in the banking sector. This results in devaluing women in which reaffirms gender discrimination within the banking sector that institutionalises a lack of power for women (Rospenda et al., 1998). Kanter (1977) stated managerial roles have been based on gender-based underpinnings that have a masculine ethic associated with male traits. In this research, BAW managers are automatically blocked from getting into TELP in the bank as they are judged as if they are unfit because of their feminine traits in the Kenyan and South African banking sector. It can be noted, banks are designed around male divisions where women were systematically excluded from TELP in the banking sector. This would explain why today in the twenty-first century women are still a minority in the Executive positions in the banking sector globally.

"The banking sector is very male-dominated, so for you to get ahead as a woman it is quite a difficulty because you have a lot of males that are dominant especially in the higher up positions [...] but I think that is the main obstacle when it comes to the banking industry, you are always maybe marginalised to the lower management positions, but they are not a lot of senior women that you see high up in the banking sector" ***(B00FM333B, p2).***

Having a gendered organisation structure suggests the organisational structure at the bank is structured based on gender difference between femininity and masculinity. With a gendered organisation structure, performances are valued and evaluated differently based on gendered characteristics in which produces gender discrimination and gender inequality (Metcalfe and Rees, 2010). It can be noted, the banking sector was historically established on a masculine organisation structure which explains why today in the twenty-first century men still dominate as women are a minority in TELP in the banking sector. With this reasoning, it explains why certain roles are grouped as feminine jobs and masculine jobs which clearly illustrates how deep the organisation structures in the banking sector is gendered. Therefore, it is very clear the gendered organisational structure has a critical role towards BAW getting into TELP in the Kenyan and South African banking sector.

"Absolutely, it is outmoded ways of thinking that prevent, like that thinking that says in our day we had to prove ourselves, you know, we did not just get high positions, we

worked hard and climb the ladder, you know, but in reality, you see instances where some people do not work to climb any ladder especially men as a group, but, they don't particularly sweat that hard to climb the ladder because, you know, it's easy to put them there and it is true it will be the failure of the bank not to say men are dander heads and they can't make things successful but the reality is there is a whole lot of untapped opportunity and untapped potentials caused by the fact that the banking sector is not advancing and is not changing in ways that are conducive for a large part and that is women especially Africa women to contribute. It's not changing to allow that, it's pretty much rigid, it's still what it is and the approach is to fit yourselves to how we expect you to be in a structure to be, it's not an open mindset of we want to make the sector as comfortable for anyone and another, and I mean they are definitely exclusionist and kind of practises that will make you feel excluded, they will make you feel excluded and they will make you feel that ok, I have no place here as an African woman […]" ***(B00FM117B, p5-6).***

It is important to understand how gender discrimination and gender inequalities are shaped and the relationship between the organisational structure that shapes the managerial practices, organisational culture, systematic relationships, social structures and the organisational units (Metcalfe and Rees, 2010). Organisational structures legitimise discrimination practises with a gendered organisation unit structure in the Kenyan and South African banking sector. Therefore, discriminatory practises are developed from organisation structures, socially constructed based on gender differences between women and men. Organisation structures contribute to gender discrimination through gender stereotyping in the banking sector (Bobbitt-Zeher, 2011). With this reasoning, it is obvious BAW are not guaranteed promotions based on their competence and their hard work within the male-dominated power structure present in the Kenyan and South African banking sector. As a result, many BAW managers in the Kenyan and South African banking sector hang on to the idea they will be promoted if they work hard enough.

"Yeah, it is true, career women have to work, twice as men and yeah, I think, it is just the truth and it is something that we have to live with […]" ***(B00FM360B, p4-5).***

The organisational culture is the values, behaviours, shared attitudes, beliefs, customs, and written and unwritten rules that have been developed over time and are considered valid that shows how business is carried out within the bank and outside. With this in mind, the organisation structure defines the organisational culture that creates the informal structures that form the shared assumptions, values, and beliefs, which governs how people behave and interact in the banking sector. This research agrees with Kuo and Tsai (2019) that the organisation culture forms the informal part of the organisation structure that directs day-to-day relationships while at work, as well as how the banks' hierarchy is built. Organisation culture complements the organisational structure which tends to sustain gender discrimination hindering the advancing of BAW from getting into TELP in the Kenyan and South African banking sector. Further, this research agrees with Wood (2008) that BAW managers experience a bad work environment due to gender stereotyping, exclusion from information networks and gender discrimination. Dominant organisational culture silence and ban BAW through bias selection processes, hence hindering them from getting into TELP in the bank. However, it should be noted, BAW are not merely victims of the dominant organisation culture. Women are actively opposed and discriminated against by organisational culture (Van Vianen and Fischer, 2002). With a gender-biased organisation structure, the organisational culture provides conditions for sustaining discrimination of BAW in the banking sector. Therefore, organisation cultural practises contributing to discrimination with subtle discriminatory rules in the Kenyan and South African banking sector.

> *"Definitely if anything I always say African females this is not just the victim mentality, even if you look at it factually, factually and I will expand for you just know what I mean by that, but I think African females are literally the bottom of the food chain in organisations, so obviously as HR, I will preview some facts as well that you know many other people maybe be preview to, but if you look at even how they are remunerated African females and that is from normal cost to company, to long term incentives like shares, they definitely own the least stake amongst all and even if you look at our occupational leave out data as a bank you will find out very few African female and African male by the way but African female representation in top management and senior management and I refuse to believe it is because of the scarcity of skills generally in South Africa because we look at our other counterparts as banks and they have those skills at those levels, so for me it's all about leadership will, if there is no leadership will to make sure that the is transformation in that sense it won't happen* ***(B00FM117B, p2).***

Additionally, organisational culture sets the stage for sexual harassment by promoting power inequalities between men and women in the banking sector. It is important to note that hierarchical chart, sex ratios of work units, sex ratios of jobs of the organisation structure have shown to contribute to sexual harassment through the organisational culture in the banking sector. (Rospenda et al., 1998). Therefore, organisational culture in a gender-biased organisation structure sets the stage for sustaining sexual harassment in the Kenyan and South African banking sector. This was confirmed in this research by ***(B00FM560B, p2)*** who expressed how the hierarchical organisation structure sustained sexual harassment through the organisation culture of protecting the Senior men or Section heads perpetrators in the bank and victimising the Junior BAW victims of sexual harassment by stagnating their careers.

There are two consequences of gender-biased organisation structures, the first one is it creates gender inequality in the banking sector (Rospenda et al., 1998). The gendered system embedded in the banking sector is socially constructed through the organisation structures which impacts the work experiences and the career advancement opportunities of BAW managers in the banking sector. Gender inequality is also seen when it comes to remuneration and benefits whereby BAW are paid less as compared to the other gender and races. The second consequence is it sustains discrimination against BAW in the banking sector (Metcalfe and Rees, 2010). Through the organisation culture, the organisation structure facilitates discriminatory policies and practises in the bank, which in turn prevents women from getting into TELP in the banking sector. It can be noted, these discriminatory policies and practices are what are used in the running of day-to-day business in the Kenyan and South African banking sector.

> *"But it is true, it so much true to say that what happened in the olden days, actually derived everything that we are doing today because you are still offered lower benefits as a Black person, we can, they can call it equal, they can say we both, me and whoever, we are both managers, if you look at the benefits that we are getting, it is still of the same thing that you are Black, that will still remain, and to factor, it in to*

say you are a woman, a Black woman, so, it is there and it is something that we have to live with, or someone has to change, maybe our next generation because us we have failed in this" ***(B00F734B, p5).***

With this reasoning, this research finds the organisation structure of the Kenyan and South African sector as the main culprit to why BAW are not able to crack the glass ceiling. The organisational structure was traditionally run by men continues to run by men to this day which explains why they are few women in TELP in the Kenyan and South African banking sector. The organisation structure sets the stage for discrimination against BAW from equal career advancement opportunities. The organisation culture facilitates gender stereotyping of jobs and gender roles which states there are certain roles for BAW and not see them as qualified managers to pursue TELP in the Kenyan and South African banking sector. The organisation structures also play a role in the making of decisions when it comes to employment which impacts the career advancement of BAW. The research findings confirm the key elements of the organisation structure described by Bowditch, Buono and Stewart (2008) play a role in deciding on who is meant to get a promotion, who is to be hired, who is to be transferred, who is to get retrenched, and how people are going to be evaluated which is based on gender in banking. The organisation structures reaffirm gender discrimination through subtle policies and practise that play a role in preventing BAW from getting into TELP in the Kenyan and South African banking sector.

"They are a lot, a lot of obstacles, firstly starting by being Black, the banking history has always been dominated by male, White men that have been dominant, we have gotten independent and then evolved, but the banking industry never wanted to evolve, even now you still experience that dominance of men, especially in my space, I mean the infrastructure is male, so men still want to dominate the area, they want you to feel that there is no space for a woman, and then, as for climbing up, because the culture has already been built, so it becomes a little bit difficult for you, you have conversations with your manager and they are kind of not on the same level with you or understanding, or they detour you on what you want to do, so the is no straight level of growth, and there are no opportunities open for you because you are Black, and the how do want to get into that position, you know, even if you try to get to there, you still won't get the same salary as them, due to the fact that you are not White, so they are so many barriers" ***(B00F734B, p2).***

When it comes to organisational change, leadership often contributes to confusion, fear, and lack of clarity around roles and responsibilities which creates opportunities for abuse of power when it comes to employment decisions in the banking sector (Motsei and Nkomo, 2016). These changes relate to the status quo poor management of leadership in the bank consisting of the composition of the workgroup, downsizing that take the forms of cost-cutting or saving, downsizing, restructuring, re-engineering of the bank's operations. This poor management of leadership is what causes abuse of power through the reshuffling of positions, re-appointments and new appointments of new people associated with newly created positions, as well as side-lining and retrenching of incumbents' employees who as viewed as outsiders (Motsei and Nkomo, 2016). This research finds poor management of the organisation structure results in preventing BAW from getting into TELP in the Kenyan and South African banking sector. Poor management of the organisation structure facilitates the retrenching which has a negative impact on the career advancement of BAW in the Kenyan and South African banking sector. The retrenchment in the Kenyan and South

African banking sector from poor leadership affects the employment decisions in the bank. As a result, the abuse of power by poor management, by poor leadership through retrenchments causes disruptions that prevent BAW from cracking the glass ceiling in the Kenyan and South African banking sector. This research confirms Motsei and Nkomo (2016) findings that restructuring and downsizing by poor management are indeed fertile ground for making employment decisions preventing BAW from cracking the glass ceiling in the Kenyan and South African banking sector. This research also confirms with Motsei and Nkomo (2016) that poor management when dealing with organisational change is a major contributor of fear, confusion, and lack of clarity around roles based on social identities derived from ingroup-outgroup categories such as race, ethnicity, and gender in the Kenyan and South African banking sector.

> *"[…] too many changes, I started asking myself, is it because of bad leadership on top? that is what I started recognising, they are retrenching a lot of people, and they are hiring a lot of people, when we are retrenching a lot of people, one, they are thinking about themselves and the company, and what is the major reason they are retrenching, it is just to make shareholders happy, what about the career of people because that is what you are messing up and the lives of other people, but then again, what else does it say about top management, people who are running this bank, what does it say about you if can't make up your mind […]but top management there is something"* ***(B00FM589B, p8-9).***

> *"I feel that the is something wrong at the top because that is where decisions are made and come from, they hire me today, we were retrenched, they brought us back, now we are shortage of staff, now they are going to hire people, and then they are going to retrench them, every eighteen months, there is a retrenching, every eighteen months, I mean, why? because we retrench and hire, if they are retrenching and leaving it as it is then it is ok, but if you are retrenching and re-hiring, then there is a very big cancer happening at the upstairs, more than downstairs, we are just victims, we come and get hired, we do what needs to be done, what is worst is that they invest in us going to courses, doing all these things, and then the next thing, you are retrenched, and that is why you can't crack the glass ceiling"* ***(B00FM589B, p8-9).***

To summarise the organisation structure, the research findings highlight the organisation structure as the main obstacle preventing Black African women is in the Kenyan and South African banking sector. The organisation structure as the skeleton of the banking sector explains why they are few Black African women in Top Executive Leadership Positions in the Kenyan and South African sector. Notably, the banking systems in the organisation structure in the banking sector are connected to the society and political history of the country. The banking sector being historically established on a White male dominance is part of the problem as to why Black African women are unable to crack the glass ceiling in which this research found was stronger in the South African banking sector as compared to the Kenyan banking sector. This research illustrates the relationship between organisation structure and organisation culture in the Kenyan and South African banking sector. The organisation culture has proven vital in the policies and practises on how they carry out their business in the banking sector. With that said, it explains how the organisation culture maintains the status quo and sustains gender discrimination and gender inequality in the banking sector. The career advancement of Black African women requires acknowledging and recognising the gendered biased organisation structure and the impact it has on their careers in the banking sector in Kenya and South Africa. For Black African women to be able to crack the glass ceiling, the organisational culture needs to change and for the organisational culture to change, the organisational structure needs to be dismantled. Therefore, as long as the historical gendered biased organisation structure is not dismantled, Black African women will always remain a minority as the glass ceiling stays intact and will always be prevented from cracking the glass ceiling in the Kenyan and South African banking sector.

5.2.3.2. The “boys’ club”

In the banking sector, as one climbs up the career ladder, the number of Black African women (BAW) managers reduces when getting into Top Executive Leadership Positions (TELP). With the gendered organisation structure in the Kenyan and South banking sector, the question that arises is who is responsible for reaffirming the structure. With this reasoning, those who are responsible for the strengthening of the gender-biased organisation structure is the “boys’ club” in the banking sector. Therefore, this research defines the “boy’s club” as a group of male peers in the banking sector who play together, work together according to their own set of rules benefiting themselves to maintain power and prevent women from getting power (Baumgartner and Schneider, 2010). The “boys’ club” in the Kenyan and South African banking sector is usually conceptualised around ‘drinking together, socialising together at bars, playing golf together to bond to strengthen their network in the banking sector. Notably, the “boys’ club” is a closed network with the mindset of intentionally excluding women (Baumgartner and Schneider, 2010) and in this research, excluding BAW from getting into TELP in the Kenyan and South African banking sector. The “boys’ club” is a very active exclusive membership incorporated in the organisation structure through the organisation culture that maintains the status quo by ensuring men stay in positions of power in the Kenyan and South African banking sector. The organisation culture manifestations in the form of values, attitudes and beliefs that are written and unwritten organisational policies and practices in which subtly maintain the status quo by preventing BAW from getting into TELP in the Kenyan and South African banking sector.

> *“I do know there is still sometimes intentional, sometimes unintentional exclusionary networking sessions, and so of course if I am not invited, or I do not have the opportunity to say yes or no, and then you all go off and do something, that is exclusionary, yes I am not going to be part of that network where you are going to bond around the fire and have, you know, do your thing, and yes if you are going to, you know I am single, but I do know that for example people who are married and do have responsibilities, so yes, if you always going to have at a particular time, in the afternoon late, and I choose to go and do other things, I may not be able to, you know, but at the same time, don't even think I am not gonna come because I have got responsibilities, I will make that choice, so it gets complex, so I think for me there is intent to create mentoring and networking opportunities, but at the same token like I said, I think we need to also check ourselves around who needs the development, and then I do think that they may also still might be that pocket of exclusive networking which deliberately excludes others, and you may find out, oh, it was in whoever’s house where this happened and you were not invited that happens […]”* ***(B00FM287B, p7-9).***

"So I am saying we reached out and we went, but it could be that a woman is faced with that and then a woman says I don't play golf so I am not going, alright and remember what men do, when they do what they do, they do it in places where they don't mind, the can have an after work session, they would have a whole weekend hunting session, they would have a cycling session, they will have all sorts of things and if I look back in environments where I have been, I remember my ex SBFMD13B forcing me to go play golf, ok I ended up not playing because I can't waste all my Sundays playing this thing, but I was ill-received by men who were supposed to do four balls with me, they excluded me because, I was an amateur, if I think of a cycling thing that we ended up doing, we organised ok everyone is going, we tried to get women to join this thing, so we could go and do the Argus, but it failed because not all women were in a position train regularly and do this and this and this, so the things men do together and it suits them and it doesn't suit women […]" ***(B00FM850B, p9).***

With the "boys' club" active in the banking sector, the only way for some women to get into TELP, they opt to become manlike to join the "boys' club" (Johnson and Mathur-Helm, 2011). This explains why most BAW who get into TELP in the banking sector are more manlike and exhibit masculine like characteristics. This has further implications as it explains why BAW who have cracked the glass ceiling and gotten into TELP have discriminatory attitudes towards other BAW in the Kenyan and South African banking sector. The "boys' club" makes BAW believe for them to see are competent leaders they must detach from their feminine characteristics and act masculine. With the "boy's club", BAW are forced to adopt masculine characteristics to climb the career ladder and get the respect they demand in the banking sector. With this reasoning, it explains why for BAW to be taken seriously as leaders, they personify men. According to Johnson and Mathur-Helm (2011), for women to be accepted into the "boys' club", they must be one of the boys. This research finds that for BAW to be accepted in the "boys' club" and to be one of the boys, they must behave like one of the boys to get into TELP in the Kenyan and South African banking sector. The "boys' club" definitely prevents BAW from getting into TELP in the Kenyan and South African banking sector who do not display masculine characteristics. Furthermore, the "boys' club" turns BAW into their own worst enemies to be part of the "boys' club" hence affecting the career advancement of other BAW in the Kenyan and South African banking sector.

"[…] Yeah I had a woman boss, there is something wrong, I think it is the same thing we are trying to get into a world that is not us and therefore we have changed our own nature, I mean I am a nurturer, that is who I am, I take care of people, and now they tell me that I must be cut-throat and whatever, and then I become a more cut-throat than them and the I am worse than everything falls apart, but unfortunately, yeah, true, I do not know why we kill each other and it is only because we want to become like men instead of being who we are" ***(B00FM555B, p11).***

"Generally men would take longer to warm up to women and from my experience, sometimes we are our own worst enemies because we are supposed to bring objectivity, and calmness, and you also yet tend to bring a lot of air in motions in the sense that we want to be heard, but we are not objective, psychological about it, or two, we are so, what is the word, so driven to side with the boy's, to be able to be seen as part of the boys, but you forget why you ought to be on the boards, why we are seating on the boards, to bring gender inclusivity to make balance, to bring objectivity

to the Boards, so, yeah, in that sense, to me sometimes we are our own worst enemy" ***(B00FM770, p3).***

The "boys' club" is part of the organisational culture in which men in the Kenyan and South African banking sector feel they need to protect their positions from the threat by BAW. According to Wrigley (2002), the organisation culture helps to maintain men's power in TELP using unwritten rules regarding employment. The "boys' club" through the unwritten rules in the banking sector dictate who is to be hired and who is to be promoted to certain positions of power in the Kenyan and South African banking sector. The "boys' club" results in women having to work twice as hard as men to get into TELP in the banking sector. This notion of working twice as hard as men to get into TELP is another strategy BAW have adopted to help themselves get into TELP with the "boys' club" in place in the banking sector. This research agrees with Wrigley (2002) that the strategy of working twice as hard as men to get into TELP clearly does not seem to be work in the Kenyan and South African banking sector.

"Why should we, we should not have to work twice as hard as men, that is why I am saying I want opportunities, if there is an opportunity, I want my qualification and whatever I can bring to the table to speak for me, yeah, I know it has been like that for, I do not even know why, it is hard, maybe because men are more dominant for some reason, but for me, I should not have to go all that, for me if I have the same qualification, if I have proven skills, I should get it just because I deserve" ***(B00FM650B, p5).***

"Absolutely, why not, women are very talented, for example, before our time women used to stay at home and become mothers, and men used to work, today women work, women have succeeded, women are the most educated, they have the highest degree, and I think men just do the basic, I do not know, I mean, I do not know how many women are in your class against men, but women push harder, and it is harder for us Black women because it is still a man's world, when you get to the EXECO level and the top management level, it's men and when you find a Black woman, she really pushed hard to get where she is, and even if you make it, you still have to earn respect, you still have to work harder for them to listen to you" ***(B00FM589B, p6).***

The "boys' club" can only be understood by examining the historical attitude of men towards BAW in the Kenyan and South African banking sector. The Kenyan and South African banking sector being a historically White male-dominated sector forms the foundation of the "boys' club". The historical attitudes towards BAW by men can further be seen through the lenses of social identities and categories such as race, ethnicity and gender which play a role in preventing BAW from getting into TELP in the Kenyan and South African banking sector. Significantly, in this research, the "boys' club" can only be understood through race, ethnicity, and gender in which forms barriers preventing BAW from advancing their career in the Kenyan and South African banking sector. According to Baumgartner and Schneider (2010), the "boys' club" generates negative attitudes towards women, and this explains why the "boys' club" prevents BAW from getting into TELP in the banking sector. These negative attitudes are the reason why they are barriers preventing BAW from cracking the glass ceiling. Therefore, negative attitudes towards BAW from the "boys' club" based on race, ethnicity and gender can explain why BAW are not able to crack the glass ceiling in the Kenyan and South African banking sector.

"I think certain people will tend to promote certain men based on their backgrounds, sadly they will only promote women only when the law is passed based on their backgrounds" ***(B00FM770B, p3-4).***

They are three consequences of the "boys' club", the first is it solidifies gender discrimination in the organisation structure through the organisational culture which deliberately works to prevent BAW from getting into TELP in the Kenyan and South African banking sector. The second consequence is the "boys' club" enables BAW to dissociate themselves from their identity as women with their feminine characteristics and adopt masculine characteristics to climb the career ladder in the Kenyan and South African banking sector. The final consequence of the "boys' club" refines gender inequality in the Kenyan and South African banking sector. Gender inequality is produced by denying BAW equal opportunities to maintain power in the Kenyan and South African banking sector.

"It is still very much male dominant, they are trying to pull the numbers, but I feel that eighty percent is still male dominant and we have got good females that are smart, they are not visible, there is one or two there, and I think they are just doing it for the numbers, not because of their intelligence, but that is my feeling, we have got good women, especially Black women, they are not visible, you could literally count them by one hand, yeah, it is still very much male dominant" ***(B00F589B, p3).***

With the active membership of the "boys' club" in the Kenyan and South African banking sector, men will always have access to power and TELP because of their gender reaffirming the glass ceiling. The "boys' club" through the organisation culture ensure BAW experience barriers preventing them from advancing their careers. Therefore, the "boys' club" denies BAW equal promotion opportunities as compared to their male colleagues in which maintains the status quo of men in the Kenyan and South African banking sector. Furthermore, the "boys' club" also excludes BAW from networks and information which would help BAW to advance their career into TELP in the banking sector. By denying BAW equal promotion opportunities and excluding them from important network and information, the "boys' club" plays a role in preventing BAW from cracking the glass ceiling in the Kenyan and South African banking sector.

"In the industry, I would not say they are even as men, but the feminist way of talking, hahaha, they are, it is not as easy for us to progress, at a certain level, for example, there are banks who have twenty-two directors or maybe eighteen directors and only two or one are women, yeah and that is the reality of the industry, right, at some levels it is, is difficult to penetrate because it is really a "boy's club", because banking is traditionally male, but I refuse to believe that I cannot be a bank CEO just because it is a "boy's club" there, because we have the same experiences right, and we went to the same schools may be at different times, but sometimes we are even more qualified than them if in other countries women are leading biggest banks and the biggest SACCOS and the biggest Trade Unions, why can't we in this market do it? It isn't easy, I wouldn't lie, the very few female directors in the industry, there are very few, actually we only have one in this bank, but I don't think, I think it is part that it is a "boy's club" and part that we don't want to disturb the status quo, maybe, on my opinion, cause, I mean, how hard can it be, the worst thing that they can do is fire you in most cases especially in the positions that I am appointed, generally, people tend to

pick the men, yeah, for example if you look in the industry when they wanted to cure Uchumi, they picked a guy, when the wanted to cure Reinsurance they picked the same guy, right, when they wanted to turn around KQ, they picked a guy, a White guy kwanza(first), when they wanted to, you know it's when they got a chance to have a new CEO at BKEB18, they picked a guy, when they were reorganising EHF, they picked a guy, I mean, I don't get it, they are women who are as qualified, but it always seems, I mean, are not visible enough, in your opinion, I do not know? Cause it always seems they will pick guys when you really look at the industry, they are women who are way more qualified, they are fit to do the job much better than the men themselves, women would do it better, definitely, but they never pick ladies, it is always guys, it is always the same guys, it is like the recycle them, which is so annoying" ***(B00FM694, p3-4).***

"It's like a "boys' club" you must know so I feel it's who you know, what you can give them, and then it gets to a level where when you have children, it's like not said, but it's because she's got kids, so you know because we leave at five or whatever it is, they do not say it, but you can just kind of little comments, little comments like, ok you will make meetings after five, you know little things like that they would not ask the guys, so we can take it like in two ways, but it also depends who is asking, you know it's either be inconsiderate or they are just being down right male and condescending, you know, so I feel Junior level to Middle management level is probably easier for, you know because the is a lot of them the is no competition, but at the top there, it's very, very, it's poor like I sat at Senior meetings stuff like that it's never heard and it's never been considered it is even not a topic, so obviously I don't sit at the ExCom's of the bank, I do not know where they discuss, I am just saying at the level where I sit, wherever, you would hear you know, if you are a woman, like no, it's like yeah" ***(B00FM300B, p2).***

Further the "boys' club" reaffirms the glass ceiling by refining gender inequality and discrimination of BAW in the Kenyan and South African banking sector. Gender inequality and gender discrimination are facilitated through the organisational structure to maintain the status quo. The status quo has an influential role in the career advancement of BAW in determining who get into TELP based on negative attitudes because of their gender. The status quo ensures BAW have lower access to power, access to resources in which prevents BAW from advancing their career. With reasoning, by the "boys' club" maintaining the status quo, they intentionally prevent BAW from cracking the glass ceiling in the Kenyan and South African banking sector.

"They are a lot, a lot of obstacles, firstly starting off by being Black, the banking history has always been dominated by male, White men that has been the dominant, we have gotten independent and then evolved, but the banking industry never wanted to evolve, even now you still experience that dominance of men, especially in my space, I mean the infrastructure is male, so men still want to dominate the area, they want you to feel that there is no space for a woman, and then, as for climbing up, because the culture has already been built, so it becomes a little bit difficult for you, you have conversations with your manager and they are kind of not on the same level with you, or understanding, or they detour you on what you want to do, so the is no straight level of growth, and there is no opportunities open for you, because you are Black, and the

how do want to get into that position, you know, even if you try to get to there, you still won't get the same salary as them, due to the fact that you are not White, so they are so many barriers" ***(B00F734B, p2).***

To conclude this section, this research notes the "boys' club" forms part of the organisation culture. With leadership in the Kenyan and South African banking sector still being male-dominated, the "boys' club" membership is very much active. As long as the "boys' club" is active Black African women will always remain a minority in Top Executive Leadership positions in the Kenyan and South African banking sector. With this in mind, the "boys' club" in Kenya is demonstrated mainly in terms of gender being men alone, while in South Africa, the "boys' club" is demonstrated mainly in terms of race and gender being the White Afrikaans men. This research finds that the "boys' club" will always want to maintain the status quo in which prevents the career advancement of Black African women in the Kenyan and South African banking sector. Secondly, the "boys' club" will always maintain power by excluding Black Africa women from formal and informal networks. Thirdly, the "boys' club" will deny or intentionally discriminate against Black African women from getting promotion opportunities so that they do not have access to get into Top Executive leadership positions in the Kenyan and South African banking sector. The "boys' club" plays an important role in the career advancement of Black African women in the Kenyan and South African banking sector by preventing Black African women from cracking the glass ceiling.

5.2.3.3. Gender stereotype

In the Kenyan and South African banking sector, Black African women (BAW) are still underrepresented in Top Executive Leadership Positions (TELP). As a result of the gendered biased organisation structure, gender stereotype is produced in the banking sector. Therefore, gender stereotype is a product of gendered organisation structure that plays a role in the career advancement of BAW in the Kenyan and South African banking sector. With this in mind, gender stereotype in this research is defined as that perceived mismatch between the gender of the employee and the expected job filler which result in gendered assumptions about the mindset, skills and with the assumption about women characteristics (Bobbitt-Zeher, 2011). According to Isaac, Kaatz and Carnes (2012), gender stereotyping contributes to one group being stated as having better leadership styles than the other group based on their gender characteristics. The leadership styles are perceived to be gender consistent and cannot co-exist (Ncube, 2018). With gender stereotyping, women are perceived as being better at stereotypically feminine "care-taking skills" such as supporting and encouraging skills whereas men are perceived to excel at more conventionally masculine "taking charge" skills. Gender stereotypically masculine behaviours such as assertiveness and competition are often seen as prerequisites for TELP in the banking sector (Ncube, 2018).

Consequently, gender stereotyping has led to decisions that are based on misperceptions rather than reality and has resulted in competent BAW been overlooked for TELP due to gender bias. Perceptions are in the mind and unless a person changes the way they think about certain issues, there is very little that can be done about them. Gender stereotyping cause further barriers in the advancement of BAW in that they are difficult to combat or even detect (Ncube, 2018). Gender stereotype cause further barriers in the advancement of women in that they are difficult to combat or even detect (Catalyst, 2007). This research concurs with Catalyst (2007) that gender stereotypes as an obstacle has become a powerful yet invisible threat to Black African women leaders in the

Kenyan and South African banking sector in which they work and lead. It should be noted, gender stereotyping influences the career advancement of BAW in the Kenyan and South African banking sector.

> *"I do not know whether in terms of education or something like that, but it takes a while for them to see us and the skills that we possess the most than just seeing us as women, whatever that means to them, so whatever skills that we have in most cases is always seen as limited, they will limit it to suit their definition of a woman, or what a woman can do, and they will always put those restrictions as to what a woman can do, and what a woman cannot do, and for some even to take instructions from a woman, it becomes a bit difficult, it is because they have this preconceived idea that a woman shouldn't be in a certain position where they give them instructions, and they have to be the ones carrying them out"* ***(B00FM494B, p3).***

> *"That's true, I think what men do and especially African men, they do not expect a woman to be having the courage, the intellect to challenge the way that they think or the way certain things are being done and my experience is that when you speak to when you firmly speak to men, my latest was just two weeks ago, where one of my Senior said I am too emotional and bordering on rudeness and so they either sort of avoid dealing with you because they have boxed all the women that they think if you get to this level and you speak this way then you are emotional or rude. So that boxing my personal view is that they just cannot stand the truth and they don't just stand the challenge coming from women"* ***(B00FM115B, p3).***

According to Browne and Misra (2003) when it comes to gender stereotyping, it is based on socially constructed social identities such as race and gender. Therefore, gender stereotype plays a critical role when it comes to discrimination by race, and gender occurs in the Kenyan and South African banking sector. For gender stereotype to play a role in the career advancement of Black African women, the policies and practices in the bank have to raise issues of race and gender to the forefront of employee's mind (Kalysh et al., 2016). Black African women who experience gender stereotyping in the Kenyan and South African banking sector, tend to experience it through the organisation structure, organisation culture with the policies and practises of the bank.

> *"I think as a Black woman right if I take myself and some of my colleagues, I think the working environment is enabled, put Black women inboxes. If you are assertive as a Black woman, you are viewed as not being a counterfeit and that hinders your progression. If you are soft as a Black woman, you are not assertive, so it's as if you do not know how to act, you cannot be, and sometimes I make light of it, and I say because of the history of South Africa and the fact that the bulk of the domestic workers is Black, I always wonder if the Captains of industries cannot differentiate between their domestic worker and a Black senior woman in the working environment. I wonder how much of it is ingrained in that their view of what is a Black woman is that woman who works for them, so, I always ask myself that and you find that even now that with Black men also be coming in senior roles you find that they are also not empowering Black women, so it is as if we cannot win whether the power is with White men or Black men, there is some sort of, how they categorise what a Black woman is and where a Black woman belongs"* ***(B00FM450B, p2).***

It is important to note, gender in the Kenyan and South African banking sector is activated when it comes to performing tasks at hand. Stereotypical male-gendered traits are highly valued as compared to female-gendered traits in the bank (Isaac et al., 2012). As a result, gender is used to assume men are the experts and are suitable for certain positions which create a gendered hierarchy in which men are given power and status in the Kenyan and South banking sector (Browne and Misra, 2003). With a gendered hierarchy, men are regarded as most suited for masculine leadership roles such as CEO, while BAW is suited for certain feminine roles such as HR in the banking sector (Eagly et al., 1992). Therefore, it creates gender typing of roles related to numerical propositions and the social ratio of BAW in which plays a role in the career advancement of BAW in the Kenyan and South African banking sector. It should be noted that gender typing of roles blocks BAW from getting into TELP based on their gender, race and ethnicity in the Kenyan and South African banking sector.

> *"Ok, I said earlier on, I think in the BMTD73 field in any industry, there isn't a big problem around the glass ceiling, I don't know, maybe I am saying that because I am at this level, but I do not think so, there is a glass ceiling for me in my view is all those areas that require like a said, risk, financing, CEO ship, to me those are, or even the IT space, where you really want to say let's have a Black person, we have STEM systems, let's have them looking after your finances, that's where it is, I think having seen, I mean right now, I am saying that our SBFMD91B is a Black woman for the bank, our SBFMD94B is an Indian woman, don't you think that is a great deal, 'risk is still about men, CEO is for White men' and I am hoping that at some point that will change, I think we need to really, really take the whole succession planning very seriously and when we are doing it, it requires us to make a considered effort to take we, the whole empowerment, the race issues into play and understand that they are certain races that will take, that have not been considered, therefore when we succession planning, we need to think about who, we must identify talent within, if we do not have talent within lets go out there and identify talent and bring, you know, to where we are, but that is not enough […]"* ***(B00FM850B, p9-10).***

According to Bobbitt-Zeher (2011), gender stereotype is a by-product of gendered organisation structure which forms the foundation for gender discrimination through the implementation of the formal and informal policies and practises in the organisational culture in the banking sector. The implementation of formal and informal policies and practices are what produces discrimination. Gender discrimination arises from the stereotyping of BAW as sexual objects, not employees, as less committed workers, and matching jobs with women characteristics which result in sex segregation in the banking sector. Sex segregation is known to impact the career advancement of BAW in that they are segregated into specific jobs which are less likely to get them into TELP in the banking sector (Bobbitt-Zeher, 2011). Notably, the primary cause of gender discrimination is the essential notions and stereotypical expressions of gender ideology in the banking sector. This explains why gender stereotype is the foundation of gender discrimination in the Kenyan and South African banking sector.

> *"It's tough, as you can speak, I think in the executive management committee has only one female for the longest of time and even currently, the women who are in the top management are quite few and you find that most of them are in HR and mostly support*

roles, so I think the banking sector has not transformed when it comes to gender" ***(B00FM100B, p2).***

"[…] I think maybe in the banking sector women are still underestimated because of the history obviously we knew that guys used to be at the bank and they would hold management positions, and now with women, we used to do the admin stuff of things, and when you walked into a board room, the only person who you would see there as a woman would be the secretary taking notes, […] ***(B00FM599B, p3).***

Not only does gender stereotype lay the foundation for gender discrimination, but also performance discrimination in the Kenyan and South African banking sector. Gender stereotype lays the foundation of gender discrimination by stereotyping and putting BAW inboxes as first women, second mothers and third employees and not as leaders. By stereotyping BAW as not leaders form the root of performance discrimination by devaluing the performance and contributions of BAW in the Kenyan and South African banking sector. Gender stereotype plays an important role when the performance of BAW are being evaluated for management roles. In the banking sector, which is a male-dominated context, it is arduous for BAW to demonstrate high performance that results in lower chances of promotions as they will be viewed as a lack of fit because of performance (Kalysh et al., 2016). As a result of gender stereotype, and organisational policies and practices, BAW have become aware of the negative stereotype on them in which affects their performance, job satisfaction and work commitment in the bank they work in. Likewise, gender stereotype facilitates performance discrimination which impacts the performance evaluation of BAW before and after they get into management roles in the Kenyan and South African banking sector.

The perception of lack of fit for BAW for leadership roles is because of performance discrimination where their performance is evaluated negatively as compared to their male colleagues. With leadership roles being masculine, this will explain why management traits are accredited to male traits rather than female traits (Wood, 2008). Therefore, this contributes to gender typing where men are considered as leaders and the best fit for TELP. Hence, prejudicial attitudes from gender stereotyping have taken the form of negative evaluations of BAW which prevent them from advancing their careers into leadership positions in the Kenyan and South African banking sector (Wood, 2008). With this in mind, the gender stereotype of the perception of BAW lack of fit contributes substantially as an obstacle to the career advancement as decision-makers in the bank view BAW as not capable to handle the traditional male jobs and TELP (Kalysh et al., 2016). This lack of fit is all attributed to the female characteristics in which decision-makers see as inconsistent with male characteristics required for success in a TELP in the Kenyan and South African banking sector. This gender stereotype is not limited to men stereotyping BAW alone, but also BAW stereotyping other BAW as not suited for certain roles based on their gender proving to be their own worst enemies by preventing them from getting into TELP in the Kenyan and South African banking sector.

"As a manager maybe I won't say yet, because as I said I am only four months into it, but generally as a female in the banking sector, yes, because the department that I worked on previously, it was male dominant, it was a male dominant department, so, everything they will usually ask the men first before considering a lady, or anything that considers a lady would be the clerical work, like get us tea, organise water for the

meetings, so, ...(sighs)........ from my experiences, ladies are always looked at like the mothers of the office, like the office needs to be clean and tidy, it is your work to do that, think of it like you home, it is what he always kept saying, like in your house would you have visitors and not give them water, or in your house would you have papers lying around and not collect them, yeah, the was always that concept of like I should be still a wife or a mother in the office, yet I think that should not be the case" ***(B00FM868, p2).***

"You know, just like the kitchen you are talking about like they are certain roles for women and the are those which are for men, you know when you asked me about, the was a statement that was talking about, been our own worst enemies, I am relating to this, you will find that women also will not support their woman to hold a certain position, because they feel that it is for a man […]" ***(B00FM111B, p6-7).***

Significantly, gender stereotype plays a critical role in BAW climbing the career ladder in the Kenyan and South African banking sector. The critical role is it hampers the entry of BAW into TELP as leadership is viewed as being more suited for men. By this reasoning, it leads to the 'think manager, think male' phenomenon (Wood, 2008). It should be noted, gender stereotyping does not just influence BAW getting into TELP, but also at the entry-level in the Kenyan and South African banking sector. Therefore, gender stereotype influences the future representation of BAW getting into TELP as men are viewed as the appropriate fit for TELP as 'think manager, think male' influences the chances of BAW getting into TELP in the banking sector (Wood, 2008). The whole stereotypical view of 'think manager, think male' has always in the past and continues today to have an impact on BAW getting into TELP in the Kenyan and South African banking sector. The 'think manager, think male' also influences the attitudes towards BAW in management and who wants to get into management. These negative attitudes towards BAW result in discrimination and pessimistic attitudes which do not just self-direct that impact the self-esteem, motivation, and confidence, but also the long-term employment relations of BAW in the banking sector. With the reasoning, 'think manager, think male' explains why BAW are still a minority in the Kenyan and South African banking sector.

"[…] what I have talked about, it is because of those values that have been instilled in them about women, that women cannot hold these very powerful positions, women will fail, they are not able to make very good decisions that can maybe move an organisation to a certain level, they are not very strategic, but that is not the case, but because those are the things that have been taught, and that is why maybe the man also dominates, so it is true, to some extent that, ok, this are the roles that a woman can have, that they can play in certain institutions, these are the only functions that a lady can do that, a man will do, it will come automatically most of the times, even when they are dividing, when they are scheduling the functions, some functions will be more adhered more towards women, you will never find a man there or rarely, but these other functions that are male dominated, but again it is only you will find that the majority of them are men, the ones I am talking about, that now those who really are trying to, you know they are chasing that, they know that they are equally good, and maybe because I do not know their background, but that person believes that they can do it, you find a few, so I think with time, the will be more in those fields, like you know when you are talking about IT, Finance, Procurement majority are men, you know,

those are areas, you know when you come to areas like HR you find most of the are women, cause you are thinking those are soft issues of dealing with people, those are you know, yes, that is actually how it is, but I think that should change" ***(B00FM111B, p6-7).***

"[…] and this is me because men are born leaders, or they own this world, and women are submissive when you seat down in a meeting, no man will ask another man for coffee, they will suggest that another woman gets them coffee, so already that mentality, you bring it from home, you bring it to work, you take it everywhere, that's men, but, wherever you are, you have to stand firm on your ground, like look we don't mind if we do have a culture of buying each other coffee, or if we do have a long meeting, someone will stand up and get the rest of us coffee, but it is never men, it is a cultural thing, more than anything, it needs to break" ***(B00FM589B, p7).***

"I think we as women, the society has placed us in a very awkward position where we have already branded ourselves, I don't want to call them failures, you know, like those people who cannot handle those positions, so those positions are for men, it is not our fault it is because from where we have come from, the society at large, you know, that the man is the one who dominates […]" ***(B00FM111B, p6).***

Gender stereotype in the Kenyan and South African banking sector is one of the reasons that explain why BAW are still a minority in TELP. The understanding of gender stereotype provides a blueprint for examining the impact of gender stereotyping when it comes to employment that includes recruitment, promotions opportunities, salaries, and performance evaluations (Johnson and Skelly, 2011). Therefore, the gender stereotype of BAW results in a perception of lack of fit affecting the performance evaluations in which prevents their chances of getting promotions. These biased gender stereotype views of BAW illustrate the lack of acceptance of BAW in management which links their gender closely to management roles in the Kenyan and South African banking sector. As a result of these biased gender stereotypes, it reduces motivation levels affecting the performance (Kalysh et al., 2016), hence, it diminishes BAW from pursuing TELP which is very instrumental in preventing BAW from climbing up the career ladder in the Kenyan and South African banking sector. With this reasoning, the lack of acceptance of BAW in TELP in the Kenyan and South African banking sector is therefore very vital in preventing the career advancement of BAW.

"Because I think it is still going to take time for people to actually understand and see the potential in the woman in the workplace, because I really feel yes, somehow in the workplace, they feel that you are better being a wife and bear kids there, but for you to come and be a leader, cause imagine in the workplace you will even be leading and managing males so you can imagine the feeling there, so to some extent yes […]" ***(B00FM211B, p2).***

Gender stereotype is an obstacle preventing BAW from climbing the career ladder and getting into TELP in the Kenyan and South African banking sector. According to Wood (2008), it is important to note, gender stereotyping limits the opportunities available for BAW, especially the BAW who have to balance both work responsibilities and family responsibilities. These negative attitudes about gender stereotype continue to persist and are deeply entrenched in which influences the career advancement of BAW in the Kenyan and South African banking sector. With this reasoning, the gender stereotype and the biases of BAW roles and abilities rather than their competencies and abilities of BAW prevent BAW from climbing the career ladder in the banking sector (Wood, 2008). This results in the stereotypical views of BAW and their responsibilities as wives, mothers and not as managers are very instrumental in preventing BAW from getting into TELP in the bank as management is a male domain. Further, these views usually place BAW in boxes where they are viewed as less committed to their careers because of their work and family responsibilities. This eventually will be used to base employment decisions of BAW relating to the recruitment and selection process, oversees placement opportunities, role distribution and promotion opportunities in the banking sector (Wood, 2008). Therefore, gender stereotype prevents BAW from getting into TELP due to the biases of their family responsibilities rather than their competencies and abilities to perform their job.

> *"It is a very typical mindset, whereby the woman is supposedly assigned to a certain role which is very domesticated, and the role that is determined mostly by men, so if a man wants you to be a woman that cooks and only does that, and that is what you are only good for, whereas the same thing with the banking industry where you are given that platform, and you have to be within that platform, so the minute you go over and above that platform, you are labelled as being unruly, or has been as whatever name you are given"* ***(B00FM333B, p2).***

It is important to note, gender stereotype in the Kenyan and South African banking sector occurs when management roles are believed to filled by characteristics based on one's gender. These masculine characteristics are considered important for management roles and Top leadership roles in the Kenyan and South African banking sector. As a result, gender stereotype facilitates gender typing which is the creation of bias against BAW that includes promotion opportunities, placement and training opportunities in which impact the career advancement of BAW in the banking sector (Wood, 2008). With this reasoning, gender typing of management places BAW as unfit for TELP as they are more suited for support and nurturing roles such as motherhood, while men are fit for TELP and decision-making roles in management (Isaac et al., 2012). Therefore, these stereotypical views on who or what the characteristics of management or Top Executive leadership roles are what prevents BAW from getting promotion opportunities and chances of getting into TELP in the bank. The managers agree gender stereotyping impacts the career advancement of BAW in the Kenyan and South African banking sector.

> *"Yeah, this is so experienced in most spaces like now in what I was in, this is kind of what we were experiencing, because it is always like no, I don't think you have brains enough like the men to be able to comment on official professional things, your opinion is sort of, what time do you think we should leave the meeting, or do you think of we use this route we get traffic, you know you are just one the nitty-gritty, but not on the decision making, so this, unfortunately, applies in more situations than it should"* ***(B00FM868B, p2).***

> *"I guess this is what I am saying, I think a lot of men still believe that women belong in the kitchen and other places and not in the Board room, and not making decisions, you know, and not having the ability or knowledge to that, like I am saying some people like to think they are […]"* ***(B00FM287B, p3-4).***

According to Bobbitt-Zeher, 2011), there are four consequences of gender stereotype. The first consequence is laying the foundation for gender discrimination in the Kenyan and South African banking sector. This discrimination takes the form of descriptive stereotyping which is the discrimination on traits required for a leadership position in the bank. Further, the discrimination also takes a prescriptive stereotyping where the discrimination creates a hostile environment and silent punishment for the BAW in the banking sector. Therefore, gender stereotyping results in creating a hostile for BAW in which impacts their chances of getting promotion opportunities in the banking sector. Apart from generating gender discrimination, the second consequence of gender stereotype forms the foundation for performance discrimination whereby men are evaluated more favourably than BAW in the banking sector and view masculine traits as best fit for TELP in the banking sector. The third consequence of gender stereotype also lays the foundation for pregnancy discrimination, in which the stereotype that BAW will eventually have children and will be less committed to the bank. This consequence of gender discrimination results in BAW been viewed as mother and not leaders in the Kenyan and South African banking sector.

> *"Very recently, one of the people took my report, and made a comment, you know, that I am only interested in making babies and having babies, and therefore then, 'in that person's opinion, incidentally a woman, they do not think I am the right fit for the position', I felt that was a very unfair statement because I had already finished having my babies, but 'she did not know I was pregnant, now I am pregnant, but at the point, she was making she did not know I was pregnant, and yet felt that I am not in a place where I want to be, grow the organisation, that I am only interested in the family, for me that is a very peculiar statement and for me that is an obstacle, because if they do discover, rather when they do discover that I am pregnant, clearly I may be going to some territories that are very handful"* ***(B00FM770B, p2).***

The fourth consequence of gender stereotype is it generates gender typing of roles which impacts the career advancement of BAW in the Kenyan and South African banking sector. Gender typing defines the roles which are for men and women, which is a major barrier for BAW getting into TELP in the banking sector. Gender typing defines leadership as for men and BAW can only handle HRM, sales and administrative roles that support the TELP in the Kenyan and South African banking sector. Gender typing generates gender biases that have an overall impact on the career advancement of BAW from the beginning of recruitment, training opportunities, placement in the bank, promotion opportunities in the banking sector (Wood, 2008). This is illustrated where certain roles in the bank are regarded as masculine such as, Finance, IT and TELP, while certain roles are regarded as feminine for women such as HR, administrative, sales and marketing in the bank. In addition, gender typing clearly defines what roles are for men and what roles are for women, which becomes an obstacle for BAW from getting into TELP in the banking sector. This reasoning explains why BAW are yet to crack the glass ceiling in the banking sector. Therefore, gender stereotype creates and reaffirms the barriers that continue to prevent BAW from cracking the glass ceiling in the Kenyan and South African banking sector.

> *"Sometimes you will hear people say things like, if it is a HR discussion, you know, the assumption is always that it is always going to be a she going to be representing HR, or she is going to be, you know what I am mean, you get that when someone goes through stereotypes or stigmas that they are, yeah, to some extent it does"* ***(B00F920B, p5).***

> *"Yeah, I think it's pretty much there I mean you find that the banking sector is very much masculine, so the men still think that they should be in power and women are just there to support in my opinion" (**B00FM100B, p2).***

The reason why they are few BAW in TELP is that gender stereotype acts as barriers preventing BAW from climbing up the career ladder in the Kenyan and South African banking sector. Gender stereotype explains why BAW are still a minority in TELP in the Kenyan and South African banking sector as it has an impact when it comes to recruitment, training, promotion opportunities and placement opportunities. Gender stereotype continues to impact the career advancement of BAW in which contributes to the glass ceiling in the banking sector. First, gender stereotype can be noted as the root cause of gender discrimination of BAW that restricts their career advancement in the banking sector. This gender discrimination creates a gender-biased attitude towards BAW in which forms the invisible barriers preventing them from getting into TELP in the Kenyan and South African banking sector. These gender-biased attitudes against BAW contribute to the perception of lack of fit for TELP as women are viewed as not capable of leadership.

> *"I do not know whether in terms of education or something like that, but it takes a while for them to see us and the skills that we possess the most than just seeing us as women, whatever that means to them, so whatever skills that we have in most cases is always seen as limited, they will limit it to suit their definition of a woman, or what a woman can do, and they will always put those restrictions as to what a woman can do, and what a woman cannot do, and for some even to take instructions from a woman, it becomes a bit difficult, it is because they have this preconceived idea that a woman should not be in a certain position where they give them instructions, and they have to be the ones carrying them out" **(B00FM494B, p3).***

To summarise this section, it can be noted, gender stereotype lays the foundation for gender discrimination against Black African women in the Kenyan and South African banking sector. This research finds gender stereotype is easy to activate since the Top Executive leadership is predominately male in which impacts the career advancement of Black African women in the banking sector. Furthermore, it contributes to the gender typing of management roles which in turn creates barriers preventing Kenyan and South African Black African women from cracking the glass ceiling. As it stands gender stereotype in the banking sector explains why Black African women continue to be a minority in Top Executive leadership positions in the Kenyan and South African banking sector. With the banking sector being male-dominated, it puts the focus on leadership being a male affair and the definition of leadership that influences the career advancement of Black African women in the banking sector. This research finds gender stereotype plays a role in employment decisions for Black African women in the Kenyan and South African banking sector when it comes to promotion decision, training opportunities, placement opportunities and even performance evaluation in the banking sector. This research concludes gender stereotype influences career advancement by creating a barrier preventing Black African women from cracking the glass ceiling in the Kenyan and South African banking sector.

5.2.3.4. Tokenism

In the Kenyan and South African banking sector, a few Black African women (BAW) have been able to make it to Top Executive Leadership Positions (TELP). According to Kanter (1977)), these few are referred to as the token group who represent less than 15% who are identified as tokens, while the larger group representing 85% are identified as dominants. A token in this research is defined as a social concept in which the privileged dominant group being male allows one individual Black African woman in the banking sector to share their privilege. A token manager will or may not meet all the formal requirements for entrance into TELP even if they are different from the person expected to fit the position. Notably, tokenism is more than just focusing on the numerical representation of BAW in TELP in the Kenyan and South African banking sector. Kanter (1977) further described a token as being an individual representing BAW in TELP. As a result, BAW tokens often feel they are the representatives of the BAW as their banks only focus on the appearance of diversity and not valuing diversity. This research confirms the reports by ADBR (2015) and KAASSA AWLR (2016) that indeed tokenism is a problem in the South African banking sector and not the Kenyan banking sector. This explains why BAW are still a minority in TELP in the South African banking sector despite BEE status performance as one woman is meant to represent all other BAW.

> *"Yeah, this statement, it says they have chosen a token out of a group of women and put them on that pedestal and then say, but we have got a woman there that we have put at the top, so what are you guys complaining about, but they are one of three there, so you should be happy about that, so they don't deal with the rest because now they have shown that we do accommodate women, but they is only one woman out of maybe a group of twenty, and the rest, no you stay here, you have got somebody representing you and that is good enough"* ***(B00FM333B, p4).***

> *"I think that is what they are doing, and I said they are trying, and they are doing it for the 'BEE' status, so if you are there and the is a woman, they will take that one woman and they will put her up there, and you will think, and you will feel like the is ten of them, but the is only actually just one person up there, and I am just thinking, yes, they are putting a pedestal to close so that we don't see, they are blinding us with that sunshine, that I completely agree with this"* ***(B00F589B, p3).***

To understand social status in tokenism, race and gender play a critical role. Stroshine and Brandl (2011) note tokenism as a function of race and gender experienced by BAW. As a result, this has been referred to as a double jeopardy where BAW experience unique problem based on the intersection of their race and gender status in society. This reasoning explains why this research finds tokenism is more of an obstacle in the South African banking sector as compared to their counterpart the Kenyan banking sector. It should be noted that even though White and BAW experience tokenism, BAW experience more disadvantages and greater token effects in the bank because of their social status in society (Gustafan, 2008). Therefore, BAW always experience more stress and disadvantages which illustrates race is a stronger predictor of tokenism than gender. Significantly, Stroshine and Brandl (2011) found token BAW experience more isolation, stress and barriers that prevent them from advancing their careers. Tokenism indeed plays a critical role in the career advancement of BAW and explain why they are still a minority in TELP in the South African banking sector.

> *"I am stuck with the glass ceiling, I am so stuck, yoooh, it's funny when you asked me for this interview that I was reflecting last week that I am in it, my head is against a serious glass ceiling, I am just not making progress at the moment, I am not making*

progress at all, I am in a job that is fulfilling, a job that excites me, however, it doesn't mean I want to do it for twenty years, for it's time for growth, but some reason I cannot manoeuvre out. I have been a Senior Manager now for how many years, like sixteen years now, and I am yet to get to the Executive Level and when I take the person now who I report to, the person is younger than me, I am going to be an ageist, she is White female, she doesn't have as much experience as I have and if they were to argue that she is a group BMTD73 Executive role, she does not come from a generalist BMTD73 function so she doesn't, so, you know that sometimes she will ask me things that are like I don't understand, I must be honest, so, I am in a glass ceiling I must be honest I have not cracked it" ***(B00FM450B, p7).***

Significantly, tokenism illustrates the processes in the banking sector that generate and sustain race and gender discrimination against BAW in the South African banking sector. This research agrees with Stroshine and Brandl (2011) and finds having a numerical representation of BAW in TELP, does not solve the problem of cracking the glass ceiling, but it is part of the problem hindering the career advancement of BAW in the South African banking sector. Therefore, by only focusing on the numerical representation of BAW in TELP, it fails to recognise the effects of racism, gender discrimination in the South African banking sector as well as gender-based discrimination in society. With this reasoning, social status must be considered when addressing the problem of tokenism in the South African banking sector.

"Maybe I think maybe is true, I think it is more of then tried, I think, they think if the is one woman, right, that they found, that this particular one for this level, so this particular woman will be everything to them, then it's them ticking that at least we kind of, we are supporting a woman, but one is enough, so, we like, it's exactly what, so by doing that the other woman does not count and I think it is more of them thinking being scared of we can, we have done you a favour, there is one so what more do you want, so yeah" ***(B00FM300B, p3).***

When the bank only cares about the appearance of diversity, they create and give BAW Token Management Positions (TMP) so they can be titled, managers. These TMP usually do not add any value as they are without any influences and power in the bank. This process of creating TMP can be referred to as the marginalisation of BAW in the banking sector (Baumgartner and Schneider, 2010). This marginalisation ensures BAW remain a minority by maintaining the status quo in TELP in the South African banking sector. It is important to note that tokens are not just fabricated in their TELP, but they are also made cultural heroes who are celebrated and authorised to speak on behalf of the bank to prove they do not discriminate against BAW. The process where TMP are created to boost token BAW to get into TELP is referred to as tokenisation (Shachar, 2000). As a result of tokenisation, this reaffirms gender discrimination and gender inequality in the Kenyan and South African banking sector (Derks et al., 2016). The research findings indicate the reaffirming of gender discrimination and gender inequality prevents BAW from cracking the glass ceiling in the banking sector.

"There is that feeling of the people in charge are guys and would rather be joined by guys and then picking women feels like they are doing the entire gender a favour, so someone will be giving a press conference and say even my Board of Directors has three women, you know like they did not earn […]" ***(B00FM694B, p3-4).***

"[…]No is no, so both Black and female, they do put hard numbers there, they do not put proper measurements that you can see that they are working towards, and also if you are working towards a number, a number is not the same on whether you have done an impact that is meaningful, so like I am saying you have women that are there, but that woman she is still a Senior whatever and you will find her sleeping in her car, but she is earning a lot of money, I mean she has a nice car, a Land Rover big, she goes in the car, she is tiny, she goes and sleeps in the car, I have seen her so many times, but she has the job, she has the title, whatever rubbish type of work she does in there, but she still has it, so it works like that, so even if I am saying they are numbers, if they are trying for numbers it has to be meaningful, so both of that is not happening, not really, no one is forcing them" ***(B00FM555B, p11).***

Tokenism produces role encapsulation which boxes token BAW into stereotypical roles which have no power or influence but also have limited opportunities for career advancement. Role encapsulation is the process whereby tokens are intentionally placed into boxed and cariculated positions in which result in limited opportunities to advance their career within the bank (Gustafan, 2008; Stichman et al., 2010). These role encapsulations come from TMP. Further, these TMP usually lack resources and have no impact on the bank, hence, are not taken seriously. As a result of lack of resource or influence, this affects BAW from effectively managing and are viewed as unfit for leadership positions. This role encapsulation and TMP prevent BAW from cracking the glass ceiling by limiting their opportunities for career advancement in the South African banking sector. In addition, token BAW also experiences pressure to perform as well as role encapsulation in the bank. With this reasoning, role capsulation reaffirms biased gender stereotypes preventing BAW from climbing up the career ladder in the banking sector. Therefore, it is impossible to understand tokenism without considering social status in society.

"[…] but that is what they do, they will find, like I am saying now they have two tokens, Black women in the Executive, we look at them .... (sighs)... it has been months now, haven't felt any of their impact, we don't know what they are doing, we have no idea. So most women, I know are all scared or have already been passed over or they have already just killed whatever they were ambitious about, like BOOFM100B who is very ambitious she is leaving, she is going to another area, so she is leaving our area, because this area BT31B is like people stub each other properly, so that is what happens because in other areas like in BSAB45, cause BT31B is the group, BSAB45 is on its own, in BSAB45 the has been women who have advanced and you can see that they have meaningful careers and they are in charge of a certain amount of teams and whatever does happen, it is just the culture in our area is the worst, but also the culture in our area applies to the then top executive part because that is where the tokens are, we see them like token, token, is it not like I can deny" ***(B00FM555B, p9).***

With the TMP, token BAW have very little influence and power in the bank and are stereotyped in roles in the bank considered to fit them based on their race and gender. According to Stroshine and Brandl (2011), the male-dominant stereotype assumptions and views of BAW places BAW in boxed positions limiting their career advancement resulting from role entrapment. With this reasoning, token BAW combined with prejudices affects their ability to lead by limiting resources needed and not support their leadership in the bank. In the South African banking sector, the lack or limited resources mean lack of influence and strategy initiatives which are because of poor leadership skills preventing BAW from advancing their careers in the bank. The research findings agree with Cook and Glass, 2016) that token BAW working in the male-dominated banking sector are more likely to experience less peer and work-related support from their male colleagues. Therefore, token BAW who get into TELP are less likely to enjoy professional and social networks, which are a good source of influence in the South African banking sector.

> *"[…] one girl ......(sighs)... a Senior manager, she feels like a token too, so basically they take her job, and they take slices of her job and they take it over and they leave her on the side and she has no idea, and unfortunately the SBT31B will go meet, the unfortunate part of her job is that she is BMBO32 and there is BGFA84, and she is BMBO32, so she does the daily thing, and this people do the long-term thing, but now because I guess in other banks that would be one, but they decided to separate it here, so if you have separated it here, then give her what she needs because what happens is the boss who would meet with this guy and tell him things that are strategic in nature, they do affect her job, she does not get the same, so, she is going to get her feedback from this one which means this is her boss, but they have made them separate, so they should not have separated it, but she is in charge of people, she has got a desk, she has got dealers under her and everything, so it is there, and she is advanced, but then like I am saying, and that other one I was just telling you about, they just pushed her aside and they continued […]"* ***(B00FM555B, p8-9).***

Tokenism results in informal isolation and exclusion from banking networks in which policy formulation and informal socialisation take place in the South African banking sector. According to Kanter, (1977), the male-dominant groups usually intensify boundaries that put pressure on token women to turn against other women by acting as their own worst enemies by preventing other women from advancing their careers. It should be noted that the primary goal of tokenism is for BAW to remain a social status lower than the dominant group in the South African banking sector. This research confirms Gustafan (2008) that with tokenism, token BAW usually experiences social isolation, gender stereotype, and sexual harassment when they get into TELP in the Kenyan and South African banking sector. Tokenism reaffirms gender discrimination and gender inequality in the banking sector, which plays a critical role in preventing BAW from advancing their careers in the South African banking sector. Tokens experience sexual harassment from the male-dominated group that creates a hostile environment for the BAW in TELP in which affects their performance, job motivation, job satisfaction and organisational commitment impacting their chances of career advancement. Furthermore, tokens experience a lot of pressure to perform which results in a lot of physical and psychological discriminatory treatment which affects their performance hence promotion opportunities.

> *"Basically men have to take women here like they do men, they do it to each other, they do not do it to women, and you cannot just put a woman, put them and then leave them like that to play in this field when they don't know what is going on, the woman has to be given the time and effort and everything, then it's a meaningless cause this is the biggest problem, and as much as it is there, she is not going to grow or become any impact because it is not meaningful, they just put you there as a token, so it is just not going to work"* ***(B00FM555B, p12).***

Kanter (1977) described three consequences of tokenism, the first consequence is visibility, which means tokens are visible because they stand out and are different from the dominant group which puts them in the spotlight with high levels of scrutiny at their job. By being highly visible comes with a lot of pressure for BAW to prove themselves, therefore will feel like they must work twice as hard as their male peers. The second consequence is the contrast which is when the dominant group are aware of the differences and over stresses the differences with the tokens. By overstressing the differences, the dominant group intensifies boundaries that result in keeping tokens excluded and isolated in the banking sector. These boundaries set up the foundation for the exclusion of token BAW from both formal and informal networks which play a critical role in career advancement in the South African banking sector. The third consequence is assimilation whereby the tokens are placed in roles in the bank that are seen to fit by the dominant group's stereotypical generalisation of them. The token BAW are then forced to assimilate into these limited stereotypical roles by conforming to the labels assigned to them by the dominant group in the bank. It should be noted that these limited stereotypical roles are encapsulated, hence, results in limited opportunities for career advancement for token BAW in the bank.

Tokenism contributes to the glass ceiling by enabling token BAW to turn against and prevent other BAW from getting into TELP in the South African banking sector. Tokenism puts a token under pressure in the spotlight as the representative of other BAW which has implications for the career advancement of other BAW. By the bank putting a token representative, this blocks opportunities for other BAW as they focus on just one individual instead of the group. Tokenism prevents other BAW from cracking the glass ceiling as the focus is on one individual Black African woman in the glasshouse preventing other BAW from cracking the glass ceiling. As tokens are labelled representatives of BAW, they are also isolated and excluded in the bank network by the male dominant group. Tokens are intentionally excluded from the banking networks, which plays an important role in career-advancing their career. Without a network, it is impossible to influence the banking sector. Due to the pressure that the male dominant group usually put on the token BAW as an individual and not as part of the group, therefore makes BAW their own worst enemies by preventing opportunities for other BAW in the South African banking sector.

> *"This is so deep, we can be our worst enemies, I think we have been so deprived that when we get an opportunity we just want to run with it if we forget the people behind us, I think women are like that because of their previous circumstances, and only very, very few women realise that we need to grab each other's hands, so, I think what happens is the minute there is a Black woman who makes it, they just want to contact with the white people because there is where my bread and butter is, so, that is what happens, and we forget about other women, but I think it is because of our circumstances where we come from […]"* ***(B00F589B, p4).***

To summarise tokenism, this research illustrates the relationship between the bank, the social identity and the category of Black Africa women in the South African banking sector. Furthermore, the research findings confirm indeed tokenism is a function of race and gender and that is why it is more prominent in the South African banking sector than the Kenyan banking sector. The South African banking sector needs to note that the numerical representation of Black African women in Top Executive leadership positions does not solve the problem of gender discrimination and gender inequality without acknowledging mechanism within the banking sector. Spotlighting and celebrating the few who have been able to make it does not address race discrimination and gender discrimination in the banking sector. As mentioned, tokenism exposes the systematic race discrimination and gender discrimination against Black African women in the South African banking sector. By creating token positions explains why BEE status are poor as Black African women are created for positions that are not influential and are good on paper but have not to impact on the bank. The South African banking sector needs to understand its role in not utilising the competencies of Black African women in the South African banking sector. It is also important for the South banking sector to understand their role in preventing the career advancement of Black African women. As long as the South African banking sector has a gender-biased organisational culture, isolated token individuals will continue to be appointed in token management positions as representatives of other Black African women. Hence, if token management positions exist, Black African women will experience an obstacle preventing them from cracking the glass ceiling and advancing into influential meaningful Top Executive positions in the South African banking sector.

5.3. Diversity of Black African women in management

Diversity is the differences in social, economic, geographic, racial, ethnic, academic, and professional backgrounds. Diversity includes people of different ages, opinions, cultures, heritage, religious beliefs, political beliefs, backgrounds, and life experiences. With this reasoning, this section intends to address the third research objective by analysing the diversity of the Black African women in management in the Kenyan and South African banking sector in regards to race and ethnicity. This research included a diverse group of Black African women who agreed to participate. To address the third research objective, first, the diversity of the Kenyan and South African managers is illustrated by the ethnic grouping to which the managers belong to. The diversity of the Kenyan managers is illustrated with the majority of the managers belonging to the ethnic groups which form the 'Big Six Syndrome' (BSS) which includes the Kikuyu, Kambaa, Luo, Luyha, Kisii, while the remaining belong to the Maasai ethnic group as shown in ***figure 5***. In South Africa, the majority of the managers, belong to the Nguni ethnic groups which form the 'Big Four Syndrome' (BFS) that include the Zulu, Xhosa, Ndebele and Swazi, and the others were the Sotho, Venda, Tswana as shown in ***figure 5.*** The diversity of the women is further illustrated by the managers who belong to two ethnic groups by birth, or marriage and identified as either both or only one ethnic group such as Meru/Kikuyu, Kikuyu/Kambaa in Kenya and Zulu/Xhosa, Xhosa/Ndebele and Tswana/Afrikaans.

Figure 5: Diversity of the Kenyan and South African women managers in terms of race and ethnicity

When it came to the management level in the Kenyan and South African banking sector, diversity is illustrated in ***figure 6*** which indicates the majority of the managers are in Middle management positions, followed by Senior management and the least Junior management positions.

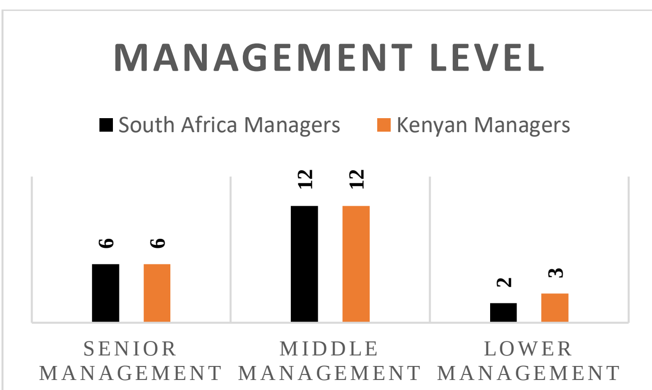


Figure 6: Diversity in management level by Kenyan and South African women managers

The diversity of management levels is further broken-down regarding race in terms of being Black and ethnicity in terms of the ethnic group they belong to. The Senior management Level in Kenya is predominately ethnic groups from the BSS that include the Kisii, Kikuyu, Kikuyu/Kambaa, Luhya and the Luo, while in South Africa, the BFS dominate with the Zulu, Zulu/Xhosa, Xhosa/Ndebele, with the remaining are Sotho, Tswana/ Afrikaans as shown in ***figure 7***.

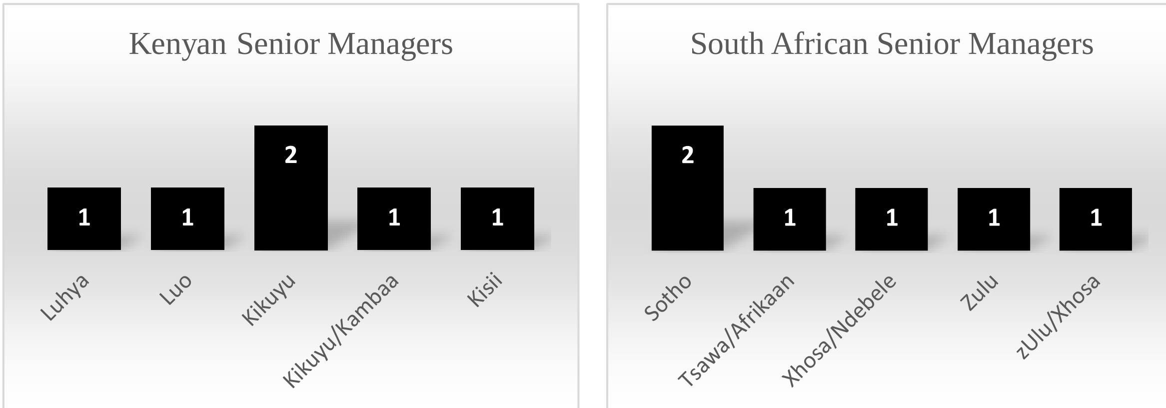


Figure 7: Diversity of Kenyan and South African women in Senior management

The Middle management level is also diversified in Kenya with the BSS dominating that include Luhya, Luo, Kambaa, Kikuyu, Kisii, with the remaining Maasai and Meru/Kikuyu. While in South Africa, the BFS dominating includes the Xhosa, Zulu, Swazi, then followed by the remaining Sotho, Tswana and Venda as shown in ***Figure 8.***

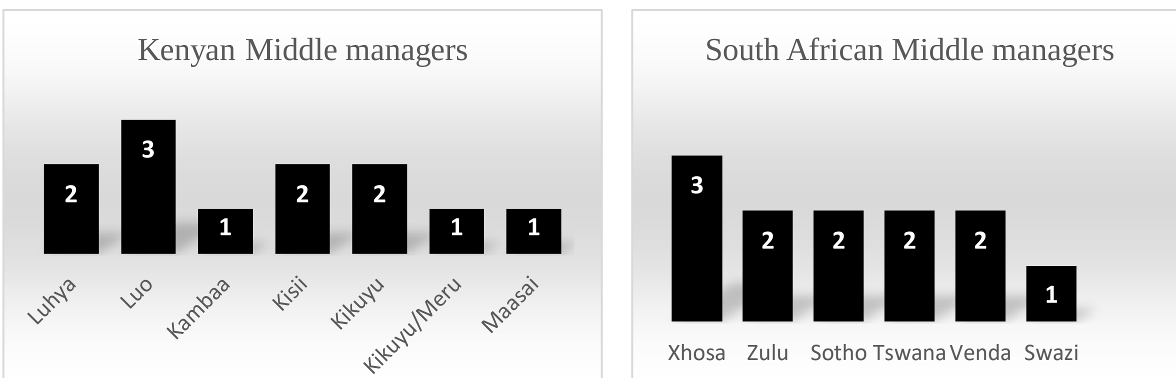


Figure 8: Diversity of Kenyan and South African women in Middle management

The Junior level management in the Kenyan and South African banking sector is also diverse in relation to the BSS and the BFS ethnic groups respectively. The Junior level managers in the Kenyan banking sector consists of Luo, Kambaa and Kikuyu, while the South African managers consist of Xhosa and Zulu as shown in ***figure 9***.

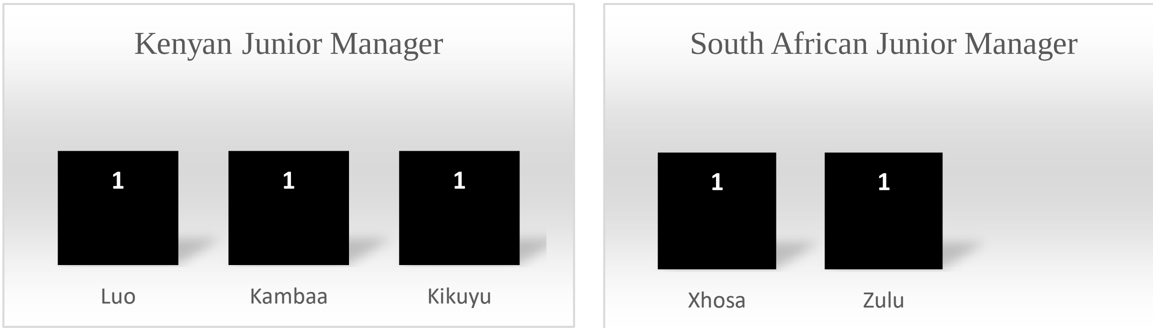


Figure 9: Diversity of Kenyan and South African women in Junior management

However, as the Black African managers are diverse regarding race and ethnicity, they are also diverse regarding the positions they hold in the bank. Notably, the Kenyan and South African managers are diverse in the positions in which they hold at the bank in relation to gender-typed roles. With this in mind, as gender role stereotyping plays a role in the Kenyan and South African banking sector, the managers are diverse with roles and hierarchy level, which are stereotypically allocated for women such as HR, marketing; and those which were typically allocated for men such as finance and IT (Eagly et al., 1992; B***00FM850B, p9-10)***. ***Figure. 10*** illustrates the diversity of the managers with the positions they hold in relation to those who hold stereotypical feminine positions and those who hold stereotypical masculine positions in the Kenyan and South African banking sector.

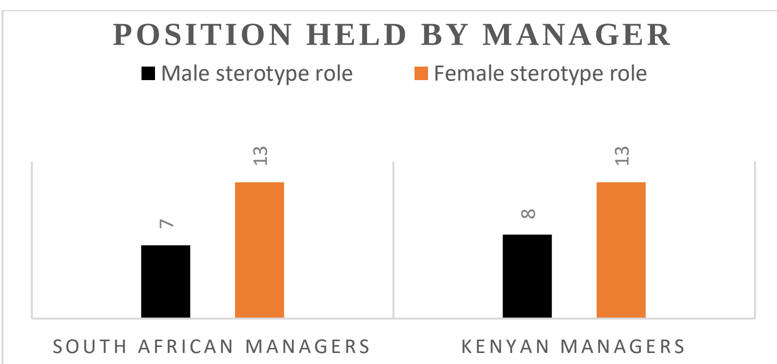


Figure 10: Diversity of positions held by Kenyan and South African women managers

To conclude the third research objective, as much as Black African women from Kenya and South Africa are grouped as one group, as a unitary and homogeneous analytic category, it does not mean there is group uniformity because they are all African. The research findings confirm that as much as Kenya and South Africa are both African countries, they have different contexts in terms of diversity. This research illustrates ethnicity is the building block for race, and race is about one dominant group exerting its power over another or other groups, hence there is nothing that states a race cannot be an ethnic group and an ethnic group cannot be a race. The diversity of the managers is also shown by their ethnic and racial grouping, in their management levels in terms of Senior, Middle and Junior level of management and even the positions they hold in the bank.

As much as Kenya has forty-two ethnic group and South Africa has eight ethnic groups, the research findings illustrate the majority of the managers from Kenya belong to the dominating 'Big Six Syndrome' ethnic groups; Kikuyu, Kambaa, Luo. Luyha, Kisii, while the majority of the managers from South Africa belong to the 'Big Four Syndrome' ethnic groups; Zulu, Xhosa, Ndebele, and Swazi. These results confirm indeed race and ethnicity play a role in the career advancement of Black African women in the Kenyan and South African banking sector. Further, this research confirms it is impossible to study gender in Africa without the intersection of race and ethnicity. In summary, to be able to help crack the glass ceiling, it is important to understand the complexities and diversity of Black Africa women in the Kenyan and South African banking sector.

5.4. Cracking the glass ceiling

5.4.1. The glass ceiling - a myth or an illusion?

The question of whether the glass ceiling exists or is an illusion is what this research intends to answer. To begin with, as much as Kenya and South Africa have laws on employment equity, women are still a minority in Top Executive Leadership Positions (TELP) in the banking sector. The research findings show in the organisational hierarchy, there are more Black African women (BAW) at Junior and Middle-level management positions in both the Kenyan and South African banking sectors. It is not just a coincidence they are more BAW in Junior and Middle-level management positions while Senior and TELP are purely male-dominated. In theory, this can only be answered through the existence of the concept of the glass ceiling in the Kenyan and South African banking sectors. Significantly, there is only one female CEO in the Kenyan banking sector and she is an Indian woman - Nasim Devji, while in South Africa, there was only one Black female CEO - Basani Mululeke (who quit) in the listed banks in the NSE and JSE, respectively. Focusing on the few women who have been able to crack the glass ceiling does not address what is going on, or the reason why BAW are still advancing at a sluggish and uneven place in the Kenyan and South African banking sector.

> *"They are opportunities here, the opportunities do exist, it's never a straight line, and it depends a lot on ones' skills, competencies, experience, as well as their agility with their ability to then take on more responsibilities, so for example in this institution, we have the same number, are they the same number, probably they are not the same number as men seating at senior leadership, but we do have women leading significant departments and having significant influence, yes, but when we are done with a demographic representation of women, the higher you go, the more the number opportunities are almost halved in every transition within […]"* ***(B00FM840B, p2).***

There is a tendency for BAW in banking to deny there is a glass ceiling in the Kenyan and South African banking sector. According to Wrigley (2002), the denial of the glass ceiling by both men and women contributes to the glass ceiling in the Kenyan and South African banking sector. By denying the glass ceiling, it maintains the status quo (the "boys' club"), denies the culture of discrimination against BAW and the inevitability of the organisation structure's that oppressions BAW in which hinders their career advancement. In addition, denying the glass ceiling is denying the unequal pay of BAW, the different treatment between men and women; and the denying biased promotion opportunities (Wrigley, 2002). This is demonstrated in this research by the BAW managers to deal with the glass ceiling, they opt to deny its existence and emphasise their hard work instead in the Kenyan and South African banking sector.

> *"Which is why I choose to say, because from where I am seating, I think it is sometime in our minds, because we women who are CEOs and CFOs, CIOs of companies really big companies, which until, a decade or so ago was purely male filled, we couldn't hold the positions we hold now because you are a woman and you might go for maternity leave, or you PMS or whatever, but my question becomes, as a woman is this something that we fall back on as an excuse not maybe to go at it as hard as we should because I mean is it real, are not we going to the same schools these people are going to, to be able to, so my experience has been"* ***(B00FM694B, p1-2).***

> *"In terms of moving to the next level, not really, I won't say, ok, what I would say is what has positioned me to where I am, hard work, you have to work extra hard, you have to prove yourself, you have to go beyond your normal duties to go to the next level, that is guaranteed, you have to go the extra mile regardless of your sex, or whatever, you have to do the extra mile for you to advance to the next level, I have not faced much, many difficulties to go to the next level"* ***(B00FM125B, p1-2).***

The denial of the glass ceiling is illustrated through the concept of negotiated resignation whereby BAW in the Kenyan and South African banking sector develop strategies to help them crack the glass ceiling and believe things would be better in future (Wrigley, 2002). The research finds that BAW main strategies are adapting to fitting in and having to work twice as hard to climb the career ladder in the banking sector. However, it should be noted that working twice as hard as men to advance their careers does not address the vital question of whether or not the organisation structure of the Kenyan and South African banking sector is to blame for maintaining the status quo and reaffirming the glass ceiling. The fact that BAW have to adapt to fit in and not disrupt the status quo (the "boys' club") indicates the glass ceiling in the Kenyan and South African banking sector is very much a reality. This explains the strategy some managers demonstrated that for BAW to climb the career ladder in the Kenyan and South African banking sector, they have to adapt by losing who they were as a woman to advance their careers.

> *"[…] But for women being a woman means you have to fifth for your voice to be heard to make a point, and your every movement is watched, if you get emotional, it is because of that stereotype of being emotional rather than being an emotional human being, so you will have to do double, so it is as if you want to move forward you have to be unwomaned to show that you can do it, being a woman disqualified you because it has many flaws because that has been the focus, while women have a lot of things that we have actually accomplished and they are strong, I was raised by one so I know how strong women are, so that part put you out there to that point where whatever you have to do, you have to do it double hard, that is why you find some women who are there feel unseen or invisible when trying to prove a point"* ***(B00FM494B, p6-7).***

> *"You end up alienating people because you want to prove an idea that has been proven by somebody that a woman cannot do one, two, three, so for you to prove your worth, you have to be different from everybody else, you can still be a great leader as a woman without losing your female InTouch because men are not leaving anything*

for them to be leaders, they are not being unmanned, they are not being told to act like women to be able to get ahead, if a woman is, you know men are aggressive and all, and nobody will label them, but let a woman do that, they will be the first to say, oooh, she is too much" ***(B00FM494B, p6-7).***

"It is very flat, it is that thing where a few, and you have to prove yourself beyond it, so it is either if it is education, you have to have so much that they don't have room to say no, if it is work experience, you have to have that in such an extent that they cannot say no because you have got it, you know, so you have to work extra hard, study harder and do all those things just to get ahead" ***(B00FM333B, p3).***

"Career advancement, it is there, it is only that you have to work a bit, harder and we have to accept that we, for you too, to advance in your career, first you, at, we first you have to accept that we have to do it differently from the men" ***(B00FM360B, p4).***

Further, by BAW denying the existence of the glass ceiling, BAW are refusing to confront and blame the organisation structure of the bank for the reason as to why they are still a minority in TELP in the Kenyan and South African banking sector (Wrigley, 2002). This research finds that BAW instead are the ones who are told they have the problem and have to be trained, they lack the leadership skills and competencies for management positions, are not working harder and are not capable of handling TELP in the Kenyan and South African banking sectors. The research findings illustrate the connection between the organisation structure and the glass ceiling, why it is the main culprit, and why the glass ceiling is a reality in the Kenyan and South African banking sector today. With this reasoning, as long as the organisation structure in the banking sector remains unchanged with the status quo maintained in place, BAW will continue to believe things are going to get better and they have to work twice as hard as men to get into TELP, in which is misleading (Wrigley, 2002). The research findings indicate most of the managers have indeed encountered a glass ceiling affecting their career advancement, while some managers are in denial of the glass ceiling in the Kenyan and South African banking sector.

"Personally, right, maybe I do not believe in that because I am that person who believes in timing and readiness in everything that you do because they will always gonna be opportunities, it is just how you get your way up out of everything" ***(B00FM777B, p1-2).***

"I think I have been lucky though, I have been lucky, I will not call it obstacles because what I believe it's about the person, it's up to you to if you want something just go for it, so I am that kind of person, I wouldn't say, I have in terms of career growth, no" ***(B00FM921B, p1).***

By denying the existence of the glass ceiling, one is denying the institutionalised discrimination experienced by BAW in the Kenyan and South African banking sector. Interestingly, it is not just the bank that denies discrimination, but it is also BAW who deny the existence of systemic discrimination (Johnson and Mathur-Helm, 2011). The reasoning being some BAW who have been able to climb the career ladder do not want their level of achievement to be undermined by admitting to systemic discrimination against BAW in the Kenyan and South African banking sector. Furthermore, some BAW will admit there is indeed a glass ceiling but do not believe the glass ceiling has affected their career advancement in the Kenyan and South African banking sector. With this reasoning, this research finds BAW deliberately choose not to acknowledge the glass ceiling and deny the discrimination, hence, deny gender does play a role in the career advancement in the Kenyan and South African banking sector.

> *"[…] what I would say is what positioned me to where I am is hard work, you have to work extra hard, you have to prove yourself, you have to go beyond your normal duties to go to the next level, that is guaranteed, you have to go the extra mile, regardless of your sex, or whatever, you have to do the extra mile for you to advance to the next level, I haven't faced much, many difficulties to go to the next level"* ***(B00FM125B, p1-2).***

They were thirteen managers from Kenya and South Africa who participated in the research who were not able to define the glass ceiling at the beginning. What is interesting about the thirteen managers is they knew for some reason they could not advance their careers and they could not move beyond their current position in the bank. With the glass ceiling being a reality in the Kenyan and South African banking sector, the BAW interpreted it in relation to their personal experiences in the banking sector. How the BAW managers from Kenya and South Africa define the glass ceiling is coming from their personal point of view in which varies differently and is relevant to their work experience in the banking sector. With this said, the managers illustrate the glass ceiling as:

A barrier,

> *"The proverbial glass ceiling, it's glass because it's there, but you cannot necessarily see it, but it's basically a barrier to progress, whether it's a hierarchical progress, whether it's also lateral progress, but basically, it's a barrier to fulfilling your personal objectives and that is how I view it" (***B00FM117B, p2).***

The furthest point a BAW could grow,

> *"Where you reach the end and you cannot beyond and I think that, like in the corporate setting, I would say yes, the glass ceiling means that you can't go beyond that point in your career, so you have reached a certain role, a certain position, so you can't move any further from there, that's, that's my understanding"* ***(B00FM921B, p1).***

The "boys' club",

> *"My understanding of the glass ceiling from what was conceptualised before as a 'BOYS' CLUB' can't be broken into by women who are willing enough to play in that league, just that" (***B00FM694B, p1-2).***

Challenges that BAW encounter,

> *"So the glass ceiling, I understand it to be really the challenges or the things that inhibit or prevent or slow down progression through the corporate ranks when someone is trying to climb the corporate ladder and get to positions of leadership, it is largely informed of comprises a lot of substance of unconscious biases, where*

certain treatment or processes or devices within the organisation that usually uplift people is either held far away from you, or it does not come to your knowledge for those reasons, or those biases" ***(B00F649MB, p2).***

Uncommunicated rules,

"It is uncommunicated rules, when it comes to maybe a particular subject, whereby either the societal norms are imposed on somebody, or something, or a topic, and there is that ceiling that you don't go above, but it is there, and you know it is there" ***(B00FM333B, p1-2).***

Limitation,

"The glass ceiling is a limitation, what would probably stop you from going to your, to your highest, let's just summarise it as a limitation that will prevent you from getting to your pick" ***(B00FM430B, p1).***

Organisation structure,

"The glass ceiling is, even for the banks that I have worked for cause I have worked for two major banks right, we tend to have a lot of women at junior positions, junior management, middle management, some at senior management, but when you get to top management, it's as if there is a barrier where women cannot translate the gains that they have made to more senior levels, but when you look at these organisations, they are not racist in any way, there is nothing in the policy that will tell you that we have got this barrier that we will not promote women, we do not support women, so it intends to be invisible and I think this is why it is called a glass ceiling because you cannot quite put your hand on what it is that, you have got a huge pipeline of women who in general but it does not translate to movement at top management. To me, that is my definition of the glass ceiling" ***(B00FM450B, p2).***

Finally, the glass ceiling was the barriers BAW faced due to the intersectionality of race and gender

"It is where someone is not able to grow career-wise because of certain aspects of either the job or either their own race, colour, gender, it is like a barrier that keeps minorities from rising to the upper ranks of the corporate ladder, regardless of their qualifications or achievements" ***(B00FM550B, p1).***

The glass ceiling is a reality in the Kenyan and South African banking sector because of the organisation structure in which reaffirms its existence. The existence of the glass ceiling is maintained through the organisation culture by the "boys' club" who predominately hold the power in the banking sector. The unwritten rules in the organisational culture determine who is to be employed, who is to be promoted and who is a leader based on their race, ethnicity, or gender. The same organisational culture is what lays the foundation for gender discrimination and gender inequality in the banking sector in which BAW are discriminated against based on their gender, race, or ethnicity in the Kenyan and South African banking sector. Finally, the organisation structure is what leads many BAW to encounter 'deal or no deal' in the banking sector. 'Deal or no deal' is whereby BAW are put in a position where they have to choose between their family or their career because they are not accommodated in the Kenyan and South African banking sector ***(B00FM555, p8-9).*** If the glass ceiling did not exist, BAW will not have to work twice as men because they are equal opportunities for all working in the bank regardless of their race, ethnic or gender. Since the glass ceiling is present, BAW have been conditioned to work twice as hard as their male colleagues which are never really guaranteed that they will get promoted into TELP in the Kenyan and South African banking sector. This conditioning does not apply to men working in the banking sector, hence reaffirming the glass ceiling. Therefore, the first step to help in cracking the glass ceiling in the Kenyan and South African banking sector is to acknowledge its existence.

> *"[...] It's ....(sighs).......... (tapping the table) there is not a lot of women who are going very far, there is not a lot of women who are going through, just the whole truth of it, we are stuck with the environment, it is, you know I think maybe like when you sit down and think about it, it is really an illusion, but we are stuck with it because the other banks are so much worse, here they are so many liberties like flexi hours and those kind of things that accommodate women, you know like you can carry on with your life, you can be able, I am a single mother, I can be able to do things that I need to do, but still came to work, whereas the other banks are quiet like really bad, because of that environment you are stuck and then like me, I am still learning, I am going to stay, but really ambition you kill it, if you kill your ambition you are ok, you stay and you work, you will be fine, you won't be you know too disillusioned, so for me because my ambition died, I am ok"* ***(B00FM555B, p8-9).***

To conclude the glass ceiling, this research demonstrates the reality of the glass ceiling from the Black African women managers own work experiences in the Kenyan and South African banking sector. Undoubtedly, from their definition of the glass ceiling, it's very much a reality in the Kenyan and South African banking sector, even though some managers are in denial of its existence. Though the definitions of the glass ceiling may vary, this significantly highlights indeed the glass ceiling is very much present in the Kenyan and South African banking sector. As much as Black African women are perceived to be one group, the factors that determine their career advancement varies. This research confirms Litrell and Nkomo (2005) that the glass ceiling is culturally determined based on race and ethnicity among Black African women in the Kenyan and South African banking sector. This research further confirms the organisation structure as the main culprit as to why the glass ceiling is in existence in the Kenyan and South African banking sector. With the organisation structure maintaining the status quo, organisational policies and practises will continue to discriminate, gender type jobs, stereotype and prevent Black African women from getting into Top Executive Leadership positions in the Kenyan and South African sector, hence reaffirming the glass ceiling stays intact. Therefore, this research confirms the glass ceiling is very much a reality experienced differently by Black African women in which prevents them from getting into Top Executive leadership positions in the Kenyan and South African banking sector.

5.4.2. The glass ceiling scale

The Black African women connected the concept of the glass ceiling and their experiences while working in the Kenyan and South African banking sector in an attempt to address and answer the research objective of finding out the reason why some women have been able to crack the glass ceiling, while others have not. The managers were asked where to place themselves if they have cracked the glass ceiling or if they have not cracked the glass ceiling. With their understanding of the glass ceiling, they were able to place themselves on the glass ceiling scale in ***figure 11***.

Have cracked the glass ceiling	**Have not cracked the glass ceiling**	**Have not cracked the glass ceiling, work in progress**	**Have not cracked the glass ceiling, comfort zone**	**Have not cracked the glass ceiling, leaving banking**	**Do not want to crack the glass ceiling**
1	**2**	**3**	**4**	**5**	**6**

Figure 11: The glass ceiling scale

1. **Have cracked the glass ceiling**

Significantly, out of the forty-one managers who participated in this research, only seven stated they have cracked the glass ceiling. This research finds denial of the existence of a glass ceiling is one of the reasons the managers state they have cracked the glass ceiling. Further, the reasons why three managers state, they have cracked the glass ceiling is because of being in denial of discrimination based on race, ethnicity, or gender in relation to the organisation structure that plays a vital role in career advancement ***(B00FM550B).*** One manager mentions she has cracked the glass ceiling because of her good performance and that is why she was able to crack the glass ceiling (***B00FM868B).*** Lastly, one manager mentions she was able to crack the glass ceiling by chance ***(B00FM211B).*** By chance means she was lucky and was at the right time and the right place and that is how she was able to advance her career in the bank she is working. As Wrigley (2002) states women will rather attribute their success to their performance to hard work than luck which is the case in this research. This research finds evidence that the main reason why the managers will state they have cracked the glass ceiling is the denial of the existence of the glass ceiling. The research findings confirm with Wrigley (2002) that it is always easier for the BAW managers to emphasise their career success and point out the blame of the glass ceiling in other banks or departments in the banking sector than admit it exists in the Kenyan and South African banking sector.

> *"Ok, I feel that I have at least in the current bank I work in, but it has nothing to do with the fact that I am a woman, I do think I have reached cracked the glass ceiling, but it is not related to my gender, race or ethnic background, it is more of I have worked in very many areas and in my current role the hierarchy is very thin hence no room for growth per se. I think it is of the nature of the structure of the job, where after me there is only my boss, or unless my boss moves, then the is nowhere else I am going, so unless I venture into a different department or a different bank, so it has nothing specifically to do with race or ethnicity background, yeah, yes, I have cracked it"* ***(B00FM550B, p3).***

"So, for me I find, and I am very proud of myself from moving from there, and I got here straight from campus, so in essence, I have built my career, so having the chance to move, to actually say no, I am done with this I am moving and get the chance to move, I think that for me I have broken the first level maybe I will go up and get another level, but at least I have broken the first level […]" ***(B00FM868B, p5).***

"I would say that I would have, I have cracked the glass ceiling because most people my age in the bank did not advance as quickly as I have, so in my case, I would say I have, but it was not due to anything, I don't know, I think it was via chance it happened, it was through good it happened, but to be honest within five years to have moved in almost every year I moved to a different position" ***(B00FM211B, p5).***

Interestingly, one manager mentions she has cracked the glass ceiling because in her field where she works being in HR there is no glass ceiling due to the gender stereotype of being a female job and not finance, IT, risk, CEO ship in the Kenyan and South African banking sector. By stating she has no glass ceiling in her field, this can be seen as unconsciously being in denial of the existence of the glass ceiling in the banking sector and how it does not affect her, instead of looking at the organisation structure as a whole in the bank.

"Ok, I said earlier on, I think in the BMTD73 field in any industry, there isn't a big problem around the glass ceiling, I do not know, maybe I am saying that because I am at this level, but I don't think so, there is a glass ceiling for me in my view is all those areas that require like a said, risk, financing, CEO ship, to me those are, or even the IT space, where you really want to say let's have a Black person, we have STEM systems, let's have them looking after your finances, that's where it is […]" ***(B00FM850B, p9-10).***

2. **Have not cracked the glass ceiling**

The majority of the Kenyan and South African managers acknowledge the glass ceiling and state they have not cracked the glass ceiling. The managers mention they have not cracked the glass ceiling based on their own experiences and understanding of the glass ceiling. The reasons why the managers state they have not cracked the glass ceiling are; first, a manager mentions the reason as to why she has not cracked the glass ceiling is because her performance is not yet there for her to be able to crack the glass ceiling ***(B00FM921B).*** Second, a manager mentions the reason why she has not cracked the glass ceiling is that she felt she was not ready and prepared to crack the glass ceiling ***(B00FM734B).*** The manager further mentions the only reason why she has not cracked the glass ceiling is that she is not technically, academically, and emotionally ready to crack it and that is why she is beneath the glass ceiling ***(B00FM734B).*** Third, one manager mentions the reason she has not been able to crack the glass ceiling is because of the double jeopardy in the banking sector ***(B00FM450B).*** She demonstrates how race and gender plays a role in the career advancement opportunities getting into Top Executive Leadership Positions (TELP) in the Kenyan and South African banking sector.

"No, I am still under the glass, I am still definitely under it, and the contributing factors for me personally, I think it would be both because I believe I can do it, and for me to even try to crack that glass ceiling, I must be ready for it, so I do not think that I technically, and academically, and emotionally ready to crack the glass, so for me it

is a push for me to get there, so that I can say this thing must be cracked, so I must not just be a face with words, I must be able to prove it that yes, I can be able to do it, because if I push, I can be able to crack it, but I am not ready and I will be setting myself up for failure, so it goes both ways for me to say, even if we have this conversation to say that women recognise us as women, and we are now recognised as Black women, but what do you have to say, ok, I can crack the glass ceiling, so for me it is a balance of not just where, the culture that we know, what history has taught us, but also by empowering yourself to say" ***(B00FM734B, p6).***

"I am stuck with the glass ceiling, I am so stuck, yoooh, hahaha, it's funny when you asked me for this interview that I was reflecting last week that I am in it, my head is against a serious glass ceiling, I am just not making progress at the moment, I am not making progress at all, I am in a job that is fulfilling, a job that excites me, however, it doesn't mean I want to do it for twenty years, for it's time for growth, but some reason I cannot manoeuvre out. I have been a Senior Manager now for how many years, like sixteen years now, and I am yet to get to the Executive Level and when I take the person now who I report to, the person is younger than me, I am going to be an ageist, she is White female, she doesn't have as much experience as I have and if they were to argue that she is a group BMTD73 Executive role, she does not come from a generalist BMTD73 function so she does not, so, you know that sometimes she will ask me things that are aaaahh, yayaya, like I do not understand, I must be honest, so, yeah, I am in a glass ceiling I must be honest I have not cracked it" ***(B00FM450B, p7).***

A manager mentions the reason she has not cracked the glass ceiling is that she is nowhere near the glass ceiling ***(B00FM435B).*** Two managers demonstrate the reason why they have not cracked the glass ceiling is that the glass ceiling is made of layers. This is illustrated where once you crack one layer, there is always another layer, therefore they are always on their toes to be able to crack the glass ceiling ***(B00FM115B)***. Two managers mention they have not cracked the glass ceiling, because of 'deal or no deal' where their family and work responsibilities conflicted. By the BAW first choosing family over their career is the reason they were beneath the glass ceiling as compared to people her age who have done better ***(B00FM300B; B00FM770)***. In addition to 'deal or no deal', one manager further mentions she has not cracked the glass ceiling because she has given up cracking the glass ceiling and by deciding what was more important between her health and family, or her career ***(B00FM200).*** Another manager mentions she has not cracked it because of sex segregation in the bank ***(B00FM650B).*** Sex segregation is known to impact the career advancement of BAW in that they are segregated into specific jobs which are less likely to get them into TELP in the banking sector (Bobbitt-Zeher, 2011). Interestingly, the last manager mentions she has not cracked the glass ceiling in relation to being in denial of the existence of the glass ceiling in the banking sector ***(B00FM920B)***.

"I think looking at my own ambition, my fights, my whatever I have achieved, right, I don't always look at myself as this woman who wants to take over the world and fight this with men, I am a mother first and I am a wife, so at my age thirty-eight obviously there are other people, you know who have done way better than I have, that I think looking at my life in a whole, I have done well, glass ceiling, I haven't cracked it because I still face challenges of moving upwards you know, so there, I haven't cracked it" ***(B00FM300B, p4-5).***

No, I do not think so, I think that I am one of the people that gave up before I could even reach the ceiling, as I said you go to that level and the time there, the going gets tough, you say, you know you decide what is more important my health and my family or this, so I think if I had broken that ceiling then maybe I would say, yeah, I haven't broken" ***(B00FM200B, p3).***

"To be honest, my job kind of puts me in a box, so I do not even think I have reached the ceiling, when I started, ok, I dint particularly like the job, but I did it well just because, you know you are been paid a salary so you have to do your job well, then I got a promotion, then the nature of the best, even reading is extra work, you just want to get home and sleep, so in my head I know I have not reached there, from what I know of myself, if I had another job I would have done much better, but where I landed you tend to stay and the years come and you wonder, 'hayi?' (what), ten years, like ten years, so that is the conversation I am having with myself right now, like what happened because the earlier years I moved very fast and this job is a new job, you don't move, 'unakahapo' (you stay put there), you became a specialist, and time has moved, I don't think I have cracked it" ***(B00FM650B, p5).***

"No, I do not think I have cracked it yet, I think I am still far away from reaching it if it does exist, so I haven't seen, I haven't felt that I have been held back or denied any opportunities thus far" ***(B00FM920B, p4).***

3. Have not cracked the glass ceiling – Work in progress

Negotiated resignation illustrates why some Kenyan and South African managers state they have not cracked the glass ceiling. According to Wrigley (2002), negotiated resignation is whereby women in the workplace develop strategies to help them, cop, by working towards cracking the glass ceiling. The Kenyan and South African managers mention they have not cracked the glass ceiling and are a work in progress. The research findings concur with Wrigley (2002) that the BAW managers develop strategies by adapting to fit in and having to work twice as hard to climb the career ladder in the banking sector. Though they acknowledge the challenges BAW managers face in the Kenyan and South African banking sector, they still believe they will be able to overcome and crack the glass ceiling. These strategies come attached with a price-regret for BAW to come to terms with their frustrations and disappointments in the banking sector (Wrigley, 2002). One such strategy is being able to negotiate to minimise the challenges BAW face so they will be able to work towards cracking the glass ceiling in the banking sector. By negotiating provides the managers with some satisfaction from being part of the bank, hence stating they have not cracked the glass ceiling and are a work in progress. Therefore, by adopting the negotiation resignation, the managers can place themselves as having not cracked the glass ceiling and are a work in progress.

"I think I am a work in progress, personally I think I am a work in progress, I think what I would say I am aware of my glass ceiling, I think I am aware of my glass ceiling, I am aware that I want both a family and I want my career so what I am doing to ensure both of them work and how am I getting this out in my workplace, for example, you know you can be aggressive about negotiating what you want, you want maybe flexible hours, working hours, you want time to express milk and give your baby and you want

maybe fitness facilities to sort of help you relax and it's just about negotiating, and working on my negotiations by negotiating skills to be able to just, just get what I want also just deliberate efforts, there are these networking opportunities for women, yeah, I make a deliberate to attend them, you know just to hear stories how ladies, what these ladies have gone through, these ladies who have made it, then also you know trainings, you know always attend trainings, you know taking risks, you know things which are male dominated, it's just about finding out what rocket science or technique about these and actually doing it, I think it's just about knowing that I have limitations, I have a glass ceiling and trying to see what I can do about it" ***(B00FM430B, p5).***

The second strategy for BAW from the Kenyan and South African banking sector is working twice as hard. According to Wrigley (2002), this strategy includes fitting into the organisation structure of the banking sector and working twice as hard as men to crack the glass ceiling. The managers acknowledge the existence of the glass ceiling and the only strategy that will enable them to crack the glass ceiling is to work twice as hard as men. As much as this strategy enables BAW to adapt to the organisation structure and the work environment, it does not disrupt the status quo in the Kenyan and South African banking sector. Therefore, by adopting the strategy of working twice as hard as men, the manager can place herself as having not cracked the glass ceiling and a work in progress to be able to help her crack the glass ceiling.

"Have I cracked it? honestly, no, I do not think so, in some ways, maybe, am I where I want to be, no, can I do better, probably? I work on it daily, cause if you put in twice as hard, you learn and keep reinventing yourself, I mean we cannot turn fifty when you are still Head of Departments, something needs to give, I do not think I have cracked it [..]" ***(B00FM694B, p7).***

The last strategy BAW adopt is the denial of the existence of the glass ceiling. According to Wrigley (2002), the denial strategy enables the managers not to acknowledge the negative discriminatory work environment and the glass ceiling. Therefore, some BAW managers carry the wounds of not getting into TELP and results in them looking only at the positives of the work environment. The denial of the glass ceiling is illustrated by the managers only focusing on the positives of working in the banking sector and not really about how they are being prevented from advancing their careers. The managers mention their banks have given them opportunities and the glass ceiling did not affect them. On the contrary, to their denial, at the end of their statements, the managers place themselves as a work in progress and hope to crack the glass ceiling one day.

"I think I am still a work in progress, I cannot say that someone has to put a glass ceiling, no one has put a glass ceiling, cause if it's an opportunity to advance myself in terms of my education, I have been given an opportunity, cause they even finance us and you are given a loan with no interest and then you just refund it back, so for me, I do not think, I can say that there is a glass ceiling that has been put over my head, yeah and I think, in my own ways and I just continue to work […] no, no, no, I am still, not exactly, I am still there, but I am on my way, I am on my way to the next level, yeah, I am not there yet, but I am on way, for real I still have many more years, so not yet there, not yet there" ***(B00FM180B, p6).***

"I think I am in the process of doing it, I have been fortunate that my career, I have not stagnated, and I hope that I would crack it one day" ***(B00FM414B, p4).***

4. **Have not cracked the glass ceiling – 'Comfort zone'**

The Kenyan and South African managers acknowledge the glass ceiling by stating they have not cracked the glass ceiling and placing themselves in the 'comfort zone'. The BAW intentionally and unintentionally limit or cut short themselves from advancing their careers in the Kenyan and South African banking sector. The BAW accept the obstacles that come with the glass ceiling since they do not want to challenge the status quo by accepting the way things are carried out in the banking sector. In this research, BAW place themselves as having not cracked the glass ceiling due to the 'comfort zone'. The reason for having not cracked the glass ceiling is that the 'comfort zone' provides BAW with a sense of mental security, familiarity and certainty arising from doing nothing out of the job description that makes them promotable in the bank. Due to the 'comfort zone', the BAW get comfortable with the pattern and routine of their current positions and did not see the need to pursue getting into Top Executive Leadership Positions (TELP).

"It is not that, ...(sighs)....... you end up not even going to the glass ceiling, so you end up working within the lines, you know, and trying to, or waiting for that moment to get ahead, so you know that the glass ceiling is there, but you rather not tempt it, or you rather not push the envelope, because pushing the envelope will make noise and rattle cages and things like those, so you kind of like play it safe, yeah, so you do not crack it, or you know it is there, but you do not attempt it" ***(B00FM333B, p5-6).***

Some BAW are aware of the workload, pressure and effort that came attached to getting into TELP in the banking sector. Being aware of what comes attached to cracking the glass ceiling, they psychologically switch off and settle in the 'comfort zone' which has fewer risks, anxiety and stress attached to it. By settling in the 'comfort zone', the BAW settle for positions that require less effort, have fewer risks and minimises the chances of discomfort (Desmond, 2017). With this reasoning, this is illustrated by BAW making peace with the fact that they have family responsibilities and stepping out of their job will affect their families, hence choose to stay in the 'comfort zone' to avoid the discomfort and balancing family and career advancement. The research findings expound Frazier (2005) and Wilson (2014) statement as to why BAW internationally stay in the 'comfort zone' and chose to spend more time with their families instead of putting in long hours that will get them into the TELP in the bank. As much as BAW would want to crack the glass ceiling, they know the workload and pressure that comes with TELP and know they will not be able to handle it. Therefore, in this research, some of the managers place themselves as having not cracked the glass ceiling reason being the 'comfort zone'.

"I do not think I have cracked the glass ceiling, I still have this, as I told you before, my employer is very lenient and they are many benefits that I enjoy from here, so, 'I tend to get comfortable where I am, as I don't work hard and try to grow as much as I would like to grow, I think I am kind of in a comfort zone [...] thing that contributes my being comfortable, because of that leniency, I tend to feel like right now I have very small kids, If I tend to feel like I need to be around, this lenient employer, when my kids are small, until they grow a bit bigger, then I can see what I can do with myself" ***(B00FM396B, p4).***

"So, I think what is important to distinguish is what are your career aspirations, so I don't have massive career aspirations to example seat at the highest level, so in other words let's call it an EXECO team, personally I do not have massive aspirations to be an EXECO member, and that for me influences how you see the glass ceiling, I do believe if I did, I would probably feel the glass ceiling effect a lot more, because remember it is about breaking through to get to that place, so, I do not want to speak on behalf of other people, but I want to qualify what I am going to say, cause I do think it makes a difference in terms of what is your career aspiration and where do you see yourself, whether you feel that you have cracked the glass ceiling or not, so because I am a specialist, and right now I am the head of the practise, if I think of it in its purest sense, maybe there is one other level that I will need to get to, but here nor there, but that is because I am a specialist, what for me from my perspective would be important for me to access is that as a specialist […]" ***(B00FM287B, p12).***

5. **Have not cracked the glass ceiling- Leaving banking**

Having worked in the banking sector, the Black African women (BAW) acknowledge the existence of the glass ceiling in the Kenyan and South African banking sector. This research finds some BAW managers who have not cracked the glass ceiling, have decided to leave the Kenyan and South African banking sector. The first reason and main reason for leaving banking is to start their own business. With this reasoning, the research findings concur with Baumgartner and Schneider (2010) that BAW managers are foregoing their ambitions of getting into Top Executive Leadership positions (TELP) to go pursue their own entrepreneurship opportunities. The research findings further concur with Kephart and Schumacher (2005), whereby some BAW managers demonstrate the organisation structure as the main reason as to why the glass ceiling is intact and is not changing any time soon. Therefore, the BAW managers place themselves as having not cracked the glass ceiling and leaving banking because of the organisation structure in the Kenyan and South African banking sector.

"I have not cracked the glass ceiling, and I felt that for many years, I feel like the minute I get there, there are so many changes as well that are affecting me to crack the glass ceiling […] I have wanted to crack it for so many times, I have come close to cracking it too many times and I am not getting there, and ......(signs)...... and I am even considering a change of work" ***(B00FM589B, p6).***

For some managers, since they are not able to crack the glass ceiling, the best alternative will be to avoid it, hence the second reason for leaving the banking sector. The glass ceiling creates a lot of frustrations and pressure for BAW which is too much for the managers to handle. As a result of these frustrations and pressure, the research findings agree with Kephart and Schumacher (2005) that the managers are avoiding the glass ceiling in the Kenyan and South African banking sector, and are opting out to start their own businesses. Therefore, the managers place themselves as having not cracked the glass ceiling and leaving banking to avoid the glass ceiling.

"I am not yet there, […] yeah, I sure would, even if it is not, not in this employment, in the organisation that I work in, then I would want to do it on my own, on my terms, engage in my business or any other venture that I decide to pursue" ***(B00FM720B, p4).***

"In my role, there is a Senior Specialist, a Senior management role, and I guess very few women in our bank make it to that level, but even very, very few make it beyond that, so I am just under, the ceiling, in my case personally I am not attached to it, I can say I don't have that ambition cause I came from a consulting background you know when I left the other bank, I ran my own consultancy before coming here, so I always say if the ceiling becomes suffocating I will go back and ran my own consultancy and I will be fine, and there is another challenge getting there because getting business as a Black woman, it is something else, so you cannot run away from this thing" ***(B00FM689B, p5).***

One manager mentions she is leaving banking because she is indeed tired and exhausted from the bank, while another manager mentions she left the banking sector because she got tired and exhausted. As this research has shown the reality of the glass ceiling in the Kenyan and South African banking sector, BAW continue to experience and face these barriers and obstacles in the workplace. Because of the barriers and obstacles, BAW constantly fight to crack the glass ceiling to get into TELP in the banking sector. As a result of this constant fighting, this research concurs with Kephart and Schumacher (2005) that the managers become tired and exhausted, thus are no longer willing to keep on fighting this battle of continuously trying to prove themselves in the bank to crack the glass ceiling. This is illustrated by the managers who state they got tired and could not keep up and, therefore one left while the other manager is leaving the banking sector. The research findings highlight why many capable and qualified BAW managers leave the Kenyan and South African banking sector because of frustrations and exhaustion of trying to crack the glass ceiling.

"I reached, I think the best I could for myself, for my level, if I did not go any further, say, I dint push myself any further I think I got to a certain extent, ... (sighs)...... 'I got tired' cause you would look at the department I was in, there was a lot of reshuffling coming up, the was a lot of restructuring that was going to come in, and aah, I realised, 'enough was enough', I needed a change, I needed to get out and try something else given the number of years I had worked, given my age, there was too much time to foot in, so for I had reached my best, my colleagues worked their same age, they were those who really wanted to go on and ended up taking more courses than they can be able to, cause again that got introduced, but you again attain certain courses levels and you can be able to ascend though the was still, where do you draw the lines, through experiences, or just the books that you put on the table, yeah for me I was ok, by the time I was leaving, I was like am done" ***(B00FM560B, p5).***

"They have tried, well maybe you are asking the wrong person like I told they killed my ambition, and you know Julius Malema was talking about land, I want a piece of land, I want to go farming now, I am tired of this rubbish now, anyways maybe you are asking the wrong person, but they have tried, yeah, I went to one of the things that they were launching the thing, they were launching women networking whatever rubbish, I felt that it was a lot of rubbish, I got a book as a gift, I got whatever, and I thought, eish, no, not my tea and I am not willing to be an able kiss up to people, so I was not going to do it, and I felt that those women didn't have much to offer me anyway, like what do you do when you are a token and we know you are, so, it was a waste of my time no,[...]" ***(B00FM555B, p11).***

As the glass ceiling in the Kenyan and South African banking sector is a reality, some managers are opting out to leave the banking sector. The reason why the managers are opting out to leave banking is because of 'deal or no deal'. Due to the work conflict of work-life and family life, this research agrees with Kephart and Schumacher (2005), as one manager mentions she is committing first to her family responsibilities to enable her to do her thing. By choosing to commit to their family first, they are leaving the banking sector to be able to balance both their work life and family life because they do not want to choose one over the other. Therefore, the manager places herself as having not cracked the glass ceiling and leaving banking because of 'deal or no deal'.

> *"......(silent)....... I think I have, I have and as I told you the barriers that are there right now, you know, look like they are a bit personal, it is not that I do not have the qualifications, I can grow to the next level, but I have gotten to the a level, maybe it is because my past, you know, I started as you know a very 'kawaida'(normal) officer, you know a field officer and then I have grown through the levels and on my way to the next level, I have moved quiet a lot, so, I have gotten to a level maybe it is because of my kids, now they are in their schools and now I wouldn't want to keep moving them up and down, so I think I have broken them, it is only that now at my personal level I feel like I have gotten to a level where maybe I am even thinking the next few years, I will leave formal employment and do my own personal things, so I am not now aiming at cracking it, if I could put it, it like in work wise I can say I have cracked it, but personally I still have a long way to go"* ***(B00FM298B, p4).***

Some managers place themselves as having not cracked the glass ceiling and leaving banking because they feel the bank does not value or recognise their contributions to the bank (Wrigley, 2002). When the managers feel their contributions are not being recognised and valued, they decided they are going to leave banking to go elsewhere where their contributions will be recognised and valued. Therefore, the managers place themselves as not having cracked the glass ceiling and leaving the banking sector because their contributions are not being recognised and valued in the bank.

> *"I will go back to just talking about what my success plans are, so success is based on some of the goals that I have set, my perception is where I have reached, I have to do a little more for me to go to the next level, so there is a ceiling that has been set that now I need to break, and I aware that I need to break it, and I am doing everything I can to break it, can I be able to break it within the bank, I think so, it will require a lot of work, and I am at a point in my life where I am thinking why can't I break this ceiling because I am good at what I do and give somebody value and get what I want, if I get it within the bank fantastic, if I do not get it I will have to step out and get value, give value to elsewhere"* ***(B00FM115B, p5).***

> *"I think there is something that we need to drive in our heads is that we just don't need anyone to assist, us we are capable of even going beyond that glass ceiling and there is no problem with resigning from an institution that does not recognise that, it doesn't recognise yourself worth, you can always move on and move on to the next person and the next employer because the way women should be given the opportunity to bring out their best, their best potential, so putting a glass ceiling into someone's career, I think that is not the way to go, I think lets be given that feel and go beyond,*

and if you feel that is has become a small, I mean you can always move on, you can always move on and so that at least you can be felt and you can bring out the best in you instead of just covering it up because someone has actually put that ceiling and slow your career, so no one should be able, no one should be able to determine your progress, no one should, we will only limit ourselves" ***(B00FM180B, p6).***

As much as there are more females than males in the Kenyan and South African banking sector, TELP in the banking sector is predominately male. The few BAW who makes it to TELP remain a minority and are often isolated (Wrigley, 2002). The banking sector being predominately private owned, follow their own rules even though there are government regulations, unlike the public sector which must oblige with the government regulations. It is easy for BAW to be able to crack the glass ceiling in the public sector as compared to the private sector and this is why one manager states that she is leaving the private banking sector to go to the public sector. This is because she has a higher chance of cracking the glass ceiling in the public sector as compared to the private sector. Therefore, the manager places herself as having not cracked the glass ceiling and leaving banking because she felt isolated and will be joining the public sector.

"I think I am about to crack it, because I am about to crack it, because one, I do not think I will do banking for long, I am going in the right direction because I want to work in the Public sector, now to work for the government, so I am about to crack it, I have not cracked it, but I know I am about to crack it [..]I cannot, I do not know, ...(sighs), I do not know, I do not think so, yeah, I do not think so, I do not think I can crack it in the banking sector, but, yeah I do not think so, yeah, it is still very, it is still very, the top is dominated by men, as much as you will find that seventy percent of women are in the banking sector, the top is very dominated by men, at one point they just reach somewhere and they are there, you know, yeah, very few women, how many female banking MDs are there in Kenya, I mean, I think they are two or three" ***(B00FM360B, p6).***

One manager place herself as having not cracked the glass ceiling and is leaving banking because she is not taken seriously in the bank (Wrigley, 2002). The manager demonstrates she acknowledges the gendered system in the banking sector in which results in BAW not being taken seriously and being devalued with their skills and capabilities. This is a result of gender discrimination against BAW in the banking sector that is making them leave the banking sector. With this reasoning, the devaluing of the BAW in the banking sector hinders their chances at getting into TELP in which the manager acknowledges, thus opting to leave the banking sector. Therefore, the manager places herself as having not cracked the glass ceiling and is leaving because she is not being taken seriously and wants to add value elsewhere.

"Not in the bank, but I have cracked my own glass ceiling personal glass ceiling because I have got my own objective about life. You see the thing is for any corporation for that matter, I do not believe that an environment should not define you, you should have your own personal objectives and the environment will either enable you to fulfil them or not, so for example, the fact that I am studying now is because I know I am not going to be in the banking sector for much. In fact, as soon as done studying I am gonna be looking how else to add meaning to life out there because that is my personal objective, but in terms of the bank itself when you say glass ceiling that is within the

> *bank, NO. I don't think I have cracked it, and, could I crack it? I am not sure I could […]"* ***(B00FM117B, p5).***

The 'think manager, think male' mentality has and continue to play a role in the Kenyan and South African banking sector. The 'think manager, think male' comes from gender discrimination in which gender is used as a criterion for making a decision of employment that include promotions (Bell et al., 2002; Isaac et al., 2012). With this reasoning, one manager mentions the gendered system in which men are more valuable and more promotable into TELP in the banking sector. Further, the gendered hierarchical structure contributes to the manager not being able to crack the glass ceiling, hence deciding to leave the banking sector. Therefore, the manager places herself as not having cracked the glass ceiling and leaving the banking sector because of the gendered hierarchical structure in the banking sector.

> *"I think I am about to crack it, because I am about to crack it, because one, I don't think I will do banking for long, I am going in the right direction because I want to work in the Public sector, now to work for the government, so I am about to crack it, I have not cracked it, but I know I am about to crack it [..]I cannot, I do not know,......(sighs), I do not know, I do not think so, yeah, I do not think so, I do not think I can crack it in the banking sector, but, yeah I don't think so, yeah, it is still very, it is still very, the top is dominated by men, as much as you will find that seventy percent of women are in the banking sector, the top is very dominated by men, at one point they just reach somewhere and they are there, you know, yeah, very few women, how many female banking MDs are there in Kenya, I mean, I think they are two or three"* ***(B00FM360B, p6).***

6. Do not want to crack the glass ceiling

This research finds some managers intentionally do not want to crack the glass ceiling, hence placing themselves as not wanting to crack the glass ceiling. The managers mention various reasons as to why they do not want to crack the glass ceiling. The research findings concur with Kephart and Schumacher (2005) that the managers intentionally choose not to get promotions to crack the ceiling because of all the stress involved with the additional responsibility. The first manager mentions she does not want to crack the glass ceiling because of 'deal or no deal'. The manager agrees with Baumgartner and Schneider (2010) by acknowledging the importance of her family life over her career and wishes they would not overlap; hence she is not eager to get into pursuing Top Executive Leadership Positions (TELP) in the banking sector. The manager is aware of the responsibilities and impact of pursuing a TELP will have, thus decides to be content with the situation at the bank and not try to crack the glass ceiling. Therefore, this manager places herself as not wanting to crack the glass ceiling to avoid the work-life conflict by choosing her family life over her career. This research confirms Frazier (2005) and Wilson (2014), that Black African women (BAW) are intentionally choosing not to crack the glass ceiling so as they can spend more time with the families and are not willing to put in long hours to get into the Executive Suite.

> *"I do not know, unfortunately, I don't think, I don't know, let me tell you no, let me tell you if there is any organisation today in Kenya that will allow me to .... (sighs)...... work reasonable hours, and at the same time be available, I mean, for example,*

*banking sector, I don't know of any bank that has flexi-hours, its nine to five, nine to five […] so at this point in my life, no, I am content with, it is an interesting thing that I say these days, I am content with even stepping down a bit to be able to have more time for my family, cause I can live with not having grown, I think I don't know what I would say when I am sixty, but right now I think I can live with myself not being the President, the CEO, or the Head of a Company, I don't think I will be able to live with myself if my children don't know me or my children make decisions which, I wasn't available to help them process those decisions, and so, they made funny decisions cause I wasn't available, or they acted out of anger, you know tried to get my attention so they do funny things to get mums attention, I don't want to be the mummy who was always buying expensive gifts" **(B00FM770B, p6-7).***

Some BAW managers consciously or subconsciously view Senior management as a bad place for women, thus dissociate themselves and construct TELP as a bad place for BAW (Marvin, 2008). Furthermore, the 'superwoman status' needed to function in the perceived male culture and management style requires BAW to lose a little of who they are in the predominately male organisation structure in the bank. One manager intentionally does not want to crack the glass ceiling because of the perception of TELP as a bad place for BAW. The manager can legitimise why she does not want to crack the glass ceiling even if she is paid enough money to crack it. Therefore, the manager places herself as not wanting to crack the glass ceiling because above the glass ceiling is a bad place that she would not wish to be in.

*"[…] I am not sure I even want to but let's say observing some of the African women who could say they have cracked it, I don't think I will ever be paid enough money to be in that lonely loan someplace like it's a place I do not even wish and I am not criticising them because maybe that is their personal objective and they have arrived where they wanted to be great stuff, but it's not for me. So, it takes a lot of courage and I think losing who you are a bit to crack the glass ceiling, because it is of such a nature, to maintain being on the other side, they are things about yourself that you have to change to look like what is expected of you and show challenge too much cause you hear you are now part of the inner group why are you still making so much noise about reforms you know and you are comfortable financially wise why are you so, it's that type of thing that, so I have not and I do not think I want **(B00FM117B, p5).***

In addition, to TELP being a bad place for BAW, women still are not recognised, men still get more opportunities, the gender inequality still exists in terms of salary, requires more commitment and higher levels of motivation. When BAW realise above the glass ceiling is not all that it seems to be, consequently, they do not have passion and the desire to crack the glass ceiling (Baumgartner and Schneider, 2010; Wrigley, 2002). With this reasoning, the manager intentionally places herself as not wanting to crack the glass ceiling because it is not worth it.

*"Maybe out of this, to say it is not worth it because life becomes a living hell, you are drained, I guess being forty-five I want more peace and quality of life more than any other thing, yes, it is very important, yeah, I have seen it all, I am a coach as well, so I coach a lot of people who are experiencing things like that and I will be like phew, ok, that is not for the faint-hearted**" (B00FM689B, p5).***

The strategy of being like one of the boys for BAW to crack the glass ceiling has a price attached to it. Due to this strategy, BAW have often internalised masculine requirements for TELP and being more men like (Maier, 1999), hence are conditioned to become more like men if they are to advance their careers. As a result, BAW are required to give up who they are to be able to crack the glass ceiling and fit in the "boys' club" in which one manager is not willing to give up. With this reasoning, BAW cannot win with this strategy because they are faced with the contradictions of being feminine and at the same time masculine. The fourth manager mentions the reason why she does not want to crack the glass ceiling is that she did not want to change as a woman to be more man-like. This strategy of being one of the boys becomes exhausting as women are not men, thus making women not seek promotions or pursuing TELP in the banking sector. Therefore, the manager places herself as not wanting to crack the glass ceiling because she does not want to lose her identity of being a woman to change to be a man like to advance her career.

> *"I told you I killed my ambition, no, no, no, I am not really interested, yeah, it is too, much out of me and if I have to crack it, I have to turn into a man and play their game which I am not willing to"* ***(B00FM555B, p12).***

To conclude the fourth research objective, this research finds thirty-three of the Black African women managers who were interviewed have not cracked the glass ceiling which paints the picture as to why Black African women are not able to crack the glass ceiling. Further, twelve managers mention they have not cracked the glass ceiling, five managers mention they have not cracked the glass ceiling and are a work in progress. Three managers mention they have not cracked the glass ceiling and are in the comfort zone, eight managers have not cracked the glass ceiling and are leaving the banking sector and finally, four managers intentionally do not want to crack the glass ceiling. The remaining eight of the Black African women managers interviewed who have cracked the glass ceiling are unconsciously in denial of the existence of the glass ceiling in the Kenyan and South Africa banking sector. They give the reasons as of working hard, by chance, no gender obstacle, performance, but contradicting themselves by saying they have cracked the first layer. One states there is no glass ceiling because her field which is predominantly female, but not acknowledging the field is stereotypically reserved for women in the bank, clearly indicating the glass ceiling is very much in existence in the banking sector. In conclusion, the glass ceiling is very much present in the Kenyan and South African banking sector, and as long as both men and women deny the existence of Black African women will remain a minority in Top Executive Leadership position in the Kenyan and South African banking sector.

5.5. Recommendations to stakeholders as to how they can overcome and help crack the glass ceiling.

In this section, the final research objective is addressed by highlighting recommendations to the stakeholders in the Kenyan and South African banking sector. This research recommends the following recommendations in ***Table 7*** to the stakeholder to help Black African women be able to crack the glass ceiling in the Kenyan and South African banking sector.

Table 8: Recommendations to stakeholders

	Recommendations
1	Organisation structure
2	Change of mindset
3	Equal opportunity
4	'Deal or no deal'
5	Deliberate and intentional efforts towards cracking the glass ceiling
6	Involve men in the conversation

5.5.1. Organisation structure

The first recommendation to the stakeholders is in relation to the organisation structure in the Kenyan and South African banking sector. As the organisation structure is the main culprit and the skeleton of the glass ceiling, the banking sector needs to dismantle this current old organisation structure if the glass ceiling is to crack. The organisation structure lays the foundation for discrimination, sexual harassment, gender inequality through the organisation culture of the bank in which determines how the day-to-day business will run. In addition, the organisation structure lays the foundation for gender stereotype and reaffirms the "boys' club" in the Kenyan and South African banking sector. If no one questions the organisation structure of the Kenyan and South Africa banking sector, all efforts are just but a waste of time. The organisation structure must be re-examined if the glass ceiling is to be cracked by Black African women in the Kenyan and South African women. It should be noted that as the current organisation structure remains unexamined, Black African women will continue to go round in circles hoping to crack the glass ceiling by thinking they have to work twice as hard as men.

> *"[…] We need to fix the environment first because without an environment that is conducive to people developing, to people staying on for those opportunities nothing is going to be achieved, we have seen people in this environment coming and going, why? It is not because they are looking for more pay, it is not because they feel like job hopping, it is because the environment is not conducive to them developing, so we can do whatever we do, but we just need to fix the culture and fix the mindsets, remember, who are the decision makers, the decision makers are still the old people who have that mindset that they had, that they grew up with, I always say that it's probably our children and our children's' children that are going to be left with better leadership because they will not have the baggage that we all have, we seating here, I mean you don't have probably, but I have got a lot of baggage, but I try and put it on*

the side, but how many of us do that, so I think the is a lot that's happened that is why I gave what I gave just now, we have a lot of CFOs within this business getting somewhere, I think BSAB45 as it is we seeing even in the EXECO how changes have been made there, we just say what you say we have to find a way of sustaining it" ***(B00FM850B, p9-10).***

The denial of the glass ceiling is stating things will get better and spotlighting the few Black African women who have been able to crack the glass ceiling, but at the same time denying the inevitability of the historical organisation structure of oppression in the banking sector. The managers also mention if the current structure remains, Black African women will remain a minority in the Kenyan and South African banking sector. A way to start examining the structure will be through auditing appointments and promotions made which will identify the pattern of appointments based on race, ethnicity or gender and facilitate a platform for equality in the banking sector. Auditing appointments and promotions help in putting an end to the "boys' club" which ensures men dominate in the Top Executive leadership positions in the Kenyan and South African banking sector. The auditing will also help to monitor the cases of sexual harassment in the banking sector. This research recommends to the stakeholders that if they are to help crack the glass ceiling for Black African women, they must re-examine the organisation structure of the Kenyan and South African banking sector and change the way of doing things.

"Absolutely, it is outmoded ways of thinking that prevent, like that thinking that says in our day we had to prove ourselves, you know, we did not just get high positions, we worked hard and climb the ladder, you know, but in reality, you see instances where some people do not work to climb any ladder especially men as a group, but, they don't particularly sweat that hard to climb the ladder because, you know, it's easy to put them there and it is true it will be the failure of the bank not to say men are dander heads and they can't make things successful but the reality is there is a whole lot of untapped opportunity and untapped potentials caused by the fact that the banking sector is not advancing and is not changing in ways that are conducive for a large part and that is women especially African women to contribute. It's not changing to allow that, it's pretty much rigid, it's still what it is and the approach is to fit yourselves to how we expect you to be in a structure to be, it's not an open mindset of we want to make the sector as comfortable for anyone and another, and I mean they are definitely exclusionist and kind of practises that will make you feel excluded, they will make you feel excluded and they will make you feel that ok, I have no place here as an African woman […]" ***(B00FM117B, p5-6).***

In addition to the organisation structure, this research recommends the Kenyan and South African banking sector stakeholders need to eradicate all forms of discrimination such as gender, performance and pregnancy, and prejudices against Black African women. This can only be done by confronting and dismantling the organisation structure of the banking sector and by reforming the banking sector that has constructed the social meaning of gender and leadership. Employers need to be aware of the obligations they have towards their employees by implementing better policies that will help in reducing discrimination against Black African women in the Kenyan and South African banking sector. This research finds most managers in the Kenyan and South African banking sector are aware and at the same time unaware of the various forms of discrimination. With this in mind, this research recommends all supervisors and managers be provided regular training on the different forms of discrimination like gender, performance and pregnancy discrimination based on one's gender, race or ethnicity in the Kenyan and South African banking sector. There is a need for consistent and continuous training on discrimination; and strong reinforcement of policies and practices that condone discrimination in the banking sector. This research suggests that unless the Kenyan and South African stakeholders in the banking sector confront and dismantle the organisation structure of the bank, Black African women will continue to experience disadvantages and discrimination based on the gender is female, or even deeper their reproductive difference of being pregnant.

5.5.2. Change of mindset

The second recommendation to the stakeholders is regarding changing the mindset of leadership in the Kenyan and South African banking sector. This research recommends the stakeholders need to change the mindset of 'think manager, think male' in the banking sector, in which Black African women are devalued and seen as unfit for Top Executive leadership positions based on their race and gender. This mindset that leadership is equal to White masculinity needs to change as it maintains the "boys' club". The 'think manager, think male' mentality is what helps in maintaining the "boys' club" in the banking sector. Therefore, to change the mindsets of leadership in the Kenyan and South African banking sector, Black African women need to be acknowledged for their contributions and what they bring to the bank. With this mentality of 'think manager, think male', it will always be an obstacle preventing Black African women from getting into Top Executive leadership positions in the Kenyan and South African banking sector. Even if Black African women make it to Top Executive positions, they will still face the obstacle of their ability to lead being questioned not only by male counterparts but their subordinates. Unless the people in the Kenyan and South African banking sector are willing to change the mindset of leadership, that is when Black African women will be able to crack the glass ceiling. As for now, if the mindset of leadership being 'think manager, think male' does not change, Black Africa women will always remain a minority in Top Executive leadership positions. Therefore, this research recommends the Kenyan and South African stakeholders in the banking sector if they are going to help Black Africa crack the glass ceiling, they will have to change the mindset of leadership.

> *"I think if leadership can take the same chance that they take with other racial groups they will increase the numbers, yeah it's because I don't think that anyone is ever 100% ready for a role that they are moving into, they may be 80% ready cause of the qualifications and experiences but they are other variables at play that you know, that are unknown, you know, but it is easier, my observation is that it is easier to take that chance on someone who is not an African female than it is for an Africa woman. So just the mindset shift that I can take a chance on this person as much as I can take on another person. In this environment, they call it unconscious biases, but I do not even think it's unconscious, I think it's very conscious, you know, so that is the major thing that needs to change otherwise, are they qualified African women out there, absolutely the is enough trust me, taking a chance to mentor them make a contribution and possessions and all those things that are taken on other racial groups"* ***(B00FM117B, p5).***

> *"Firstly, we need to make courageous decisions when it comes to women. The is a story of the CEO of Discovery, I am forgetting his name, when he was appointed as*

CEO of Discovery, I think he was twenty-six years, the Board there can't remember who was the chairperson of the Board, took a risk on him and made a courageous decision to appoint a twenty-six-year-old, the decision could have made them fall back on their faces but they believed, right, one can argue that he was bright, he an Actuary, but why are we not having that courage to support Black women, why is it easy when it is a White man for us to be able to be courageous to make those decisions, yeah [...]" ***(B00FM450B, p8-9).***

5.5.3. Equal opportunity

The third recommendation to the stakeholders in the Kenyan and South African banking sector is concerning equal opportunities. This research finds that Black African women managers are qualified, if not more than qualified, have the necessary skills and competencies required to advance their career, it is just that they are not given equal opportunities as compared to their male colleagues in the Kenyan and South African banking sector. This has contributed to gender inequality in the banking sector when it comes to getting opportunities. This research finds it is not just the men who contribute to gender inequality, but also the Black African women themselves also contribute to the gender inequality as a result of the few opportunities given to them. In addition, not only should equal opportunities be given between men and women, but also between different races and ethnic groups in the banking sector. As a result, this research finds that certain race and ethnic groups are favoured irrespective of their gender as compared to others when it comes to getting opportunities to advance their careers. With this reasoning, the managers mention it should not be about gender, it should be who is best qualified for the job. This research recommends that unless men see Black African women as equals and contributors to the banking sector and not competitors for management positions, they will always experience gender inequality. Further, this research recommends to the stakeholders in the Kenyan and South African banking sectors to push for an organisational culture in which equal opportunities are given to everyone irrespective of their race, ethnicity or gender, but on their merits. Therefore, this research recommends the Kenyan and South African banking sector to provide equal opportunities not based on race, ethnicity or gender, but instead based on qualifications because Black African women managers are capable or if not more than capable of leadership in the banking sector if given the opportunity.

"Why should we, we should not have to work twice as hard, that is why I am saying I want opportunities, if there is an opportunity, I want my qualification and whatever I can bring to the table to speak for me, yeah, I know it has been like that for, I don't even know why, it is hard, maybe because men are more dominant for some reason, but for me, I shouldn't have to go all that, if I have the same qualification, if I have proven skills, I should get it just because I deserve ***(B00FM650B, p5).***

In addition to equal opportunities, the managers demonstrate they do not want to be handed down or given positions just because of their gender. This research finds that Black African women managers in the Kenyan and South African banking sector are more than capable handle Top Executive leadership positions if given the opportunity. With this reasoning, they are against handing down position just because they were women. They emphasised all they want is equal opportunities as men and a chance to prove to themselves that they capable of handling Top Executive leadership positions in the Kenyan and South African banking sector. Furthermore, this confirms indeed Black African women indubitably want equal opportunities when it comes to getting promotions. Notably, equality is an empty promise if it's not based on the critical analysis of both physical and social obstacles that Black African women experience in the banking sector, thus this research recommends the need to provide equal opportunities in the Kenyan and South African banking sector.

> *"Ok, to be honest as much as I am a woman, I do not think only talented women, it should be talented everybody, we are both men and women in the bank, 'I don't want to be given, only, I want to be given the same opportunities, but I want to fight for them, 'I don't want to be given something just because I am in a skirt, it will feel like it won't have the same glory or a sense of achievement, I want to get there because I beat a man and maybe the other way round, so I do not necessarily think so, I think it is for everybody. I think I should be fair to the men because the same way they are not talented men, they are talented men also, we should all get the same opportunities"* ***(B00FM650B, p4-5).***

> *"On the other hand, I do not think the idea should be to increase the number of women in leadership positions rather give an equal opportunity to women to apply for those positions, women should also not be handed over positions or have reserved positions, we should all just fight for them on an equal playing field. If as a result, the number of women in top leadership positions increases then great"* ***(B00FM550B, p4).***

> *"I think we need to be given equal opportunities as the men, so that we can be able to improve ourselves and not our workplace, and I don't mean being handed positions', 'just because, yeah, the weaker sex', but because we have the qualifications and the look at us as individuals, but not particular sex that we are and by so doing, I think allowing us to just defend ourselves and prove our worth, yeah, I think that they should be able to make women even at least advance in their careers, even in the banking industry giving them an equal opportunity as you are giving the males"* ***(B00FM180B, p5).***

5.5.4. 'Deal or no deal'

The fourth recommendation to the Kenyan and South African stakeholders in the banking sector is concerning 'deal or no deal'. This research finds Black African women, especially in Kenya have a difficult time when it comes to work-life conflict as many are put in the position where they have to choose between their career or their family. Furthermore, when they start having families, the banks are not accommodating them and mindful of their needs when it comes to balancing both work and family responsibilities. This research finds Black African women have no control over their work arrangements that include flexible working arrangements in which increases their burden of balancing both family and work responsibilities that affects their career advancement by choosing not to pursue Top Executive leadership positions in the banking sector. This explains why many Black African women find themselves in a position of choosing between their family and their career in the Kenyan and South African banking sector. Therefore, this research recommends the stakeholders in the Kenyan and South African banking sector to make it easier for Black African women to comfortably balance both family and work responsibilities to reduce work-life conflict and help increase their commitment to the bank and crack the glass ceiling.

Further, this research recommends the Kenyan and South African stakeholders in the banking sector must make reasonable adaptations to accommodate the Black African women managers so they can be able to perform both the family responsibilities and their work responsibilities. As long as Black African women find themselves in a position of choosing between their career and family, they will always pick their family over their career unless the Kenyan and South African banking sector is willing to accommodate them and to give them control over their work arrangement.

> *"I think the thing that you need to understand that women have a lot more on their plates, right, they should allow, this is also something that I heard somewhere and ofrem that young women because around the ages of thirty that is when they start building their homes or whatever it is, but at onrem as well, that is when they start to come back to the, they must allow, that time to say, ok it is not like she is going to die when she goes on maternity leave or her kids are small, but you have got to give that support that this person you know, it is raising something else, yeah could be raising little presidents here, you know, so, it's that and I think that is the biggest thing that they do and flexibility and I think, I am not saying flexibility should not be exercised for men, but for women at a certain age, you know when you are fifteen or twenty three everybody is just working, you know, but as soon as you start having a family and that's why the is no women in senior leadership because that is the age that we get excluded because, you know, so I think if the banking sector realises that a woman's role is not just in the office, of what is, what is expected of us at home, so the support that we need in those, I don't know, years between thirty and forty, whatever it is depending, some women choose to have children later, but whenever a woman has thirty eight the flexibility that is needed"* ***(B00FM300B, p5).***

> *"It is inviting women to dance not just to invite them to the party, so they are lots of practises that needs to be done away with to be more accommodating to women, for instance at our bank we have got an issue of burnout and the pressure is on, we are a very competitive bank and we passionate at what we do, we tend of over extend ourselves, and the pressure is even more for women because they have got families at home, so the pressure is at work, it is at home and it really becomes too much, so really ensuring that we have a support and system for women, I think that will help ease the pressure so that even young ones aspire to get there because we have had an instance where young talented women were saying, no, no, no, no, no, no, no, you are ok at just been at a managerial level you don't want to go further because there is just too much pressure, I am still raising a young family, I just cannot stand, you know work just taking over all of my life, but the right support systems, you know structures I think will make people more*

5.5.5. Deliberate and intentional efforts towards cracking the glass ceiling

The fifth recommendation to the stakeholder in the Kenyan and South African banking sector is regarding being deliberate and intentional towards cracking the glass ceiling. Black African women cannot be able to crack the glass ceiling if the bank is not fully committed to helping in cracking the glass ceiling. The Kenyan and South African banking sector must be fully committed to cracking the glass ceiling for Black African women by ensuring the policies in place are fully implemented and those who do not adhere to them are held accountable and disciplinary action follows. This will help to reduce the cases of sexual harassment and discrimination in the Kenyan and South African banking sector. By being fully committed, the banking sector will have deliberate and intentional strategies in place to help crack the glass ceiling and increase the number of Black African women in the Kenyan and South African banking sector. The Kenyan and South African banking sector has to be very deliberate and intentional when it comes to hiring and promotions that will represent the diversity by race, ethnicity, and gender in the bank. This is achieved through consistently carrying out annual overall auditing of the bank operations, especially the HR auditing of appointments and promotions. These audits should not just be carried out as a routine but should be carried out to examine and identify patterns of discrimination, inequality, favouritism and sexual harassment, to reduce them by deliberately implementing the recommendations to crack the glass ceiling.

> *"I think it has to be deliberate by the management, it just has to be deliberate and say ok, you know what let's just start certain programmes for women, lets reserve certain positions for women, lets, say a certain percentage of let's say EXECO like Executive committee has a certain number of women, it just has to be deliberate, but most also maybe just have the leadership programs to just to encourage women and empower them so that when those positions come up, they know, and so more and more can apply, or you know to compete with them for the same positions as men"* ***(B00FM921B, p4).***

> *"...........(sighs).........., it needs to be deliberate intervention at certain transition points, right by understanding that, yes the opportunities, as I said that every time, we grow higher, it's like the opportunities are either half door or even less, so that means that if you are two at this level, then you are either going to be two or one at the next level, right, so that is what I saw. So, then how do you then keep positioning ladies to keep growing or at least keep watching it deliberately, so that when we are transitioning from one grade to another, whenever we identify potential and when succession planning, probably planning in that area, but I have seen and it is demonstrated, ladies here who demonstrate potential for the business are supported and they have grown, yes, they have been deliberately interventions held and they have been successful and people have been confirmed into a promotion based on deliberate interventions, so just being deliberate about that, so it is not seeking out a girl child to growing up, but it is you having seen something of value to the business, we will give you that extra support, we give you that extra opportunity, extra assignments, extra training, the coaching and stuff like that"* ***(B00FM840B, p5).***

For the Kenyan and South African banking sector to increase the number of Black African women in Top Executive leadership positions, banks need to do more than just spotlight the few who have made it and also stop the appointment of tokens into positions of power. In addition, for transformation regarding race and ethnicity to take place in the Kenyan and South African banking sector, there have to be deliberate and intentional efforts by the bank when it comes to diversity management or else it is just but a waste of time. It is impossible to crack the glass ceiling if the bank itself is not deliberate and intentional in cracking it. Therefore, this research recommends the stakeholders in the Kenyan and South African banking sector need to be deliberate and intentional in their efforts in cracking the glass ceiling.

5.5.6. Involve men in the conversation

The last recommendation to the Kenyan and South African stakeholder in the banking sector would be to involve men in the conversation. For long or forever, all the efforts to help Black African women crack the glass ceiling have been directed towards women themselves. As much as Black African women are advancing at a slow pace, more needs to be done. If doing the same thing repeatedly by focusing only on training and empowering Black African women is not yielding much fruit, while the men remain the same, then a new approach is needed. Black African women in the Kenyan and South African banking sector have carried the burden alone for a long time in the name of getting into Top Executive leadership positions with limited success. It is about time men are involved in the conversation regarding gender discrimination, gender inequality and the glass ceiling. Therefore, this research recommends the Kenyan and South African stakeholders in the banking sector get men involved in helping in cracking the glass ceiling. Further, this research recommends men in the Kenyan and South Africa banking sector also need to be empowered through training to understanding the glass ceiling and how they can help crack it. If Black African women continue to fight the fight alone, they will remain a minority in Top Executive leadership positions in the Kenyan and South African banking sector. Until men are involved in the conversation with Black African women in the fight to crack the glass ceiling, then that is when much progress will be made moving forward.

> *"[…] we have debated this in our space that yes sometimes there is room to have female-directed initiatives because there are things that we can talk in that space, but at the same time it is a challenge when you try and fix a group outside of its normative sitting, 'so I also think it is important to also have developed this side too, you know, men also need to have conversations by themselves on how to unlock their mindset to these things, and also have conversations together on how they can create a space for one another, what I often feel is that it is swayed more times this way if they are women development programmes, but what is the development on this other side to have to deal and challenge the mindset and behaviours', so, that for me those are some of the challenges and I think as organisations we need to look at and here we have those debates as well, so there are women development programmes well and good […]"* ***(B00FM287B, p7-9).***

> *"No I think whoever has got the power to do this, how can I say this, a lot of programmes are designed for women to go and you know this is how, you know all these programmes that I go for, but they are teaching us stuff that we kind of know and we will never move forward if the men are also not taught to deal with this powerful force of women because we are the ones taken to this board rooms and have these girl talks, girl affirmation what, this men carrying on working, we have to come back and find them, they need to go to be, to go male, like serious male whatever is it to go and get like, you know, because they are just carrying on with their male ways while we go on this for a whole day, you missed out, they need to go and learn how to treat a woman, so until that happens we are fighting a losing battle […]"* ***(B00FM300B, p6).***

> *"[…] In another different case again just last week, I was in a meeting and my Black African female colleague was doing a presentation and my boss who is Afrikaans said in front of everyone in the middle of the presentation during the meeting that she was*

looking good. I was shocked that he said it in front of everybody in the meeting during the presentation and I was in my mind thinking what does how she looks like have to do with the presentation. I told my boss in the meeting that we are not discussing this and to proceed with the meeting and the meeting proceeded after. These are the things that I am saying need to change. If we are going to change, we need to educate and create awareness from the grounds level on gender equality and discrimination. This not just to African Black men but also Afrikaans men as well. Men need to be involved in this discussion on gender equality because it has been proven that women alone cannot bring gender equality and it is high time that men are included in this discussion or we are just wasting time and going around in circles" ***(B00FM200B, p4-5).***

"[…]if that understanding is put in place if that understanding is brought to the attention of the males, I always joke and tell them that how you look at your daughter is how you should look at another woman if you think your daughter is different from another woman, no, they will go through the same, same things that you are putting me through, and you see the males actually step back and say, actually what I do is that I tell them, hope you don't have a daughter, the way you have treated me, hope you don't have a daughter, hope you don't have a mother, and hope you don't have a sister, and hope you don't have a wife, yes because whatever you doing is what they are going through wherever they are, that makes a difference then they step back" ***(B00FM115B, p6-7).***

To summarise, this research is recommending six recommendations to the stakeholders in the Kenyan and South African banking sector. These research recommendations are regarding changing of the organisation structure, changing the mindset of leadership in the banking sector, providing equal opportunities in the banking sector for all, reducing the burden of deal or no deal on Black African women in the banking sector, making deliberate and intentional efforts by the banking sector towards cracking the glass ceiling and finally involving men in the conversation to crack the glass ceiling. As long as the business remains business as usual in the Kenyan and South African banking sector, nothing will change, until the stakeholders become fully committed to change in addition to being very deliberate and intentional in cracking the glass ceiling for Black African women, then is when the change will happen.

5.6. Conclusion of discussion data interpretation and discussion of results

The primary research objective is addressed by providing an understanding of the concepts of race, ethnicity in Kenya and South Africa. It provides an understanding of the intersectionality of the relationships between the concepts of race, ethnicity, and gender by illustrating the role they play and impact on the career advancement of Black African women in the Kenyan and South African banking sector. The second research objective is addressed by highlighting the obstacles Black African women still encounter in the Kenyan and South African banking sector. The obstacles are defined to provide an understanding of the obstacles Black African women managers experience that prevents them from cracking the glass ceiling. The third research objective is addressed by analysing the diversity of the Black African women who participated in the research concerning their race and ethnicity. The fourth research objective is addressed by first providing an understanding of the glass ceiling if it was a reality or a myth. Furthermore, it addresses the research objective by ranking the Black African women managers on the glass ceiling scale to identify the reasons as to why some have been able to crack the glass ceiling, while others have not cracked the glass ceiling. The last research objective is addressed by providing recommendations to the stakeholders in the Kenyan and South African banking sector in which will help Black African women advance their career and crack the glass ceiling. In conclusion, a framework for understanding the intersectionality of race, ethnicity and gender; and the glass ceiling of Black African women in the Kenyan and South African banking sector is illustrated in ***Figure 12***.

The glass ceiling

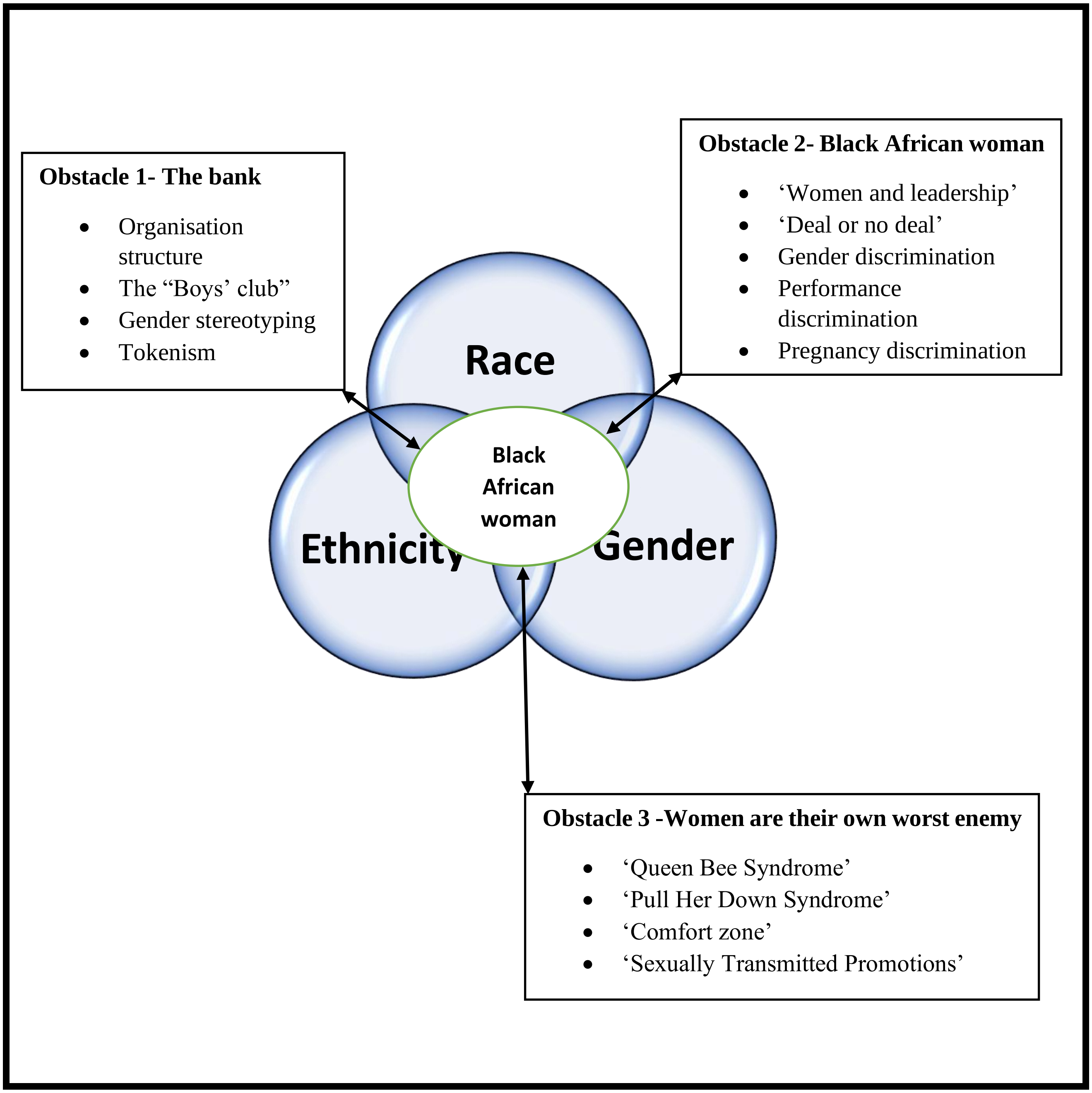


Figure 12: The Glass ceiling framework in the Kenyan and South African banking sector

Chapter six: Conclusion and implications

This chapter outlines the research which includes the summary of results, how this research contributes to knowledge that includes empirical contributions, theoretical contributions, and practical contributions. Further, the implications and recommendations for future research are based on the findings from the research, hence concluding the research.

6.1. Summary of the results

This section summarises the result obtained from this research. The summary of the results follows the format of the research objectives which this research intended to address. The research objectives are addressed as follows:

6.1.1. To understand the intersectionality of race, ethnicity, and career advancement for women in the Kenyan and South African banking sector.

This research began by providing an understanding of race and ethnicity by the Black African women managers to facilitate the understanding of intersectionality in the Kenyan and South African banking sector. The Black African women understood intersectionality as the multiple jeopardies which is the relationship between race, ethnicity, and gender in which work together in creating privileges and oppression that play a role in the career advancement in the Kenyan and South African banking sector. The intersectionality of race, ethnicity, and gender in the Kenyan and South African banking sector influences both the Kenyan and South African Black African women managers' work experiences. The research findings indicate the intersectionality manifests in two forms; race and gender, and race, ethnicity, and gender in the Kenyan and South African banking sector based on the Black African women managers who participated in this research (see chapter 5, section 5.1). It should be noted that Black African women experience the intersectionality of race, ethnicity, and gender differently, for instance, the intersectionality of race and gender is strongest in the South African banking sector as compared to the Kenyan banking sector. Ethnicity is stronger in the Kenyan banking sector than in the South African banking sector. While race is an issue in both the Kenyan and South African banking sectors. Importantly, the intersectionality highlights that as much as the Black African women from Kenyan and South African are all Black the factors that determine their success varies based on their race and ethnicity. To summarise this research objective; first, the findings illustrate the intersectionality through the role of race, ethnicity and gender of Black African women in the Kenyan and South African banking sector. Last but not least, the findings illustrate the extent of the multiple jeopardy through the intersectionality of the relationships between race and gender, and race, ethnicity, and gender that affects the career advancement of Black African women in the Kenyan and South African banking sector.

6.1.2. To describe the obstacles women in management still face with career advancement in the Kenyan and South Africa banking sector.

This research highlights the obstacles that Black African women face through the narratives of their work experiences in the Kenyan and South African banking sectors. The obstacles are categorised into three groups. The first group is under Black African woman (***Figure: 12)***, which are the obstacles that Black African women experience based on their identity as Black African women and gender expectations that prevent them from cracking the glass ceiling and getting into Top Executive Leadership positions. The obstacles include:

1. Women and leadership
2. ‘Deal or no deal’
3. Discrimination (gender, performance, and pregnancy discrimination)
4. Sexual harassment.

The second group is ‘women are their own worst enemies’ which defines the relationships among Black African women themselves that prevent them from cracking the glass ceiling and getting into Top Executive Leadership positions (***Figure: 12)***. The obstacles include:

1. ‘Queen Bee Syndrome’
2. ‘Pull Her Down Syndrome’
3. Comfort zone
4. ‘Sexually Transmitted Promotions’

The third and final group is the bank, which illustrates the relationship between Black African women and the bank that prevents them from cracking the glass ceiling and getting into Top Executive Leadership positions (***Figure: 12)***. The obstacles include:

1. The organisation structures
2. The “boys’ club”,
3. Gender stereotype
4. Token.

To summarise the second research objective, the above three groups are the obstacles that Black African women still face that prevent them from cracking the glass ceiling and getting into Top Executive Leadership positions in the Kenyan and South African banking sector.

6.1.3. To analyse the diversity of women in management with regard to race and ethnicity in the banking sector in Kenya and South Africa.

This research analyses the diversity of the Black African women in the Kenyan and South African banking sector who participated in this research in terms of race and ethnicity. To address the research question, first, the diversity of the Kenyan and South African managers is illustrated by the ethnic grouping to which the managers belong (see chapter 5, section 5.3). This research finds majority of the Kenyan managers belong to the ‘Big Six Syndrome’ in which include the Kikuyu, Kambaa, Luo, Luyha, Kisii, while the remaining belong to the Maasai ethnic group. In South Africa, the majority of the managers, belong to the Nguni ethnic groups which form the ‘Big Four Syndrome’ (BFS) in which include the Zulu, Xhosa, Ndebele and Swazi, and the others were the Sotho, Venda, Tswana. The diversity of the Black African women is further illustrated by the managers who belong to two ethnic groups by birth and identify as either both or one only ethnic group such as Meru/Kikuyu, Kikuyu/Kambaa in Kenya and Zulu/Xhosa, Xhosa/Ndebele and Tswana/Afrikaans. Second, the diversity of Senior management Level in Kenya is dominated by the ethnic groups from the BSS who include Kisii, Kikuyu, Kikuyu/Kambaa, Luhya and the Luo, while in South Africa, the BFS dominate with the Zulu, Zulu/Xhosa, Xhosa/Ndebele, with the remaining were Sotho, Tswana/ Afrikaans.

Third, the Middle management level is also diversified in Kenya with the BSS dominating who include the Luhya, Luo, Kambaa, Kikuyu, Kisii, with the remaining Maasai and Meru/Kikuyu, while in South Africa, the BFS dominate who include the Xhosa, Zulu, Swazi, with the remaining being Sotho, Tswana and Venda. Fourth, the Junior level management in the Kenyan and South African banking sector is also diverse in relation to the BSS consisting of the Luo, Kambaa and Kikuyu, while in South Africa the BFS consist of the Xhosa and Zulu. Lastly, the diversity of the Black African women is illustrated by the positions they held, where a majority of the managers hold positions that are considered feminine, such as HR or Sales; while the minority hold positions, which are masculine such as IT or Finance in the bank. This summarises the diversity of the Black African women in the Kenyan and South African banking sector who participated in this research. As much as this is the summary of the results, what should be noted is that Kenya has forty-two ethnic groups while South Africa has nine ethnic groups. Therefore, there seems to be a pattern as certain ethnic groups from the 'Big Six Syndrome' and 'Big four Syndrome' hold managerial positions and have a higher chance of advancing their career. To summarise, this research finds there is a lack of diversity of the Black African women managers as the dominant ethnic groups hold managerial positions while the minority ethnic groups are absent in management positions in the Kenyan and South African banking sector.

6.1.4. To identify the reasons as to how some women have cracked the glass ceiling in the banking sector.

This research identifies the reasons why some Black African women from Kenya and South Africa banking sector have been able to crack the glass ceiling. This was done through the help of a glass ceiling scale where the Black African women were asked to rate or place themselves if they have cracked the glass ceiling. The glass ceiling scales consists of 1. Have cracked the glass ceiling, 2. have not cracked the glass ceiling, 3. Have not cracked the glass ceiling, but work in progress, 4. have not cracked the glass ceiling and in the comfort zone, 5. have not cracked the glass ceiling and leaving the banking and 6. do not want to crack the glass ceiling. This yielded different results as most of the managers rated themselves as having not cracked the glass ceiling. Out of the forty-one Black African women who participated, only four stated they have cracked the glass ceiling. They gave their reasons for cracking the glass ceiling as working hard over the years, by chance and her field in which she worked had no glass ceiling because she was in a female stereotyped role. This research indicates the main reason as to why the managers rated that they have cracked the glass ceiling is because they are in denial and did not want to discredit their efforts by blaming the organisation structure of the bank.

6.1.5. To make recommendations to stakeholders as to how they can overcome and help crack the glass ceiling.

The results obtained from this research leads to the following recommendations to stakeholders in the Kenyan and South African banking sector:

- The first recommendation is to dismantle the organisation structure by changing the organisation structure which is found to be the main culprit and the skeleton of the glass ceiling in the Kenyan and South African banking sector. The organisation's structure is what lays the foundation for discrimination, inequality, sexual harassment, gender stereotyping, reaffirming the "boys' club" and the glass ceiling through the organisation culture. This will be achieved through constant examining and analysing the bank and how it operates through auditing. Therefore, this research recommends that to be able to dismantle and change the organisation structure, consistent auditing must be carried out as the organisation structure determines how day-to-day business is carried out and the hierarchical nature of relations in the banking sector.

- The second recommendation regarding dismantling the organisation structure is to eradicate all forms of discrimination that include gender, performance, and pregnancy; and the prejudices against Black African women. There seems to be a lack of understanding of discrimination by the Senior male managers and Black African women managers in the banking sector. As this research finds the male managers and also the women managers in the Kenyan and South African banking sector are consciously and unconsciously discriminating against the Black African women. Employers need to be aware of the obligations they have towards their employees by implementing better policies that will help in reducing discrimination against Black African women in the Kenyan and South African banking sector. Concerning eradicating discrimination, this research further recommends there is a need for consistent and continuous training on discrimination; and strong reinforcement of policies and practices that condone discrimination in the banking sector. This research also recommends the Kenyan and South African banking sector create a platform that gives Black African women a voice, not just to speak about discrimination, but doing something to eradicate discrimination in the Kenyan and South African banking sector.

- The third recommendation to the stakeholders is to change the mindset of leadership as 'think manager, think male' in the Kenyan and South African banking sector. This research recommends the stakeholders need to change the mindset of 'think manager, think male' in the banking sector, in which Black African women are devalued and seen as not fit for Top Executive leadership positions based on their race and gender. As for now, as long as the mindset of leadership being 'think manager, think male' does not change, Black African women will always remain a minority in Top Executive leadership positions. To change the mindset of leadership, Black African women need to be recognised for their efforts and leadership styles as an asset and not a shortfall for the Kenyan and South African banking sector. The banks need to have confidence in the capabilities and competencies of Black African women when it comes to leadership positions. In addition, Black African women need to be given a chance of leadership to be able to change the 'think manager, think male' narrative and prove that Black African women can hold Top Executive Leadership positions in the Kenyan and South African banking sector.

- The fourth recommendation to the stakeholders is to push for equal opportunities in the Kenyan and South African banking sector irrespective of race, ethnicity, or gender, but based on merit and qualifications. This research finds that Black African women do not just want to be given opportunities because they are women, all they want is equal opportunities as their male colleagues as they are capable, if not more than capable of leading in the Kenyan and South African banking sector. For equal opportunities to be achieved, the Kenyan and South African banking sector needs to have an organisational culture that is more inclusive of race, ethnicity and gender in which anyone has an equal chance of getting promotions and advancing their careers. For the organisational culture to be inclusive, the Kenyan and South African banking sector needs a transformative culture that will be able to facilitate equal opportunities for Black African women. Furthermore, the organisational culture needs to be very transparent and open to facilitate equal opportunities for Black African women, regardless of their race, ethnicity or gender in the Kenyan and South African banking sector.

- The fifth recommendation to the stakeholders is to make working arrangements flexible and easy for Black African women managers to comfortably balance both family and work responsibilities to reduce work-life conflict and increase their commitment to the bank. Further, this research recommends the Kenyan and South African stakeholders in the banking sector must make reasonable adaptations to accommodate Black African women after maternity leave so they can be able to perform both the family responsibilities and their work responsibilities. This can be achieved through the banks setting up flexible work arrangements for women in which they can be able to work from home at the same time handle family responsibilities at the same time or bring their children to work. This was more of an issue for the Kenyan managers as compared to the South African managers who have the option of working from home. The Kenyan banking sector needs to create and put in place flexible working arrangements for women as it is still not an option for many Black African women managers in the Kenyan banking sector. As much as the South African managers have the option of working from home, they still experience work-life conflict like the Kenyan managers. Therefore, the banking sector needs to put place policies in place that will create an environment that accommodates and fully supports working mothers without putting them in a position where they have to choose between their family or their careers.

- The sixth recommendation to the stakeholders is to get men involved in helping in cracking the glass ceiling. Further, this research recommends that men in the Kenyan and South African banking sector also need to be empowered through training in understanding the glass ceiling and how they can help in cracking it. This is because some if not many men do not understand what the glass ceiling is and those that know, think it is just an excuse used by women in the banking sector. Understanding the glass ceiling will educate men on the role they play in contributing to the glass ceiling and the challenges that Black African women experience in the Kenyan and South African banking sector. Getting men involved will be achieved through the organised workshops and training programmes specifically designed for men to understand the importance and the role they can play when it comes to helping in cracking the glass ceiling. These workshops and programmes will also enable men to understand the important role women play in the bank as colleagues and not just mothers or wives.

- The seventh and last recommendation to stakeholders is regarding the Kenyan and South African banking sector being deliberate and intentional towards cracking the glass ceiling. This requires the Kenyan and South African banking sector to be fully committed to cracking the glass ceiling by putting deliberate and intentional strategies in place to crack the glass ceiling and increase the number of Black African women in the Kenyan and South African banking sector. Being deliberate and intentional involves being fully committed to cracking the glass ceiling and not just for the statistical representation of Black African women as required by the law by appointing tokens. Being deliberate and intentional involves ensuring the policies in place are fully implemented and those who do not adhere to them are held accountable and disciplinary action follows. Being deliberate and intentional involves being fully committed to consistently carry out annual overall auditing of the bank operations, especially the HR auditing of appointments and promotions. Therefore, by the Kenyan and South African banking sector being deliberate and international, this is the backbone of all the above recommendations to the stakeholders if they are to help Black African women crack the glass ceiling.

6.2. Contribution to the knowledge

This research began with identifying there was a knowledge gap in African literature and African women in management literature in understanding the complexities that hinder the career advancement of Black African women in management. These complexities include social identities and social categories that have rendered Black African women invisible and voiceless. The knowledge gap is identified to contribute to knowledge, theoretically, empirically, and practical contributions.

6.2.1. Empirical contribution

This research intended to give a voice to the invisible Black African women in the Kenyan and South African banking sector by giving them a platform to share their experiences based on their race, ethnicity, and gender. Nkomo and Cox (1990) referred to invisible women due to the paucity of research on the intersectionality of race and ethnicity of Black African women. Mangatu (2010) highlighted there were invisible barriers that frustrated Black African women in management from the banking sector, but this had not yet been critically analysed. Nkomo and Proudford (2006) stated scholars did not appreciate diversity when studying Black African women, hence, criticised management studies for considering Black African women as a single group. There was a lack of understanding of the complexities and diversity dimensions of Black African women in the management literature (Nkomo and Ngambi, 2009). As a result, this research contributes to African management literature on Black African women by providing an understanding of the complexities and diversity dimensions based on race, ethnicity, and gender; and how they impact the work experiences of the Black African women from Kenyan and South African banking sector. This empirical contribution is made possible through the Intercatergorical Approach in which illustrates the relationship between race, ethnicity, and gender in the Kenyan and South African banking sector.

Nkomo and Cox (1990), and Atewologun and Singh (2010) mentioned there was a paucity of research in management or organisational studies revolving around social identities and social construction by race and ethnicity of Black African women. This research empirically contributes to the understanding of race and ethnicity from an African context as this research finds race and ethnicity vary and change over time based on location, time and the history of a country. Further, this research contributes to management literature by focusing on the intersectionality of race, ethnicity, and gender as different categories of analysis in an African context. Not only does Intersectionality Approach make a theoretical contribution, but also an empirical contribution by highlighting the understanding of the intersections of different social categories. This is made possible by emphasising the many ways in which multiple inequalities work with and through one another to structure personal identities and categories of Black African women.

Although the glass ceiling has been studied before in African management literature, there has been a tendency to ignore invisible yet important factors like race and ethnicity. This research makes an empirical contribution by providing an understanding of the glass ceiling in an African context and highlighting the glass ceiling in the Kenyan and South African banking sector as deeper and more than just a statistical representation of Black African women. This is illustrated through the relationship between race, ethnicity, and gender that exposes the diversity and complexities dimensions of the Black African women in the Kenyan and South African banking sector. A fact that Nkomo (2013) stated it was impossible to study gender in isolation from other diversity dimensions of race and ethnicity when studying Black African women in management. Therefore, this research makes an empirical contribution to African management literature by studying race, ethnicity, and gender in an African context.

Currently, the research available on cracking the glass ceiling in Africa has no conclusive results of how race, ethnicity and gender intersect as they do not delve into the mechanism that perpetuates, sustains race and ethnic differences among Black African women (Nkomo and Proudford, 2006). This reasoning is what formed the basis for this research to use an Intersectionality Intercatergorical Approach that allowed an adequate in-depth analysis of the relationship between race, ethnicity, and gender when theorising the work experiences of Black African women in the Kenyan and South African banking sector. Therefore, the main empirical contribution for this research is that the glass ceiling is more than just a statistical representation of Black African women in the Kenyan and South African banking sector. This is illustrated through the personal experiences narrated by the managers. This research makes an empirical contribution to African management literature on Black African women by infusing race and ethnicity when addressing the glass ceiling. This, therefore, fills the knowledge gap in existing literature when it comes to understanding how the complexities and diversity dimensions of race, ethnicity and gender intersect with each other that hinder the career advancement of Black African women in the Kenyan and South African banking sector. This research makes an empirical contribution that as much as Black African women are grouped into one single group in an African context, the factors that determine their success in the banking sector vary depending on their social identities and social categories.

6.2.2. Theoretical contribution

This research focused on the theoretical contribution related to the questions and their answers through the narrative review of theory and literature. The theoretical contribution of this research is based on the theory development and advancement of the existing theory with some logic and facts. With this in mind, and Intersectionality theory makes a theoretical contribution by capturing the relationship of how privileges and oppressions are experienced without disintegrating and categorically excluding those experiences when discussing multi-layered dimensions that underline the lives of Black African women in the Kenyan and South African banking sector. An Intersectionality theory for this research provides a theoretical contribution by exposing the multiple sources of discrimination and obstacles that Black African women face in the Kenyan and South African banking sector. An Intersectionality theory addresses the important questions by answering how membership in groups such as race, ethnicity, and beliefs about inequalities other than gender intersects with Black African women in the Kenyan and South African banking sector.

Out of the three Intersectionality approaches, Intracategorical and Anticatergorical approaches which are well known or used in research, the Intercatergorical approach is less known (McCall, 2005). Therefore, this research makes a theoretical contribution by providing a better understanding of the Intercatergorical approach that enables the focusing of complex relations among multiple social identities within and across analytical categories that includes race, ethnicity, and gender. An Intercatergorical approach in this research contributes to Management literature on Black African women in management by providing an understanding of the complexities of the relationships between social identities and social categories of Black African women from an African perspective. Further, Intracategorical Approach provides an understanding of the kind of the relationship between the social identities and social categories of race and ethnicity, and most importantly the changing nature of the social groups rather than the representation and definition of such social groups. This is illustrated by the changing nature and definition of race and ethnicity by the Black African women from the Kenyan and South African banking sector.

From this perspective Intercatergorical approach opens the opportunity of broad social categorising, hence, minimising the extent of complexity by focusing on the complexity of relationships among social categories with single social groups across and within analytical categories. This makes it possible for this research to contribute by focusing on the structural relationships of inequality and discrimination among already constituted social categories and then proceeds to explicate those relationships. Therefore, the Intercatergorical approach for this research makes a theoretical contribution by facilitating the unpacking and illuminating the experiences of Kenyan and South African Black African women within multiple categories such as race and ethnicity which are rendered invisible and make them voiceless.

It is important to note that this research makes a theoretical contribution based on the theory development and advancement of Intersectionality Theory, Social Identity Theory, and Social Categorisation Theory in an African context. By this research applying an Intersectionality Theory, Social Identity Theory and Social Categorisation Theory illustrates the relationships between race, ethnicity, and gender in the Kenyan and South African context. Each of these theories makes an important theoretical contribution to our understanding of how race, ethnicity and gender influence daily life experiences through the conditioning of group members based on their social identities and social categories. This theoretical contribution dispels the notion in which Black African women are categorised as one homogenous group despite their diversity based on membership of social identities and social categories which includes race, ethnicity, and gender. Most importantly, the theoretical contribution provides a better understanding of how social identities and social categories work together through each other and create both opportunity and oppression. This is illustrated by the daily work experiences narrated by the Black African women managers in the Kenyan and South African banking sector. A fact that is made possible by the explanatory nature of this research. The final theoretical contribution is this research uses the Social Identity Theory, Social Categorisation Theory, and the Intersectionality Theory to help in understanding race, ethnicity, gender glass ceiling phenomenon. These three theories were able to illustrate how social identities and social categories create oppression and opportunity; and discrimination and inequality for outside group members in the Kenyan and South African banking sector. These three theories make the theoretical contribution by addressing what Mangatu (2010) expressed as invisible factors of race and ethnicity that affect the career advancement of Black African women in the Kenyan and South African banking sector.

6.2.3. Practical contribution

The cracking of the glass ceiling is a challenge in the Kenyan and South African banking sector in understanding the relationship between race, ethnicity, and gender when it comes to cracking the glass ceiling. The voices of the invisible manager in the Kenyan and South African banking sector have been silent for a while causing frustrations among Black African women. This research makes a practical contribution by giving the invisible manager in the Kenyan and South African banking sector a voice in which she can be heard. This research makes a practical contribution to understanding race, ethnicity, and gender; and how they intersect with each other forming opportunity and oppression in the banking sector. Through the understanding of race, ethnicity, and gender, one can understand the diversity of Black African women from an African context.

This research identifies the organisation structure as the main culprit of the glass ceiling. Understanding the history of the organisation structure of the Kenyan and South African banking sector and the role it plays in the career advancement of Black African women is the starting point to help crack the glass ceiling. This research makes a practical contribution by illustrating how the organisation structure of the banking sector and how it plays a role in the career advancement of Black African women. Through understanding the organisation structure that is when the right strategies can be identified and implemented to be able to dismantle the organisation structure and help crack the glass ceiling.

One of the widely held assumptions in the Kenyan and South African banking sector is that Black African women are the only ones who need to be empowered and trained to be able to crack the glass ceiling. This study makes a practical contribution that it is not just Black African women who need to be empowered and trained to be able to crack the glass ceiling, but men also need to be empowered and trained as well to be able to understand and help crack the glass ceiling. Further, the practical contribution is that men needed to be involved in cracking the glass ceiling in the Kenyan and South African banking sector.

This research has shown for the glass ceiling to be cracked, the Kenyan and South African banking sector must be very deliberate and intentional. With this reasoning, the research makes a practical contribution by coming up with a glass ceiling scale. The use of the glass ceiling scale serves as the starting point to a practical guide to creating an inclusive work environment for both men and women in the Kenyan and South African banking sector.

6.3. Implications of the research

6.3.1. Implications for individuals

This research finds that Black African women from Kenya and South Africa are capable, if not more than capable of holding Top Executive leadership positions in the Kenyan and South African banking sector. Black African women need not give up and not be discouraged. For Black African women in Kenya and South Africa to be able to improve their work experience in the banking sector the following suggestions may be beneficial to the individual:

- As much as leadership in the banking sector is defined as masculine, Black African women managers need not fall into the trap of abandoning their feminine traits to be masculine. Women have unique feminine traits that should not be disregarded. Black African women need to acknowledge their feminine traits and use them in the Kenyan and South African banking sectors.

- Even if the Kenyan and South African banking sector does not have confidence in Black African women, Black African women need to have confidence in themselves which will go a long way. By having confidence in oneself, one can challenge themselves and see themselves as capable of handling Top Executive leadership positions in the banking sector. In addition, Black African women need to also have confidence in the capabilities of other Black African women to lead in the Kenyan and South African banking sector.

- Black African women need to support each other if they are to help crack the glass ceiling. The mentality that women are their own worst enemy needs to change. They are very few Black African women who have been able to crack the glass ceiling and so many who are at the entry-level and need mentorship. Senior Black African women managers need to take this role intentionally to mentor other Black African women managers in the Kenyan and South African banking sector.

- There is a feeling of frustration and hopelessness by some of the Black African managers from Kenya and South Africa who participated in this research. This frustration and hopelessness are the main causes of killing of their ambition to try and crack the glass ceiling. Therefore, it would be beneficial if they continue to push and continue to try to crack the glass ceiling.

- If the frustrations and hopelessness persist, this can have a negative effect on one's performance and purpose in life. Not only does it affect performance and purpose in life, but also one healthy and personal wellbeing. If the conditions worsen, one's health and well-being always come first. Leaving the banking sector may be the healthiest and last result for a Black African woman in the Kenyan and South African banking sector.

6.3.2. Implications for the banking sector and stakeholders

Cracking the glass ceiling in the Kenyan and South African banking sector is something that needs to be done. This research shows the dismantling of the organisation structure as being the main culprit of the glass ceiling which might be very significant to help in cracking the glass ceiling in the banking sector. The following actions may also be beneficial to the Kenyan and South African banking sector:

- The Kenyan and South African banking sector must be very deliberate and intentional if it is to crack the glass ceiling for Black African women. This is because the more the banking sector is not deliberate and intentional in its efforts to crack the glass ceiling, the more it wastes time and resources which do not achieve anything in the long run. The Kenyan and South African banking sector and the stakeholders must be very deliberate and intentional on the strategies they intend to implement and the results they want to achieve to crack the glass ceiling.

- Besides the Kenyan and South African banking sector being deliberate and intentional, the banking sector must be fully committed to cracking the glass ceiling. The banking sector must be fully committed by ensuring the organisational culture, values, and policies are those that enhance diversity and equality. Being fully committed ensures the recruitment, promotions, and succession planning are done based on merit and not one group dominating over others. The Kenyan and South African banking sector and the stakeholders must be fully committed to equal employment opportunities for all of those working in the banking sector.

- To enhance diversity in the Kenyan and South African banking sector, they have to put in place policies that will ensure there is an equal representation of people in management and not just that case of just filling in positions that do not add any value as tokens. The banking sector can enhance diversity by celebrating the differences and bringing them together equally for the greater good of the Kenyan and South African banking sector and the community at large. In addition, the banking sector can ensure diversity management by carrying out diversity audits as a way of ensuring diversity is effectively managed.

- The Kenyan and South African banking sector should have more confidence in Black African women to lead. Black African women are capable to lead in the banking sector, it is just in the banking sector that does not have the confidence in them to lead. The banks should be able to trust and have confidence in the capabilities and competencies when to comes to leadership. Black African women need to be given recognition for their capabilities and competencies that they have and the contributions they bring to the banking sector. The Kenyan and South African banking sector and the stakeholders need to trust and have more confidence in Black African women's leadership and give them a chance to prove they are capable of handling leadership.

- Black African women find it difficult to be able to balance both work and family responsibilities. Therefore, the Kenyan and South African banking sector needs to accommodate women who have family and work responsibilities. Systems need to be put in place that is flexible to enable the working mothers not to have to carry the burden of a 'deal or no deal' and remain committed to their work.

- There is a serious need for continuous and consistent training on sexual harassment and discrimination in the Kenyan and South African banking sector. The banking sector and the stakeholders need to ensure there is awareness of all managers and their employees on sexual harassment and discrimination. This can be done through regular workshops organised for the managers and the employees on what is sexual harassment and various forms of discrimination that is not acceptable. These workshops will create awareness that sexual harassment and any form of discrimination, hence reduce the incidences. Not only do the managers and employees need training on sexual harassment and discrimination, but also hold the perpetrators responsible for their actions. The Kenyan and South African banking sector and the stakeholders must have a culture in place that is against sexual harassment and any form of discrimination.

6.4. Recommendations for future research

The research that has been undertaken for this thesis highlights a few topics on which further research will be beneficial:

- The research recommends future research to investigate the intersectionality of race, ethnicity and gender in Kenya and South Africa from a quantitative approach. This research focuses on the views of only forty-one Black African women managers from Nairobi, Kenya and Johannesburg, South Africa. It will be significant to carry out these researches on a larger scale to confirm and possibly quantify the magnitude and extent to which race, ethnicity and gender play a role in career advancement in the banking sector. This research recommends future research to carry out an intersectionality quantitative research with an Intercatergorical approach to investigate the extent to which race, ethnicity plays a role in the Kenyan and South African banking sector.

- Africa is multi-ethnic and even as ethnicity plays a role in the everyday lives of Black African women, there is limited literature on ethnicity in the work environment, in addition, the intersectionality of ethnicity and gender is barely mentioned. When carrying out this research getting literature on the intersectionality of ethnicity and gender was a challenge, yet they are obstacles in which many Black African women experience in the workplace. The diversity of the Black African women in this research indicates that only members of the 'Big Six Syndrome' from Kenya and the 'Big Four Syndrome' from South Africa dominate in management in the banking sector. What should be noted is that Kenya has forty-two ethnic groups while South Africa has nine ethnic groups, therefore, there seems to be a lack of diversity of Black African women managers as the other remaining minority ethnic groups are not included in this research. This research highlights that race, ethnicity and gender are a big obstacle for Black African women, hence, more needs to be done. This research recommends more research be carried out to provide an understanding of the intersectionality of ethnicity and gender in the workplace. This is because as it is, it is an obstacle that is not being addressed not just in Kenya and South African context, but as an African context as a whole.

- As this research confirms the organisation structure as the main culprit of the glass ceiling, more needs to be done. For the organisation structure to be dismantled, more facts and information are needed. People need to fully understand how the whole organisation is formed and why it functions the way it does. Therefore, this research recommends future research to investigate the organisation structure on ways how to help change it, what strategies are to be used to change the structure and help identify the organisation structure that will facilitate the cracking of the glass ceiling.

- This research recommends men be involved and engaged in the cracking of the glass ceiling. It is impossible to get men involved if you do not know their views and understanding of the glass ceiling. This research recommends future research on the glass ceiling to be carried out only involving Top, Middle and Junior male managers in the Kenyan and South African banking sector. Investigating male manager on the glass ceiling will form the starting point of getting men involved in cracking the glass ceiling. This research recommends the same research be carried out on male managers in the Kenyan and South African banking sector to investigate their understanding of the glass ceiling to be able to start to get them involved in cracking the glass ceiling.

- When carrying out this research some areas were found to be lacking. While some areas are addressed by the research in this thesis, others remain unaddressed. There is an observation of the category of disability in the Kenyan and South African banking sector. The disability of Black African women in the Kenyan and South Africa banking sector is something that needs to be investigated in the future, for example, disability and Black African women in the banking sector. This research recommends future research be carried out to investigate the intersectionality of disability and Black African women.

- As this research is focused on the Kenyan and South African context of the banking sector, more still needs to be done in other African countries. This research recommends future research regarding the intersectionality of race, ethnicity, and gender; and the glass ceiling is carried out in other African countries. One or two African countries cannot represent the whole entire African continent; therefore, more research needs to be done in other African countries as well.

6.5. Conclusion

The primary research objective was to understand the intersectionality of race, ethnicity, and career advancement of Black African women in the Kenyan and South African banking sector. The results indicate the glass ceiling is very much present even though there are laws that have been put in place to ensure equal opportunity for all in the working environment. Unlike prior research on the glass ceiling in an African context, this research did not seek to add a more statistical representation of Black African women managers. Instead, this research provides an understanding of the glass ceiling as being more than a statistical representation of Black African women in relation to race and ethnicity.

An understanding of the concepts of race and ethnicity in Kenya and South Africa is provided by the Black African women. This research found the definition of race and ethnicity varied based on context and eventually changed over time. As much as their definition varied, the concepts played a role in the daily work experiences while working in the Kenyan and South African banking sector. An Intersectionality Intercatergorical Approach enabled this research to be able to illustrate the complexities and diversity dimensions of Black African women. This in turn illustrates how race, ethnicity, and gender work with and through each other to create oppression at the same time opportunity in the Kenyan and South African banking sector.

This research highlights the organisation structure of the Kenyan and South African banking sector as the main culprit of the glass ceiling for Black African women. This suggests there is no reason why Black African women cannot handle Top Executive leadership positions and lead in the banking sector because they are capable, or if not more capable than men. The work experiences that Black African women expressed highlight they were invisible, discriminated, stereotyped, and not given recognition. The results of this research also point out that the Kenyan and South African Black African women are faced with three categories of obstacles preventing them from cracking the glass ceiling. The obstacles are, first is Black African woman which includes women and leadership, 'deal or no deal', discrimination (gender, performance, and pregnancy), and sexual harassment. Second is women are their own worst enemies which include 'Queen Bees Syndrome', 'Pull Her Down Syndrome', 'Sexually Transmitted Promotions' and 'the comfort zone'. The third is the bank which includes the organisation structure, "the boys' club", gender stereotype and tokenism. The findings recognise these obstacles as the major barriers preventing Black African women from cracking the glass ceiling in the Kenyan and South African banking sector.

A glass ceiling scale was used to understand and provide the reason as to why some Black African women managers have cracked the glass ceiling while others have not. The glass ceiling scale was based on the work experiences that the Black African women had encountered in the Kenyan and South Africa banking sector. All these work experiences explained why the majority of the Black African women have not cracked the glass ceiling, while only a few stated they have cracked the glass ceiling. Further, the work experiences explained why some Black African women did not want to crack the glass ceiling. To conclude this research, if the Kenyan and South African banking sector wants to seriously help crack the glass ceiling for Black African women, the starting point will be to deliberately and intentionally change the organisation structure, otherwise, they are just wasting time and resources.

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APPENDIX A. BANKS IN KENYA

Local Banks in Kenya
African Banking Cooperation Limited
Commercial Bank of Kenya
Consolidated Bank of Kenya
Cooperative Bank of Kenya
Credit Bank of Kenya
Chase Bank
Development Bank of Kenya
Diamond Trust Bank
Equity Bank
Family Bank
Fina Bank
Giro Commercial Bank
Guardian Bank
I&M Bank of Kenya
Imperial Bank of Kenya
Kingdom Bank Limited
Kenya Commercial Bank
National Bank of Kenya
National Industrial Bank Credit Bank
Prime Bank Kenya
SBM Bank Kenya Limited
Sidian Bank
Spire Bank of Kenya
Transnational Bank Kenya Limited
Victoria Commercial Bank

International banks in Kenya
Bank of Africa
Bank of Baroda
Bank of India
Barclays Bank of Kenya
Citi Bank
CFC Stanbic Bank
Eco Bank
First Community Bank
Dubai Islamic Bank
Gulf African Bank
Habib Bank Limited
Habib Bank AG Zurich
Mayfair Bank
Middle East Bank of Kenya
Oriental Commercial Bank
Paramount Universal Bank
Standard Charted Bank
United Bank of Africa

Foreign Banks Representatives offices
HDFC Bank
Nedbank
Bank of China
JP Morgan Chase
Bank of Kigali

Deposit-taking Microfinance Institutions
Carartis Microfinance Bank Limited
Century Microfinance Bank Limited
Choice Microfinance Bank Limited
Daraja Microfinance Bank Limited
Faulu Microfinance Bank Limited
Kenya Women Microfinance Bank Limited
Maisha Microfinance Bank Limited
Rafiki Microfinance Bank Limited
Remu Microfinance Bank Limited
SMEP Microfinance Bank Limited
SUMAC Microfinance Bank Limited
U&I Microfinance Bank Limited
UWEZO Microfinance Bank Limited

Mortgage Finance Company
Housing Finance Company of Kenya

APPENDIX B. BANKS IN SOUTH AFRICA

Locally controlled banks
African Bank Limited
Bidvest Bank Limited
Capitec Bank limited
Discovery Bank Limited
First National Bank Limited (FNB)
First Rand Bank Limited
Grindrod Bank Limited
Investec Bank limited
Nedbank Limited
Sasfin Bank Limited
Standard Bank of South Africa Limited
Tyme Bank Limited
UBANK Limited

Internationally controlled banks
ABSA Bank Limited
Albarrak Bank Limited
Commonwealth Bank of South Africa Limited
Habib Overseas Bank Limited
HBZ Bank Limited
Mercantile Bank Limited
South Africa Bank of Athens Limited

Branches of Foreign banks
Bank of Baroda
Bank of China Johannesburg Branch
Bank of India
Bank of Taiwan South Africa Branch
BNP Paribas South Africa
Canara Bank
China Construction Bank Johannesburg Branch
Citibank
Commerzbank Aktiengesellschaft
Deutsche Bank AG
HSBC Bank plc Johannesburg Branch
Icici Bank Limited
JPMorgan Chase Bank Johannesburg Branch
Société Générale, Johannesburg Branch
Standard Chartered Bank Johannesburg Branch
State Bank of India

Mutual Banks
Finbond Mutual Bank
GBS Mutual Bank
VBS Mutual Bank

Foreign Banks Representatives
AfriAsia Bank Limited
Banco BIC
Banco BPI South Africa
Bank of America National Association

Bank One Limited
Banque SYZ South Africa
Caixa Bank
Commerzbank AG Johannesburg
Doha Bank
Eco Bank Ghana Limited
Export-Import Bank of India
Hellenic Bank Public Company Limited
Industrial and Commercial Bank of China Africa
KFW IPEX Bank GGmbH
Millennium BCP
Mizuho Bank Limited
National Bank of Egypt
Notenstein La Roche Private Bank Limited
Novo Banco
Swedbank
Sumitomo Mitsui Banking Corporation
Société Générale representative office of South Africa
Bank of New York Melton
Bank of Tokyo-Mitsubishi UFJ Limited
Mauritius Commercial Bank Limited
UniCredit Bank AG
Zenith Bank
Wells Fargo Bank National Association
The Rep, of Southern and Eastern Africa of Export-Import Bank of China

Savings and Credit Co-operatives
The Savings and Credit Cooperative League of South Africa

APPENDIX C. ETHNIC CATEGORISATION IN KENYA

BANTUS		
Bantu's categorisation	**Ethnic Group**	**Sub-Ethnic group**
Central Bantus	Embu	
	Kikuyu	
	Mbeere	
	Meru	
Western Bantus	Luyha	Banyala, Banyore, Batsotso, Bukusu, Gisu, Idakha, Isukha, Kabras, Khayo, Kisa, Marachi, Maragoli, Marama, Masaaba, Samia, Tachoni, Tiriki, Wanga
	Kisii	
	Kuria	
Coastal Bantus	Kamba	
	Mijikenda	
	Pokomo	
	Taita	Chonyi, Digo, Duruma, Giriama, Jibana, Kambe, Kauma, Rabai, Ribi
	Taveta	Wadawida, Wasaghala, Wataveta
	Swahili	
	Segeju	Wanene, Wandigiri, Wasuya, Warutu, Wazirai

NILOTES		
Nilotes Categorisation	**Ethnic Group**	**Sub-Ethnic Group**
Highland Nilotes	Kalenjin	Keiyo, Kipsigis, Marakwet, Nandi, Pokot, Terik, Tugen
Plains Nilotes	Maasai	Elkony, Elmolo, Ndorobo, Njemps, Okiek
	Samburu	
	Teso	
	Turkana	
Riverlake Nilotes	Luo	

CUSHITES		
Cushite Categorisation	**Ethnic Group**	**Sub-ethnic Group**
	Aweer/ Boni	
	Boran	
	Gabbra	
	Orma	
	Oromo	
	Rendile	
	Somali	

APPENDIX D: RESEARCH INSTRUMENTS
INTERVIEW GUIDE.

1.	**Introduction**	
	Date of interview………/ ………. / 2018	**Start time of Interview …….…………….**
	Participant code: ……………………….	**Bank code: ……………………………**

2.	**Demographic information**	
	Which ethnic group do you belong to?	
	How old are you?	
	Marital Status?	
	What is your highest education qualification?	
	How many years have you worked in the banking sector?	
	What is your position or title in the bank you are currently serving?	
	How long have you served in your current position?	
	How many years have you served in the bank you are currently working for?	

3.	**What is your understanding of the concept of the glass ceiling?**
4.	**Have you experienced obstacles as a Black African female manager in your current bank or the banking sector?**
5.	**What is the best experience that you have encountered in your current bank?**
	What is the worst experience that you have encountered in your current bank?
6.	**How would you describe career advancement opportunities at the management level among women in the banking sector?**
7.	**How would you describe female networking and mentoring in your current bank?**
8.	**What is your understanding of the concepts of race and ethnicity?**
9.	**Has race and ethnicity played a role in the career advancement of women in your current bank?**
10.	**Have you cracked the glass ceiling?**
11.	**What more needs to be done to increase the number of women in top leadership positions?**

End Time ………/………	**THANK YOU**

FOCUS GROUP GUIDE

1	**Introduction**	
	Date of interview……./ ……. / 2018	**Start time of Interview……./…….**
	Participants codes:	**Bank codes:**
2	**What are your views on career advancement among female managers in the banking sector?**	
3	**What are your thoughts on race, ethnicity, and career advancement of women managers in the banking sector?**	
	End Time ………/………	**THANK YOU**

APPENDIX E. INTERVIEWS AND FOCUS GROUP COMMENTS

1.	**"I don't know which party my wife belongs to, but she belongs to my kitchen and my living room and the other room. I claim superior knowledge over her and the rest of the opposition".** **President Muhammadu Buhari**

2.	**"If Nigerian women were given the same opportunities as men, they could drive the GDP up by 13.9 billion".** **Njideka Harry**

3.	**"Men have singled out women of outstanding merit and put them on a pedestal to avoid recognizing the capabilities of all women".** **Huda Sha'arawi**

4.	**"I am sorry to say that sometimes women as gender are their worst enemies".** **Magda Wierzecka**

5.	**"It is not our differences that divide us. It is our inability to recognize, accept, and celebrate those differences".** **Audre Lorde**

6.	**"These divisions, which the colonial powers have always exploited the better to dominate us, have played an important role and are still playing that role in the suicide of Africa".** **Patrice Lumumba**

7.	**"Hiring and promoting talented women is the right thing to do for society and is an economic imperative".** **Carlos Ghosn**

8.	**"As long as outmoded ways of thinking prevent women from making a meaningful contribution to society, progress will be slow. As long as the nation refuses to acknowledge the equal role of more than half of itself, it is doomed to failure".** **Nelson Mandela**

APPENDIX F: ETHICS CERTIFICATE

Research Office

HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)
R14/49 Genga

CLEARANCE CERTIFICATE	**PROTOCOL NUMBER: H18/04/07**
PROJECT TITLE	An intersectionality of race and ethnicity: The glass ceiling in the banking sector in Kenya and South Africa
INVESTIGATOR(S)	Miss C Genga
SCHOOL/DEPARTMENT	Wits Business School/
DATE CONSIDERED	20 April 2018
DECISION OF THE COMMITTEE	Approved
EXPIRY DATE	22 May 2021
DATE 23 May 2018	**CHAIRPERSON** (Professor J Knight)

cc: Supervisor : Dr C Maier

DECLARATION OF INVESTIGATOR(S)

To be completed in duplicate and **ONE COPY** returned to the Secretary at Room 10004, 10th Floor, Senate House, University. Unreported changes to the application may invalidate the clearance given by the HREC (Non-Medical)

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee. **I agree to completion of a yearly progress report.**

Signature

23 / 05 / 2018
Date

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES

APPENDIX G. KENYAN INTERVIEW SCHEDULE

	Participant	Bank	Position	Location	Date of interview	Time of Interview
1.	B00FM921B	BKEB85	MBDA49A	Nairobi	14/01/2019	10:15
2.	B00FM649B	BKEB23	SBFM199B	Nairobi	15/10/2019	12:00
3.	B00FM430B	BKEB38	MBFM94A	Nairobi	24/01/2019	13:40
4.	B00FM115B	BKEB85	SBFM45C	Nairobi	25/01/2019	10:30
5.	B00FM550B	BKEB40	JPBN75B	Nairobi	25/01/2019	13:40
6.	B00FM360B	BKEB94	SBMEP31	Nairobi	29/10/2019	08:10
7.	B00FM840B	BKEB40	JBA540P	Nairobi	31/01/2019	13:30
8.	B00FM720B	BKEB38	MBFMC004	Nairobi	01/02/2019	15:00
9.	B00FM240B	BKEB38	JBFM33A	Nairobi	01/02/2019	16:00
10.	B00FM180B	BKEB72	MBFMC004	Nairobi	06/02/2019	08:25
11.	B00FM444B	BKEB20	MBFMC004	Nairobi	08/02/2019	08:40
12.	B00FM560B	BKEB38	SBFSP39K	Nairobi	09/02/2019	13:20
13.	B00FM298B	BKEB54	MBFMC004	Nairobi	12/02/2019	08:45
14.	B00FM650B	BKEB92	MBFMD120	Nairobi	13/02/2019	07:00
15.	B00FM396B	BKEB92	MBFMD94T	Nairobi	13/02/2019	17:30
16.	B00FM125B	BKEB85	MBDA49R	Nairobi	14/02/2019	09:07
17.	B00FM435B	BKEB96	SBFMT720E	Nairobi	20/02/2019	14:00
18.	B00FM111B	BKEB96	MBFP95N	Nairobi	20/02/2019	15:00
19.	B00FM868B	BKEB96	MBTK641A	Nairobi	20/02/2019	17:00
20.	B00FM770B	BKEB10	SBFMC18ET	Nairobi	26/02/2019	13:00
21.	B00FM414B	BKEB85	MBDA64R	Nairobi	28/02/2019	09:30

	Senior Level Management		Middle-Level Management		Junior Level Management

APPENDIX H. SOUTH AFRICAN INTERVIEW SCHEDULE

	Participant	Bank	Position	Location	Date of interview	Time of Interview
1.	B00FM100B	BSAB45	SBFMD82D	Johannesburg	23/04/2018	14:10
2.	B00FM117B	BSAB45	MBMT073P	Johannesburg	18/07/2018	13:15
3.	B00FM200B	BSAB45	MBTM41D	Johannesburg	23/07/2018	15:10
4.	B00FM450B	BSAB45	SBFMD28B	Johannesburg	28/08/2018	14:05
5.	B00FM300B	BSAB45	SBFMB032	Johannesburg	19/09/2018	10:00
6.	B00FM850B	BSAB83	SBMTD73	Johannesburg	02/10/2018	10:15
7.	B00FM649B	BSAB45	MBFMX74	Johannesburg	10/12/2018	12:05
8.	B00FM920B	BSAB20	SBFMD94CB	Johannesburg	19/03/2019	13:00
9.	B00FM734B	BSAB54	MBTK641A	Johannesburg	03/04/2019	12:00
10.	B00FM589B	BSAB54	JDBM25M	Johannesburg	24/04/2019	10:00
11.	B00FM274B	BSAB45	MBMDAS	Johannesburg	02/05/2019	13:00
12.	B00FM599B	BSAB64	MBFMC45	Johannesburg	15/05/2019	10:00
13.	B00FM494B	BSAB64	MBFMC004	Johannesburg	21/05/2019	10:50
14.	B00FM333B	BSAB64	MBFMC004	Johannesburg	29/05/2019	10:20
15.	B00FM281B	BSAB45	SBFM042B	Johannesburg	29/05/2019	11:30
16.	B00FM555B	BSAB45	MBFMZ64	Johannesburg	19/06/2019	11:00
17.	B00FM689B	BSAB45	MBFM042B	Johannesburg	28/06/2019	10:00
18.	B00FM488B	BSAB45	MBFM74T	Johannesburg	19/07/2019	09:10
19.	B00FM211B	BSAB45	JBFMB41C	Johannesburg	25/07/2019	10:00
20.	B00FM777B	BSAB54	MFAB934	Johannesburg	27/08/2019	07:40

	Senior Level Management		Middle-Level Management		Junior Level Management