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## The gender dimension in the career management of banking human resources in Cameroon

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### Abstract

The exploratory analysis of organizations in Africa suggests a relatively rare and / or weak presence of women in large management bodies, compared with their male counterparts, who are increasingly numerous. Our research aims to understand how the gender factor influences the management of banking human resources careers in Cameroon. We used the qualitative inductive approach in our approach. Data collection and analysis are conducted using a questionnaire administered to fifty respondents and in-depth semi-structured interviews with nine managers of the banks visited. The results show a phenomenon of ceilings on female careers with a cantonment of women in the position of agent and their scarcity in the management position. However, these banks must practice effective career management that enables them to face social challenges, motivate and promote equal opportunities between men and women.

**Keywords:** Banks, gender, human resources management, career management

### 1. Introduction

Competitiveness in the banking sector has existed since the traditional economy ceased to predominate in Africa towards the end of the 19th century in favor of monetary transactions (Tioumagneng, 2018b) <sup>[25]</sup>. This sector consisted of private banks with entirely foreign capital, reflecting the extension of the metropolitan banking network, which exercises control rights there, allowing it, according to the expatriation logic, to appoint their managers (Schuller, 2003) <sup>[23]</sup>. These banks also had the power to issue money and monopolize local commercial activities. The accession to independence of many African countries from 1956 onwards prompted them to develop business banks or development banks. This type of bank, whose emergence reinforces competition, is used by the governments of the countries concerned as an instrument for implementing their own vision of economic and monetary policy (Badouin, 1965) <sup>[2]</sup>. In the mid-1980's and early 1990's, Africa's banking sector was hit by a slump. This crisis is often presented as the result of institutional pressures (Tamba and Djinde, 1995) <sup>[24]</sup>. One of the solutions to the crisis has been responsible for the resurgence of Micro Finance Institutions (Tyoumagneng, 2018d). Since the early 2010s, there has been a phase of structuring the African banking sector with the rise of pan-African banks <sup>[1]</sup>, domestic banks <sup>[2]</sup> and mobile banking <sup>[3]</sup>.

Field studies conducted over the past 20 years in sub-Saharan Africa show an appreciation of human resource management practices in banks and financial institutions in a significant number of countries (Benarrosh, 2015) <sup>[4]</sup>. These studies show that there is a worrying delay in human resources management, particularly in the positioning of the human resources directors reporting to the directorate or to the secretary-general, or the deputy director responsible for support activities. This idea underlies the lack of involvement of the human resources management in the strategic approach of the company.

Similarly, in human resources management, diversity management in a country such as Cameroon, often characterized as a "miniature Africa" (Apitsa and Amine, 2014) <sup>[1]</sup> remains

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<sup>1</sup> These are banks with African capital such as Ecobank, UBA, Atlantic Bank...

<sup>2</sup> These are banks with Cameroonian capital such as Afriland first Bank, Commercial Bank of Cameroon...

<sup>3</sup> These are mainly services for consulting balances, paying bills and transferring money arising from agreements between banks and mobile telephone companies.

a key element. It must be about removing entry barriers to companies, but also about allowing every employee to have career and mobility opportunities in order to take a job or a job. However, in practice, it is clear that there is discrimination, especially with regard to women. Women are generally restricted to certain jobs and functions, with difficulties for them to have a career progression following the phenomenon of career capping (Sabeg and Charlotin, 2006) <sup>[22]</sup>.

In the same vein, Mancy and Igalens (2007) <sup>[14]</sup> will talk about downgrading and disadjustment. In other words, women often have skills that are not or are not recognized and valued in their jobs and careers. However, their experience and skills may be necessary for the service of the company. Naschberger *et al.* (2012) <sup>[16]</sup> explain in this regard that women, although trained and educated, do not have the same opportunity to enter the upper ranks of the company at a rate comparable to their male counterparts.

Similarly, literature shows two main categories of sources of gender inequality in employment. The first is "structural" and involves the segregation of occupations according to gender or structural effect, manifested by the concentration of women in occupations less conducive to career progression such as support functions. The second category is referred to as "cultural" and falls within managerial culture and stereotyping (Ridgeway and Corell, 2004; Dencker, 2008) <sup>[21, 6]</sup>.

With these developments in mind, the central question is: How does gender influence the career management of bank employees in Cameroon? The aim of this article is to use the perception of the banking sector to highlight the skills and experiences of women in the Cameroonian context. To carry out our work, we first presented a review of the literature on gender in career management from the glass ceiling theory, then the methodology adopted and finally the discussion of the results.

## **2. Gender discrimination in career management, an understanding based on the "glass ceiling" theory**

### **2.1 The "glass ceiling" as an explanatory theory for the career ceiling of the female sex**

The influence of gender on the management of careers in companies and in particular in banks can be seen through the phenomenon of "glass ceiling" or "glass ceiling", which is a concept that appeared in the United States around the 1980s. It is "artificial invisible barriers, created by behavioral and organizational biases, that prevent women from reaching the highest responsibilities" (Marry 2005, citing Morisson *et al.* (1992, p.171). This theory is rendered popular in 1996 by the Wall Street Journal, based on the report of the Federal Glass Ceiling Commission.

According to Belghiti and Kartochian (2008) <sup>[3]</sup>, "At the same level of qualification, women still do not obtain the same career opportunities as men, whether in terms of promotion, positions, responsibilities or salaries. Women therefore remain underrepresented in leadership positions". The picture that emerges from studies of women's careers suggests that despite equivalent qualifications and evidence of declining workplace stereotyping and discrimination, women may earn less, receive fewer promotions, and are more likely to leave the labor market than men, (O'Reilly III and O'Neill, 2003) <sup>[18]</sup>.

According to Lemièrre and Silvera (2008) <sup>[13]</sup>, women earn 25% less than men and represent 80% of very low-wage

workers. This would explain the fact that in Europe, studies have shown that men are twice as likely to occupy managerial positions as women. In other words, the man is by far preferred to the woman, even if the latter is more qualified and has the best profile for a position of responsibility (Laufer, Mary, Maruani, 2001) <sup>[11]</sup>. Most of them hold middle management positions.

The manifestations of the glass ceiling can be either vertical or horizontal concentration, also called segregation. First, there is what is called vertical segregation. It is a concentration according to which women are unevenly distributed in socio-professional categories; they are under-represented in hierarchically high or qualified professions (directors, technical managers, supervisors). Then we have horizontal segregation. In this case, women carry out feminized activities and access to so-called masculine professions is implicitly forbidden to them. In banks, they are mostly cashiers, salespeople, cleaners, secretaries. This phenomenon is even observed among women executives. Belghiti and Landrieux-Kartochian (2008) <sup>[3]</sup> explain to this effect that in France, women are more present in communication, commercial sales and the personal function. In some cases, it is the femininity side (beauty, grace, seductive charm, etc.) of the woman that is brought to the fore.

According to Fagenson (1990) <sup>[8]</sup>, "the behavior of women and their limited progress in organizations can be explained by their gender, by the organizational context, but also by the social system". Laufer (2003) <sup>[9]</sup> asserts that society exerts and continues to exert pressure on women. Indeed, there are stereotyped attitudes previously defined in society and which refer to the problems of reconciliation between private and professional life. This difficulty is the main obstacle to the advancement of women in business. Cornet, Laufer and Belghiti-Mahut (2008) will try to draw up a list of factors that handicap women. These factors are, among others: women's family responsibilities, prejudices about the lesser ambition or the lesser combativeness of women, the attribution to women of tasks involving less power and responsibility, the preference in matters of management for behavior qualified as masculine.

However, the theoretical justifications relating to the "glass ceiling" phenomenon in organizations can be grouped into two categories. The first underlies the historical lag of women in education and diplomas (Laufer, 2007) <sup>[10]</sup>. According to the author, for women who had late access to education, it is normal that they are rare or non-existent at the top of the professional and organizational hierarchies. In fact, until very recently, and this in almost all civilizations, only man was called upon to benefit from high-level training. This acquisition of skills was to enable him to work and earn the income needed to feed his family. The woman, whatever her level of education or training, had to wait a certain age to return to a home where she had to assume the functions of wife and mother. This lack of education and training has resulted in the scarcity of female managers in organizations' human resources directories.

The second explanation of barriers to women's careers can focus on the actors who, over time and for a long time, have built the organization. In doing so, they identified with it and arranged it to their liking and according to their culture. The organization, as a center for observing and appreciating skills, a place for developing strategies and exercising power, far from being neutral, appears gendered or built on

the model of the Universal Man (Pigeyre, 1999) <sup>[19]</sup>. Since man is at the center of business, laws, norms, models and structures seem to have been modeled on his traditional domination. The woman having been taken into account only for less rewarding functions, less endowed with responsibility and power.

Ultimately, authors who have studied the "glass ceiling" consider it to be an obstacle for women as a group, barring individual promotion simply because they are women rather than because they have no lack the ability to hold positions at higher levels. Although the "glass ceiling" can exist at different levels in different organizations and industries, the term is generally used to suggest a barrier to entry into high-level leadership positions.

## 2.2 To the "labyrinth" as a metaphor to account for the scarcity of women in high-level positions

Some scholars will question the accuracy of the "glass ceiling" theory, pointing out that it only implies an upward progression from bottom to top of the hierarchy with the obstruction of an invisible barrier to access to a high-level hierarchical position. These researchers, in particular Eagly and Carli (2007), will identify the existence of these obstacles all along the path that leads to the top management of the company. Prokos and Padavic (2005, p. 256) <sup>[20]</sup> point out that a broader understanding of the glass ceiling "simply implies that the cumulative disadvantage of blocked opportunities (regardless of where it occurs) is the cause of underrepresentation women in the highest ranks.

Following these criticisms, Eagly and Carli (2007) will propose another metaphor that makes perceptible the scarcity of women in the ranks of senior leaders. They will name it the "maze", which, states the idea of a complex journey towards a goal worth pursuing. According to these authors, the "maze" would be more appropriate than the "glass ceiling" in the sense that, "the passage through a labyrinth is neither simple nor direct, but requires perseverance, awareness of one's progress, and a careful analysis of the puzzles that await us"

However, the "maze" contains various obstacles, some subtle and some quite obvious, such as the belief that mothers will care more for children. Yet there are virtually no exclusion laws and few widely accepted clear standards of exclusion. Many decision-makers now recognize that denying women high positions on the sole grounds of their sex is an injustice. And denying women opportunities because of their ability to reproduce, or because some people "have a problem" with women in power, raises the flag of sexism (Eagly and Carli, 2007).

The "maze" therefore explains that the obstacles women encounter no longer take the form of a rigid wall or ceiling of exclusion at a particular level. Instead, women can rise to high positions, but finding the way takes a great deal of skill and luck (Eagly and Carli, 2007). Indeed, some women negotiate paths through the "maze" of leadership to positions of power, authority, prestige, whatever discriminatory obstacles they may encounter along the way. Some women find circuitous or discontinuous or non-traditional routes to authority.

## 3. The adopted methodological approach

The investigative process consisted, through a logical trajectory, of providing an answer to the question posed in the context of this reflection. As part of this work, we

adopted a qualitative research of an inductive nature. The exploration that is made is based on precepts and considers conclusions that align with or move away from them. It is a question for us here of presenting on the one hand the instruments of data collection and on the other hand the techniques of processing of the said data.

### 3.1 Data collection

The target population of this research work is made up of banks (their managers and employees), located in the cities of Yaoundé and Douala. Indeed, all these banks have their general management in these two large cities.

At the start, it is important to specify that the landscape of the Cameroonian banking sector has crystallized since the mid-2000s around three major segments. First of all, there are domestic banks with national capital such as Afriland First Bank (AFB), Crédit Communautaire d'Afrique (CCA), Banque Camerounaise des Petites et Moyennes Entreprises (BC-PME), Commercial Bank of Cameroon (CBC), National Financial Credit Bank (NFC). Then there are pan-African banks with African national capital operating outside their domestic market, such as Banque Atlantique du Cameroun (BAC), Ecobank Cameroon (Ecobank), Société Commerciale de Banque-Cameroun (SCB), Standard Chartered Bank Cameroon (SCBC), Union Bank of Cameroon PLC (UBC), Union Bank for Africa (UBA), BGFIB Bank Cameroon (BGFIB). Finally, Western subsidiary banks with majority non-African foreign capital such as the International Bank of Cameroon for Savings and Credit (BICEC), Citibank Cameroon SA (Citibank), Société Générale Cameroun (SGC).

However, in the context of this article, we approached six of these banks, in particular two domestic banks (Afriland First Bank (AFB) and National Financial Credit Bank (NFC)); three pan-African banks (Banque Atlantique du Cameroun (BAC), Union Bank of Cameroon PLC (UBC), Union Bank for Africa (UBA)); and a western subsidiary bank (Société Générale Cameroun (SGC)). These banks were chosen for the domestic banks, based on the ethnicity of the promoters. With regard to pan-African banks and the subsidiary bank, we focused on the country of origin of their parent company.

To approach and invite these banks to participate in the development of this study, we have on the one hand conducted, by means of a guide, interviews with officials of the said banks distributed in the cities of Yaoundé and Douala. The interview guide focuses on one main point, namely the career management process. A total of nine (09) interviews were conducted, each lasting fifteen (15) to twenty-five (25) minutes, or even more, for some. These interviews targeted: one (01) Director of Human Resources, one (01) manager, one (01) Marketing and Communication Director, six (06) branch managers. The people targeted were met at their place of work.

On the other hand, we administered fifty (50) questionnaires to managers and employees of each bank. These questionnaires relate to the identification of the respondent (sex and hierarchical position occupied) and the place of the gender factor in career management, and are administered two (02) to three (03) weeks before their collection.

The interviews and the administration of the questionnaires were spread over a period of approximately one month.

### 3.2 Data processing

The processing of data from interviews with banks was done in the context of this article by a content analysis or semantic analysis. This method of processing allowed us to detect information from our interlocutors by means of the interview guide. This is a comprehensive and methodical review. Moreover, it has made it possible to make any form of message usable by decoding its innuendo. On this subject, Pinto and Grawitz (1969) emphasize that it is a "research technique for the objective, systematic and qualitative description of the manifest content of communications with the aim of interpreting them". As part of our study, it is an analysis of the words of our interlocutors in order to detect information likely to enrich the work.

The data from the questionnaires were processed by statistical analysis. This technique allowed us to describe and explain the data from the questionnaires. In other words, it led us to process the information collected taking into account the nature of the problem posed in this study and the nature of the data. It applied to numerical data. The information collected is translated into sequences of numbers, each corresponding to the response methods. The development of IT tools and software such as Excell has facilitated the processing of said data. We used descriptive statistics. It allowed us to study the links of influence between the gender factor and career management in order to improve the quality of interpretations thanks to the central problem of this article and the frequencies it highlights. It therefore led us to establish simple correlations at the limit of the tables of methods and statistical frequencies.

### 4. Discussions of Results

We present here on the one hand the results from the interviews with the various managers and those from the questionnaires administered to the employees.

#### 4.1 A content analysis of the data from the interviews

Human Resources Management in banks as discussed in the following developments is, of course, only a perception but it is nonetheless relevant. The evaluation focused on the dimension of the gender factor in the management of human resources careers within banks in Cameroon. The aim here was for bank managers to take stock of the career management process and to give suggestions for improving this process.

#### Employee career management process within banks

This point was the subject of controversy among the interviewees. Indeed, out of five (05) agency heads interviewed, there are two (02) women. The latter, according to their hierarchical position, admit the fact that women also occupy important positions within their respective banks. On this subject, one will affirm that "HR policy is anchored on competence. Being a woman does not influence your gray matter, when you are competent, you are". In other words, according to this manager, the fairer sex has no influence on career management because what is highlighted is competence.

In the opinion of other branch managers (03), women will be more suitable for the positions of cashier and office secretary. According to the human resources director interviewed, there would be more women in cashier and

secretarial positions. He affirms in this regard that, "here among us, women also hold important positions. It is true that we have more women at the cashier and secretarial level." These remarks would justify the phenomenon of capping women's careers, also called "glass ceiling" within the bank, that is to say a confinement of women to cash desk and secretarial positions.

The Marketing and Communication Director will insist on the charisma of women as a necessary factor to occupy a high-level hierarchical position. He then affirms that "women can occupy an important position, provided that they are charismatic". In other words, the woman would be by her nature, not at all suitable for occupying important positions. This is why only exceptional women called "charismatic" stand out.

#### 4.2 Career management within banks: A statistical analysis of data from the questionnaires

**Table 1:** Distribution of respondents by gender

	Number	Frequency (%)
Female	28	56
Male	22	44
Total	50	100

*Source:* Author based on survey

The table above shows the predominance of female employees (56%) to the detriment of males (44%) according to the banks approached in the cities of Douala and Yaoundé. Indeed, the leaders of these banks tend to recruit more women than men. It can rightly emerge, without however anticipating, that women seem, with regard to their maternal and morphological nature, to attract and welcome customers to the bank better than men.

**Table 2:** Distribution of respondents according to the hierarchical position occupied

	Numbers	Frequency (%)
Agent	26	52
Supervisor Agent	16	32
Director	8	16
Total	50	100

*Source:* Author based on survey

The table above shows that in the banks visited, fifty-two percent (52%) of their staff is made up of agents, thirty-two percent (32%) of supervisors and sixteen percent (16%) of directors.

**Table 3:** Distribution of respondents according to the impact of gender on the management of HR promotion

	Numbers	Frequency (%)
No	20	40
Yes	30	60
Total	50	100

*Source:* Author based on survey

According to the data contained in Table 3, sixty percent (60%) of the respondents give an affirmative opinion on the fact that the gender factor influences the promotion of human resources within the banks visited. On the other hand, forty percent (40%) of the interlocutors answered in the negative.



**Table 4:** Distribution of respondents according to the link between gender and the promotion of employees within banks

		Gender and promotion					
		No		Yes		Total	
		Number	Frequency (%)	Number	Frequency (%)	Number	Frequency (%)
Gender	Female	9	32,1	19	67,9	28	100
	Male	11	50,0	11	50,0	22	100

Source: Author based on survey

Compared to male staff, female staff think that promotion within banks is much more gender-related. Indeed, according to the women surveyed, sixty-seven point nine (67.9%) affirm that gender influences promotion. In the

banks visited, women are more likely to think that there is discrimination according to the gender factor in the granting of responsibilities to staff, while men, on the other hand, think so on average (32.1%).

**Table 5:** Distribution of respondents according to the relationship between gender and position held

		Position held							
		Agent		Supervisor Agent		Director		Total	
		Number	Frequency (%)	Number	Frequency (%)	Number	Frequency (%)	Number	Frequency (%)
Gender	Female	20	77	6	37,5	2	25	28	56
	Male	6	23	10	62,5	6	75	22	44
	Total	26	100	16	100	8	100	50	100

Source: Author based on survey

Table 5 above shows that out of twenty-six (26) agents, there are twenty (20) women, i.e. a percentage of seventy-seven (77%), against six (06) men, i.e. a percentage of twenty- three (23%). These results show the predominance of women in agent positions. It should also be noted that here the post of agent refers to the post of breakage, reception, reception and secretariat.

In addition, out of twenty-eight (28) women identified as part of this work, there are twenty (20) agents, i.e. a percentage of seventy-one (71%), seven (06) supervisors, i.e. a percentage of twenty -five (21%) and two (02) directors, i.e. a percentage of seven (7%).

On the other hand, out of twenty-two (22) men surveyed, six (06) occupy the position of agent, i.e. a percentage of twenty-seven point three (27.3%), ten (10) occupy the position of masters, i.e. a percentage of forty-five point four (45.4%), and six (06) occupy the position of director, i.e. a percentage of twenty-seven point three (27.3%).

Similarly, out of eight (08) managers surveyed, there are only two (02) women, i.e. a percentage of twenty-five (25%) and six (06) men, i.e. a percentage of seventy-five (75%). Clearly, in the banks visited, women have difficulty occupying important positions. Only exceptional women stand out. Managers and shareholders of banks therefore tend to entrust more important positions of responsibility to men than to women, which may explain the phenomenon of career ceilings for most of them. This is the “glass ceiling” phenomenon, characterized by a high density of women in agent positions.

**Conclusion**

According to our analyses, it is safe to say that gender is at the center of career management concerns in the banks visited. However, banks must practice effective career management to enable them to face social challenges, motivate and promote equal opportunities for a population of employees that is increasingly ethnically diverse and includes more and more women in important. They must be based on a valuing of differences that will enable them to fight against direct or indirect discrimination in career management with the inclusion of everyone with their contributions and differences. All these measures must go

through the development of formal tools for human resources management, even career management, as well as the strengthening of control levers. This orientation must be accompanied by transparent internal communication on the tools, procedures and criteria for evaluating HR with a view to removing uncertainties and suspicions (fairness and equal treatment in the awarding of rewards and the management careers). In other words, banks must put in place the most objective and neutral evaluation criteria possible for staff as well as objective, unbiased rules for remuneration and career management.

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