

Transatlantic Feminisms

Women and Gender Studies in Africa and the Diaspora

Edited by Cheryl R. Rodriguez, Dzodzi
Tsikata, and Akosua Adomako Ampofo

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Introduction

Collaborative Traditions and Transcontinental Connections

Cheryl R. Rodriguez, Dzodzi Tsikata,
and Akosua Adomako Ampofo

Transatlantic Feminisms is inspired by a feminist tradition of collaboration that is a defining characteristic of black women's public and private lives throughout the world. This tradition is one that brings women together as builders of communities and as creators of knowledge. Collaborative and communal work in the name of freedom, creative expression, and justice is a core theme in histories of women in Africa and the African diaspora. Grassroots activism, institutional transformation, independence through female networks, and other forms of organized resistance are all components of this tradition. There are numerous accounts of this feminist collaborative force throughout Africa and the diaspora. For example, collaboration was the creative fuel behind the women in Jamaica who founded the Sistren Collective, a working-class women's drama group grounded in the cultural and political history of the Caribbean. In Nigeria, a spirit of sisterhood and collaboration is a recurring theme in the history of the courageous women who resisted colonial oppression in what became known as the Women's War. The collaborative tradition was also the fire that maintained South African women's movements against apartheid and U.S. women's movements against racism. Contemporarily, this tradition includes a global community of young black feminists who create activist spaces through online technologies. This same collaborative tradition empowers feminist scholars to engage in research and writing projects that expand the boundaries of knowledge for and about women in Africa and the African diaspora. Most importantly, this tradition honors subaltern (and often unrecognized) contributions to cultural and social analyses.

Collectively, the work in this volume asserts the importance of exchanges of knowledge about women and gender across oceans, borders, and histories. While this volume resonates with Mohanty's notion of feminism without borders (Mohanty 2003), we also seek to expand this idea

FIFTEEN

“How Can I Come to Work on Saturdays When I Have a Family?”

Ghanaian Women and Bank Work in a Neoliberal Era

Nana Akua Anyidoho and Akosua Adomako
Ampofo

When the second author first began work at the University of Ghana as a young faculty member in 1989, there was one major state-owned bank and two main private (foreign) banks on or near the campus.¹ Banks closed at 2 p.m. and Saturday banking was not even a dream. Banking activities had to be squeezed into the lunch break, and invariably involved joining long queues in front of middle-aged women and men behind counters. Not long after the first author joined the University in 2005, banks extended their working hours and one could avoid the crowded banking hall by making use of ATMs or Internet banking facilities on campus. Now, there is a new banking lounge for faculty where high-heeled young women offer tea while they process your request. Banking in Ghana has come a long way, providing many improvements for customers, and just as many changes for workers, although not all salutary.

GHANAIAN WOMEN'S INFORMAL AND FORMAL WORK

Ghanaian women's work in the informal economy has long been a rich site for research (Clark 1994 and 2010; Robertson 1983). The reasons are not hard to understand: in contrast to women in many parts of the conti-

ment and the world, West African women have a long history of work outside of the domestic space. In Ghana, women have dominated informal trade in foodstuff and household items within traditional market places (Robertson 1983). Recent contributions to literature have examined the impact of macroeconomic reforms and the financial crisis on the character and quality of work and livelihoods in the informal economy (Darkwah 2002; Horn 2010; Johnston-Anumonwo and Doane 2011; Overa 2007; Tsikata 2009; Wrigley-Asante 2013). What is missing is an analogous discussion of women's *formal* work. Research on Ghana's formal economy tends towards assessments of women's numerical participation in the labor force.² However, a mere count of women in formal employ masks issues of remuneration, promotion and career development, pressures and conflicts, and so on—all of which speak to women's actual experiences of work, including their negotiation of the gendered nature of the work place (see ILO 2010).

This study responds to this gap in the literature by focusing on the experiences of women in bank work within a context of rapid macroeconomic change. We discuss the implications of Ghana's processes of economic liberalization for formal work, using the banking sector as a case study. We argue that, while the economic reforms that Ghana has undergone since the 1980s have expanded employment opportunities and improved the material rewards of bank work, other conditions of work have become more challenging. As a result of increased competition in the sector, banks are indeed offering better salaries and financial benefits, especially to senior staff; however, for the same reason, the conditions under which people work have generally become more demanding in terms of performance standards, the diversity and volume of tasks, and hours of work. This introduces new physical, mental, and social stressors for workers. We also argue that the costs and benefits of these changes to formal work are unequally distributed by gender, as well as by age and employment status. Female workers—and in particular older workers and those hired on contract basis through employment agencies—are less able to take advantage of the opportunities but bear more of the costs of these changes in the sector because of gendered norms both within and outside the formal work space.

This chapter is a critique of the neoliberal perspective that paid employment is inherently empowering for women because it allows them to go outside of patriarchal domestic spaces into the more egalitarian labor market (Duggan 2011). Further, this participation in work outside the home presents a version of "empowerment" that simultaneously promotes economic growth that benefits the larger society (see World Bank 2006, 2012). Feminist scholarship has challenged these sets of assumptions on three fronts. First, it has criticized the instrumentalist argument that women's empowerment should be in the service of economic growth. Second, in response to the conventional valorization of paid em-

ployment, feminists have long critiqued the disregard for women's unpaid labor in the so-called private sphere of the home. Finally, feminist theorizing acknowledges that women's participation in paid work in the ways recognized by neoliberal economics is no guarantee of equality or empowerment as labor markets themselves are "structured by practices, perceptions, norms and networks which are 'bearers of gender'" (Elson 1999, 611). Elson argues that the work space is inscribed with stereotypes and rules about what woman and men should do and how they should be rewarded, and that these mirror unequal gender relations within the wider society. It is with this understanding that we suggest that although the banking sector in Ghana today provides new work opportunities for women, it also burdens them in gendered ways. Further, Ghanaian women are situated within the global market, and share post-colonial histories with women around the world, making the analyses we present of wider geopolitical significance for women's work in a global context (see Kim and Voos 2011; Nisonoff, Duggan, and Wiegersma 2011).

GHANAIAN WOMEN'S WORK AND ECONOMIC REFORMS

Ghanaian women's relative disadvantage in the area of formal work is not a result of a late arrival to the workforce. In addition to women's care work in the home, historically women have participated in economic activities in agriculture and trade. The gender inequalities we see in labor force participation, employment status, and conditions of work have their roots in policies reaching back into the colonial period. From 1884 to 1957, when the then Gold Coast was under colonial rule, non-agrarian employment opportunities were created in public institutions and registered business enterprises, resulting in what is now known as the formal sector.³ Women were discouraged from formal work, and from the urban spaces in which the majority of these jobs were located, either directly through discriminatory labor regulations that limited their entry and retention in these jobs, or indirectly through educational, health and other social policies that emphasized their biological and social reproductive roles (Fofack 2013).

Social change, increased educational opportunities, and less restrictive employment regulations, among other factors, have led to the increasing labor force participation of Ghanaian women. In 1960, labor force participation⁴ in Ghana was estimated at 57 percent for women and 89 percent for men (Bortei-Doku Aryeetey 2000). In 2011, women's and men's labor force participation rates were put at 67 percent and 72 percent respectively (The World Bank 2013). While the dramatic increase in the women's participation rates over the forty year period may be in part due to the underestimation of women's work in the 1960 calculations (Oduro 1992),

there are indications that women's labor participation rates have converged with those of men over time (Bortei-Doku Aryeetey 2000).

However, women's increasing presence in Ghana's labor force does not guarantee gender equality in the work place. As is the case elsewhere, the Ghanaian labor market is characterized by gender segmentation by sector and employment status (Heintz 2005). The effects of colonial policies that pushed women to the margins persist so that women are less likely than men to be in wage and salaried work—in 2011, the rates were 11 percent for women and 30 percent for men (The World Bank 2013). As an illustration, the financial sector, which provides the highest hourly wage rates, employs 0.5 percent of working-age males and only 0.1 percent of the female working population (Ghana Statistical Service 2008). When women do enter the formal economy, they are likely to be found at the bottom in semi-skilled, poorly paid positions (Manuh and Adomako 1995; Tsikata and Darkwah 2013). Women are over-represented in the informal economy, which is characterized by high levels poverty and the lack of regulations of both enterprises and labor relations. Even within the informal economy, women generally earn lower incomes than men and are clustered at the bottom of the hierarchy as employees or unpaid family workers rather than as employers or self-employed workers (Tsikata 2009).

The formal economy remains relatively small employing only 25 percent of men and about 8 percent of women (Ghana Statistical Service 2008). Nonetheless, the process of urbanization and the increasing importance of urban livelihoods make formal work an important area for feminist research, especially against the backdrop of economic liberalization. There is an extensive body of work on Ghana's inexorable march towards a neoliberal vision of development, encouraged and institutionalized by The World Bank and IMF through a series of economic reform programs starting in 1983 (see Amanor 2001; Aryeetey, Harrigan, and Nissanke 2000; Britwum, Jonah, and Tay 2001; Brydon and Legge 1996; Elson 1991; Hutchful 2002; Mkandawire and Soludo 1999; Olukoshi 1998; Palmer 1991; Rimmer 1992). The stated aim of these reforms was to first rescue the economy from financial crisis and then to pursue economic growth. The reforms consisted of measures to decrease the role of the state in the regulation of the economy and in social provisioning and, simultaneously, to expand the role of the private sector as an "engine of growth" within a free market economy (Obeng-Odoom 2012, 92; also Aryeetey and Harrigan 2000; Hutchful 2002). In order to achieve these goals, monetary and fiscal policies were revised (including those related to inflation, interest rates, value of the currency), as were policies on trade and investment, and social expenditure (Hutchful 2002; Obeng-Odoom 2012).

In the financial sector, the tenets of the reforms were operationalized in the removal of Central Bank restrictions on interest rates and government prescriptions on loans to priority areas, the enforcement of regula-

tory systems, privatization of state-owned banks, and the licensing of private banks (Biekpe 2011; Hutchful 2002). Banks were free to operate as commercial, profit-making enterprises offering a wide range of products and able to price these competitively to attract customers. As a result, the late 1990s and early 2000s marked a period of great change in the banking industry. To begin with, the sector became one of the fastest-growing in the Ghanaian economy, seeing an influx of new private banks. In 1987, there were eleven banks licensed to operate in Ghana, and the state fully or partly owned the majority of these. By 2008, when we began our study, the number had increased to twenty-five, of which twenty-two were privately owned. The pendulum swing to private ownership of banks was the result both of the sale of government shares in state-owned banks as well as the entry of new banks (Adjei and Chakravarty 2012). This change in the ownership structure of banks was part of the larger economic reform agenda for increased privatization—three hundred state-owned enterprises were sold to private investors between 1987 and 2000 (Adu-Amankwah 2007). Moreover, thirteen of the twenty-five banks were foreign-owned, which is an indication of the “internationalization” of the economy, another salient feature of an increasingly liberalized economy (Jessop 2002).

The increase in foreign private banks, as well as the more aggressive practices of some of the new entrants, resulted in greater competition for market shares. This led to another trend in the banking sector—an increasing reliance on contract workers sourced through employment agencies. This is a fairly new phenomenon in Ghana⁵ related to the informalization of labor relations within a liberalizing economy (see Tsikata and Darkwah 2011). In order to remain competitive, banks have simultaneously streamlined their operations to reduce cost and have focused on what they define as their core business by expanding and improving their services and products. Both of these strategies provide the impetus for hiring agency workers who can be paid less to carry out non-core activities such as security, money collection, and direct marketing.

Our study examines women’s experiences of work in the context of these changes to the macro-economy and the banking sector. Specifically we analyze changes in the type and level of opportunities for employment, in the organization of work, the conditions under which work is done, and the costs and rewards of work.

STUDY DESIGN

Fieldwork for the study was undertaken between 2008 and 2010 in three urban centers in Ghana: Accra, the capital; Kumasi the second largest urban center; and Tamale, the largest city in the northern part of the country. These urban areas, especially Accra, have a concentration of

bank headquarters and branches. The chapter uses data from a mapping exercise with thirteen banks, a survey of 301 bank workers, and in-depth interviews with twenty bank workers, Human Resource managers, and union leaders.

Given the lack of data on banks in Ghana, we began the fieldwork by collecting basic information from banks on the numbers and locations of their branches, and the numbers, positions, and distribution of their employees across branches. This mapping exercise was carried out between December 2008 and February 2009. Thirteen of the twenty-five banks operating in Ghana at the time returned the questionnaires. Of these thirteen banks, eight had their head offices in Ghana, and five were foreign banks. The banks included three of the oldest and largest banks in the country, as well as newer and smaller banks.

Between June and July 2009, a self-administered questionnaire survey among bank workers in six of the thirteen banks was carried out in Accra, Kumasi, and Tamale. The six banks were selected purposefully to reflect diversity in size, ownership, and years of operation in Ghana (Table 15.1).

Within each bank, workers were selected from different locations and positions in the organizational hierarchy, and included both permanent and non-permanent or agency workers. We over-sampled management, supervisory, and agency workers in order to have enough workers in each category for statistical analyses. Thus, while the sample is not statistically representative of the population of bank workers, the findings of the study are indicative of patterns within the banking sector as both the banks and workers were purposively sampled to reflect diversity in the sector. The sex composition of our sample was 62 percent female and 38 percent male, reflecting a deliberate over-sampling of women. The distribution by level or position was as follows: 15 percent of employees were in management, 19 percent came from the supervisory level, and 66 percent were junior staff. Of these 66 percent self-identified as permanent

Table 15.1. Profile of Selected Banks for Surveys and In-Depth Interviews¹

	Size	Ownership	Length of operation in Ghana
Bank 1	Larger	Ghanaian	pre-1980s
Bank 2	Larger	Foreign	pre-1980s
Bank 3	Smaller	Foreign	post-1980s
Bank 4	Smaller	Foreign	post-1980s
Bank 5	Smaller	Ghanaian	post-1980s
Bank 6	Smaller	Ghanaian	post-1980s

1. To maintain the confidentiality of our sources, we are able to provide only general information about the banks in our sample.

staff, 25 percent as agency workers, and 9 percent indicated that they had "other" statuses.

Finally, in-depth interviews were conducted with three categories of respondents: bank workers (seven women and two men) selected from the survey respondents, heads of human resource (HR) units in six banks, and union leaders in three banks.⁶ In all cases, detailed notes were taken during and after the interview. In addition, some respondents gave permission for the interviews to be recorded; these recordings were then transcribed. Thematic analyses of the interview notes and transcripts were done to capture changes to the financial sector, the perceived sources of these changes, and their impacts on different categories of workers.

CHANGES IN THE BANKING SECTOR AND IMPLICATIONS FOR WORKERS

Our findings capture changes in three areas: employment opportunities, conditions or benefits of work, and the culture of work (evidenced in the image of the ideal bank worker, and the norms of performance assessment). In each case, we analyze the gendered consequences of these changes for workers.

Changes in Employment Opportunities within the Sector

The increased numbers of banks and the resulting greater competition has led to an expansion in employment opportunities across the banking industry. However, these opportunities are not equally accessible to all workers in terms of entry into the sector and location within it.

The Greater Accra Region, in which the capital city Accra is located, has the greatest number of bank branches and workers. The seven banks that provided us disaggregated data on their workforce had a total of 278 branches. One hundred and twenty-seven of these branches were in Greater Accra, employing 62 percent of their combined labor force. The Ashanti Region (in which is the second largest city, Kumasi) came a distant second with 12 percent of workers across forty-four branches. The regions with the fewest banks and workers also happened to be, not surprisingly, the poorest and least urbanized. This would seem to confirm that employment opportunities in the banking sector are mainly in urban spaces.

Across all thirteen banks put together the workforce included a smaller proportion of women than men—41 percent to 59 percent. However, perhaps more important than numbers is the distribution of workers in the banking hierarchy. Women made up 31 percent of management as a whole but only 10 percent of executives (Table 15.2). Put another way,

only 0.3 percent of all female employees were at the highest echelons of the banks compared to 2.1 percent of male employees. This sex segmentation is seen in other types of formal work in Ghana and is similar to the picture in other parts of the world; women largely populate the lower levels of the hierarchy in banking, in areas such as clerical and secretarial work, in contrast to men who dominate the managerial level.

Table 15.2. Proportion of Female and Male Employees by Level

	Total	Female (%)	Male (%)
Executive Management	83	9.6	90.4
Senior Management	254	30.3	69.7
Middle Management	711	33.9	66.1
Supervisory	1954	42.1	57.9
Clerical/non-clerical	2989	42.6	57.4

Source: Authors' computation from bank survey data.

Table 15.3 describes differences in the positions of permanent and temporary (agency) workers, the latter being hired through employment agencies. First, it appears more opportunities exist for men than for women, as the banks in our sample hired more males. Strikingly, no agency worker was reported to be above the clerical level.

Table 15.3. Employees by Sex and Employment Status

	Permanent workers		Agency workers	
	Female	Male	Female	Male
Executive Management	8	75	0	0
Senior Management	77	177	0	0
Middle Management	241	470	0	0
Supervisory	823	1131	0	0
Clerical	1121	938	32	18
Non-clerical	85	334	34	427
(level not specified)	27	19	29	35
	2382	3144	95	480

Source: Authors' computation from bank survey data.

In our survey sample of 301 workers, the majority (59 percent) had worked for less than four years in their current job. Of this group, roughly a third were working for the first time in a bank, which indicates that the banking sector is absorbing new employees. However, more than a quarter of all respondents had worked in at least one other bank 22

percent had worked in only one bank prior to their current work situation, and 5 percent had worked in two other banks. These figures suggest some degree of mobility among workers already in the sector. According to HR managers, mid-level officers already in the sector are the most sought after; they are poached from older and bigger banks to take up more senior positions in newer banks. For workers, this provides the prospect of quicker advancement up a less crowded organizational ladder. Since, as we have shown, men are more likely to be in these managerial positions, it appears that they are more able than women to take advantage of these openings for advancement.

Changes in Conditions of Service

A positive change in the banking sector for workers is the improvement in remuneration and conditions of service. In response to the more attractive packages the newer banks put together to lure employees from older banks, the latter were forced to improve their pay structures in order to retain their staff.

In the mapping exercise, we asked banks to describe changes in the number and type of benefits offered to workers. Their responses indicate that more banks offer personal loans, medical health and dental care than they did in the past. At the same time there has been a slight reduction in the number of banks offering housing and clothing allowances. In some banks, benefits that were once reserved for management, notably home loans, have been extended to staff at lower ranks in an attempt to match the packages being offered by the new banks.⁷ The benefit workers valued most was the personal loan, which is typically offered to bank workers at lower interest rates than the prevailing commercial lending rates. Over 90 percent of the 301 bank workers surveyed said they were entitled to these loans.

Eight banks of eleven banks interviewed provided paid overtime to workers but only four banks extended this to workers in management. And while sick, casual, and annual leave with pay was common, only five banks allowed any kind of leave without pay. None of the eleven banks that provided data on benefits offered childcare facilities or children's allowances to workers of any position or status. And while maternity leave appeared to be standardized across the industry as required by law, only one bank claimed to offer paternity leave. (This is an area where women enjoy relatively generous conditions under Ghanaian law, which entitles women to twelve weeks maternity leave and a new mother to half-day work for six months after she returns to work.) The absence of childcare facilities and the arrangements regarding leave have implications for work-home balance, particularly for women who, by social custom, are expected to bear a greater responsibility for reproductive/care work.

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While the changes in conditions have been positive for bank workers overall, agency workers as a sub-group have seen much less improvement in their work conditions. Two areas in which there has been improvement are paid overtime and social security contributions. In the past, contract or agency workers rarely had social security payments made on their behalf by employers; however some banks have begun to make these payments as well as to pay overtime. Nonetheless, generally agency workers have distinctly less favorable conditions of service, enjoying only ten out of the twenty-four benefits that permanent workers did. This state of affairs cannot be put down entirely to differences in their work since our research revealed that many agency workers carry out the same or similar functions to permanent workers; rather, it is the result of differences in terms of service. This situation of agency workers recalls the literature about the increasing precariousness of work in a liberalized global market (see Standing 2012).

Changes in the Image of the Ideal Bank Worker

The heightened competition in the banking sector over the past decade has resulted not only in a greater demand for workers, but also demands for a different *kind* of worker, one with different values, attitudes, and skills. As one HR manager noted, “[Because of] the competition, people are compelled to work better, more efficiently, and smarter than before. If you don’t do that as individuals and as an organization, you’ll be left out.”⁸

Most HR managers and union members mentioned greater attention to customer service and marketing as one of the most salient changes in the sector (see Amoako 2012; Anabila and Awunyo-Vitor 2013). The HR of one of the oldest banks explained, “Institutional culture has changed significantly over (even) the past four years,” with a new customer service charter and training in customer service for which there is “a very big budget.” These trainings are all designed, he said, to make workers understand that “the customer is king.”⁹ Two other HR managers and a union leader similarly mentioned “soft training” or “attitudinal training,” especially for “the older ones.”¹⁰ So important is customer service today that one manager implied that banks considered “personality” in making hiring decisions.¹¹ Interestingly, while the literature suggests that the image of the ideal banker is male—what Wilson (1995) calls the “male as norm syndrome”—it appears that customer service as a subset of banking has become feminized. The HR manager of one of the oldest and biggest banks acknowledged that his company hires more women in customer service, presumably because they have the “right” kinds of attitudes or personalities. This is of course consistent with literature that shows that women are more likely to be in, and are perceived to have desirable qualities for, care-related work.

In the current competitive environment, banks have to work hard to retain existing clients and attract new ones by introducing products and services into what had hitherto been a "very conservative" banking culture.¹² Bank workers are expected to aggressively market these products. As an HR manager said, "Banking traditionally was arm-chair banking. Now everybody goes out."¹³ Further shaking up the old ways of doing business is the increasing number of technology-based products such as Internet banking, ATMs, debit and credit cards.¹⁴ A union leader said,

[n]ow banking is becoming a lot more technical, and if you want to hold on to your employment, you need to upgrade yourself. [Gone are the days when] you could get into the bank with just your O Levels and A Levels; now the suite of services you are expected to sell is expanding. You must know a lot about your products, so you have to be more knowledgeable.¹⁵

In sum, the emphasis on marketing of products and the increased use of technology requires more skilled, knowledgeable, and assertive workers who are able to perform a variety of tasks.

Banks have consequently revised their hiring, training, and other practices to attract or develop the kinds of workers needed in the current banking sector. In terms of hiring, banks have found that younger, better educated, and "professional" workers are more likely to adapt to the competitive environment and to work that increasingly uses technology, in comparison to the "older" staff who are perceived to be unwilling or unable to adapt. A few banks have therefore conducted redundancy exercises to make room for younger hires.¹⁶ These exercises have a second purpose of reducing staff size and making the institutions more cost-effective as it results in fewer people doing more work.¹⁷ One bank, preferring to avoid the cost of severance pay, hired young people but allowed the older employees to phase out through retirement.

We have mentioned the efforts of banks to train their workers in customer service. Other less direct ways of reinforcing desirable worker attributes and skills are through memos and circulars exhorting certain kinds of behaviors or commending particular workers who reflect desirable traits. According to our interviews with HR managers and workers, many bank branches also have daily meetings, which are often a setting for managers to shape workers. As one worker described it, "We have morning devotion and issues are raised and people are praised or cautioned."¹⁸

There appears therefore to be a deliberate effort on the part of banks to winnow out staff who do not fit in with the new ways of being a bank worker and doing bank work, at the same time as they make attempts to attract and retain younger persons who better conform to the new image of the bank worker. Workers on their part are expected to expand their menu of skills through training, by obtaining additional qualifications, or

by gaining experience on the job. Of course there are gender differences in the extent to which workers are able to acquire these; for instance, the reproductive burdens of women may make them less likely to expend the time demanded of training programs and further studies.

Changes in the Organization of Work

The major change to the way work is organized, and the one to which all union and HR respondents referred, was the longer working hours instituted by many banks, a situation that was perceived to be the inevitable result of competition. Said a union leader, "We realized that it was an industry wave that we needed to deal with as an industry. If one bank decided it was not going to happen, you were somehow disadvantaged as a bank."¹⁹ He added that this would affect the bank's bottom line and ultimately the workers' salaries. However, the same union leader expressed concern about the lack of recognition of "social arrangements." He said employers needed to remember that bank workers are also mothers and fathers, daughters and sons, with obligations in families and other social relationships. Another union leader complained that the management of his bank only thought in terms of financial cost-benefit analysis and did not consider the "social aspect" in the decisions they made regarding the extension of weekday working hours and instituting weekend banking.²⁰ A worker put it more bluntly: "Bank work is not too good for a married person because the person leaves early for work and comes back late. All your time is taken, even weekends, and it can get stressful—all your days are almost taken from you."²¹

In our survey, 67 percent of workers reported working weekends. 80 percent of staff worked between ten to twelve hours a day and 12 percent worked over thirteen hours. In other words, 92 percent of bank workers in our survey reported working more than the conventional eight-hour work day. Moreover, all bank workers interviewed said they closed after 5 p.m., which is the conventional closing time for formal sector "office" work, and three out of ten closed after 8 p.m. This is true despite the assertions by HR heads and union leaders that computerization and automation had made many tasks easier. The workers viewed the use of new technologies differently, explaining that they did not reduce the work day or work load, but simply allowed banks to service their growing client base, and to collect more data on customers than they might otherwise have done. Thus, the time that is saved by more efficient tools and systems is taken away by the increase in volume of work.

The stress of juggling the banks' demands for a certain kind of worker, with the obligation to meet one's social and domestic responsibilities, is especially profound for women workers. Women feel this particularly when it comes to child bearing and childcare. We have noted that banks report compliance in offering maternity leave, at least to permanent bank

workers (see Table 15.3). According to in-depth interviews with bank workers, however, entitlement to leave does not necessarily translate into leave being given. Despite the provisions under Ghanaian law, Grace, a Senior Operations Officer, said, "The half day is not very true. . . . It's the right thing on paper but not in reality. Because sometimes there is so much work to do that people cannot leave on time."²² Another challenge for women with childcare responsibilities is the inconsistencies in granting of leaves of absence, and the unavailability of childcare facilities and allowances.

In the absence of adequate provisions for childcare support in formal work policies, women workers struggle to balance the demands of work and the responsibilities of childcare, as illustrated in the case of two bank workers: Lillian, who is a twenty-seven-year-old customer service executive, and Grace, a forty-four-year-old deputy branch manager working in operations. Lillian comes to work at 6.00 a.m. (for 8.00 a.m.) and is one of the last persons to leave the bank. Her mother, who lives with her, helps to look after her month-old baby. Grace comes in at 7.30 a.m. and leaves any time between 6.45 p.m. and 8.00 p.m. She is married with two young children who are cared for by her aunt while she is away at work. Both women also had paid house help. Reliance on domestic help as in these two cases, whether familial, paid, or unpaid, was a strategy adopted by women bank workers in our sample, similar to many women in Ghana in both the formal and informal economies.

The union leaders and HR managers pointed out that women also used resistance as a coping strategy when new work requirements come up such as longer hours or weekend work. "Generally, female staff, especially older generations, tend to resist more, because of family consideration. They will say, 'How can I come to work on Saturdays when I have a family (to take care of), and so on.'"²³

Moreover, women also show preference for certain positions that allow them to better balance work and domestic responsibilities. For instance, it is easier for women to work in the area of Operations, which does not take one out of the office much and better enables one to work a seven-to-five schedule. "Operations" involves the day-to-day activities management of the banks. An Operations officer explained her role in this way: "I do what HR would do. . . . The operations officer is immediately after the manager. For [Bank 5], it is the operations officer that does the day-to-day activity. I deal with a staff of ten and three contract workers. . . . The things that Customer Service cannot handle, Operations does."²⁴ In other words, she is the Ms. Manage-the-People person, both staff and clients. Operations is the reproductive care work in the bank as a male manager implied when he said, "I will prefer that all females work in or with Operations department where everything is in-house."²⁵ While "in-house" was meant to be in contrast to other positions that might involve supposedly more taxing movements outside of the bank to mar-

ket products and so on, his use of the phrase resonates with gendered expectations of women carrying out domestic work in the "private" sphere while men make more risky forays into the "public." Also gendered is his description of the relative easiness of Operations work, which was echoed by another interviewee, Ben, who identified Operations as an area in which he might "retire" to from his current position: "That will be where I'll be able to relax. Operations Officer is not too stressful (*laughs*). Oh yes, they don't do anything! It's not challenging."²⁶ Both of these views were of course in contrast with Grace's own description of her job. The perception that Operations is not especially taxing has implications for rewards: we learned in our interviews that those in Operations often receive the lowest bonuses and, in a context where bonuses can sometimes be higher than wages, this matters a great deal.

Changes in the Evaluation of Work

A major change in institutional culture is the emphasis on "performance," a key word in all our interviews with HR managers and union leaders. For some workers, performance is assessed based on a formal job description or on specific targets to be met. Assessment can also be on an informal basis such as hours worked overtime; workers described the pressure to work long hours without asking for overtime allowance because such a demand would be seen as evidence of a lack of commitment on the worker's part.

As reported by HR managers and union leaders, performance has become more strongly linked to rewards such as promotion and bonuses. For agency workers, good performance may offer prospects of a permanent position within the banks. Many banks have introduced or strengthened performance indicators on which bonuses and promotions, and sometimes salaries, are based. Performance evaluations are seen as positive in that they introduce some objectivity into a process that has hitherto been very subjective. The array of evaluations—"in-tray exercises," performance evaluations, one-on-one interviews—now means that in theory promotion is based more on merit. An HR manager contrasted this with the way things were done in his bank in the past: "It used to be that the line manager would look at you, and if he thinks you're good, he'll promote you. Then every four years, you're promoted automatically."²⁷ However, the new systems of evaluation, which have been adopted industry-wide, have not been welcomed by all workers. One union leader admitted, "I've heard my colleagues speak with nostalgia about those days when . . . your bonus depended not so much on performance and it cut across everyone in your class."²⁸ The problem, it seems, is that evaluations are dogged by perceptions of subjectivity, no matter the mechanics of the process. An HR manager stated that older workers complained about less experienced workers being promoted ahead of them on the

basis of these assessments.²⁹ A union leader in another bank said that his union has become involved in these appraisals, but the burden of proving bias or other forms of unfairness is high as it involves detailed record-keeping.³⁰ Another union leader explained that the new performance appraisals disadvantaged women when they took maternity leave because one's absence from work for three months would affect one's appraisal as a supervisor might view such leave, even though a legal entitlement, in a negative light. He added that ultimately being away could slow down one's advancement in the corporation.³¹

In general, the organizational culture of banking work disadvantages women because of the reality that they carry a disproportionate share of the responsibilities for domestic and care work. In trying to fulfill these dual expectations, women will be judged less favorably than male workers. A male HR manager recounted how he had called a meeting and had a female manager phone him to say she was running late because she had to take her child to the hospital—this was illustration of his description of women as being less "user-friendly" than men.³² Moreover, women's assessments may be less favorable simply because they are female, as Kramer and Lambert (2001) found in a study of top corporations in the UK where gender bias was a clear factor in promotion decisions beyond any actual differences in performance or competence between men and women.

Changes in Response to Gendered Differences among Workers

We posed this question to workers, HR managers, and union leaders in interviews: "In what ways does your bank as an institution recognize gender differences in policies and practices?" The most common and immediate response from the all-male interviewees was that women were not treated any differently from men; one HR manager proudly stated, "We are gender neutral."³³ It appeared that they interpreted the question (from a female interviewer) as an enquiry about gender discrimination. We therefore followed up with the question, "What are the most common demands, requests that you hear more from male/female workers?" Our interviewees indicated that practices around placement and maternity leave were the most gendered. First, as a matter of convention, banks do not transfer married women outside of their region of current residence, unless they themselves make the request. There seems to be a shared understanding among union leaders and even HR managers across banks that while a woman may request a transfer to move with a spouse to another region, men should not or will not "follow" their wives under the same circumstances. A union leader explained that, for this reason, "If you send a woman somewhere, it's like you're breaking (up) her marriage." He added that female workers were also less likely to be transferred to rural areas. "The ladies don't want to go to Kookoase³⁴

There are certain places they just don't want to go so it's a positive discrimination that women are not challenging, and we (union executives) also don't challenge it because we care about our ladies."³⁵

Second, banks offer maternity leave to women but do not generally provide paternity leave for men. Some banks also allow "flexi-time" when female workers return from maternity leave, where they may work the same number of hours but not during the conventional workday period. Others allow workers to have extended breaks or to close early from work. However, from our interviews, these terms are not standardized conditions across the industry; there is a sense that the public banks give the most concessions while the newer foreign banks are portrayed as being less generous in this regard. Moreover, even within a single bank, these conditions may not be equally available to workers. The union leader at one of the largest banks said that in his institution the likelihood of receiving flexi-hours or other concessions on working hours might depend on position and location; for instance, a female worker at the head office of the bank was more likely to have her request for flexi-hours approved than a teller in a branch.³⁶ Importantly, also, since agency workers are not under the same terms and conditions as permanent workers, they are less likely to benefit from maternity leave and concessions in working hours after birth.

Other responses to the question of recognition of gender differences include these: where once a clothing allowance was provided only to women, men are now offered that allowance; women can now designate men as dependents; and the cost of birth delivery is now covered under medical allowance. One HR manager also mentioned the creation of a "Ladies Forum" in his bank as evidence of recognition of gender differences, describing it as an avenue for women to participate more in the affairs of the bank and to have them feel valued.³⁷

In summary, it appears the only formal gendered policy is with maternity leave, which is standardized across the banking industry, per the labor laws of Ghana. Beyond that, recognition of, and responses to, gender differences, and in particular women's domestic obligations, are demonstrated in informal practices and are therefore inconsistent across and within banks.

WHITHER GHANAIAN WOMEN AND FORMAL WORK?

In conclusion, our chapter on changes in bank work addresses a number of the larger themes of globalization and economic liberalization as they impact on the Ghanaian economy. We have shown that changes in the banking sector have led to some positive outcomes such as increased opportunities for employment, training and advancement, and better conditions of service within the sector. At the same time, we point out

that men, permanent workers, senior staff, and younger individuals are better placed to benefit from opportunities for entry and advancement in the industry. In this way, this study of formal bank work in Ghana echoes the International Labour Organization (2010) report which states that across the world "the circumstances of female employment—the sectors where women work, the types of work they do, the relationship of women to their jobs, the wages they receive—bring fewer gains (monetarily, socially and structurally) to women than are brought to the typical working male" (xi).

We have also pointed to changes that have had adverse effects on all bank workers, but which may affect women and workers hired through agencies more profoundly. These include the drive for greater productivity from workers and the lengthening of the work day. Our study suggests that women bear more of the costs of these changes because of gendered roles and norms which require of them a "second shift," to use the phrase Hochschild and Machung (1989) coined to denote the fact that women have to match men in the "public" work place and come home to their other jobs as caregiver in the home, for which they have primary or even sole responsibility. In Ghana and everywhere else in the world, the gap between women's and men's time use has closed over time in the work place but is still large for domestic and care work (Ghana Statistical Service 2008; The World Bank 2012).

This chapter speaks to the implications of the changes in formal work (in the banking sector) within a wider social context that is less pervious to change in gendered expectations. We argue that women's dual responsibilities at home and in the formal work place have not been matched by greater recognition of these responsibilities, and thus women experience increasing stress in their efforts to fulfill these roles. For women bank workers the very opening of spaces that could be seen as economically empowering proves to be restrictive as workplace and societal gender norms converge. Our data finds support for Elson's argument that even while some forms of gender inequalities are shaken or dismantled under neoliberalism, it creates new unequal and gendered structures (Elson 1999).

In light of our findings, and given that bank work is likely to become even more demanding and cost-driven, bank unions and the industry need to acknowledge the tremendous pressure on bank workers. Key issues, such as gender differences, work pressure, and the need for work-life balance, must be recognized and planned for in order to provide appropriate supports for all workers. In order to achieve these, special attention needs to be paid to the constant negotiations that female workers in particular have to make between formal work and other responsibilities.

NOTES

1. There were also at least two public-private banks, and a few "rural" banks dotted around the country.
2. Date-Bah's work (1983) among factory workers is a useful exception. However, she was interested in examining issues of discrimination and not economic concerns per se.
3. There has been a shift in the literature from "in/formal sector" in favor of the "in/formal economy," the former suggesting a location in the economy while the use of "economy" brings attention to the character and terms of work, and suggests that informality can exist even in the so-called formal sector. However, when referring to official employment figures or economic policy documents, we follow convention of the Ghanaian government in using "sector."
4. The labor force estimates in this chapter are calculated as a percentage of the population aged fifteen years and over.
5. Tsikata and Darkwah (2011) report that most private employment agencies were set up around 2003, which is the date that they were legalized under the Ghana Labour Act.
6. We attempted to interview the heads of workers unions in all six banks sampled for the survey, but only three were available.
7. Interview with HR of Bank 5 on August 4, 2010.
8. Interview with HR of Bank 6 on August 12, 2010.
9. Interview with HR of Bank 1 on August 2, 2010.
10. Interview of HR of Bank 5 on August 4, 2010. Interview with HR of Bank 1 on August 2, 2010.
11. Interview with HR of Bank 1 on August 2, 2010.
12. Interview with HR of Bank 5 on August 4, 2010.
13. Interview with HR of Bank 5 on August 4, 2010.
14. It must also be said that the push for better customer service, more products, and greater automation was not only on the supply side of the banking institutions but was accompanied by the demand of customers who suddenly had more choice in the market than they had before (Interview with HR of Bank 2 on July 19, 2010).
15. Interview with Union of Bank 2 on July 9, 2010.
16. Interview with HR of Bank 1 on August 2, 2010; Interview with HR of Bank 2 on July 10, 2010.
17. Interview with HR of Bank 1 on August 2, 2010.
18. In Ghana, a very religious society, "morning devotion," the sharing of biblical scripture, possibly a brief exhortation and prayer, is not an uncommon practice in many places of work. It would seem that branch managers and supervisors exploit this practice to exhort staff on right/expected behaviors and attitudes.
19. Interview with Union of Bank 2 on July 9, 2010.
20. Interview with Union of Bank 1 on August 3, 2010.
21. Interview with Grace, supervisor at Bank 5, on August 6, 2010.
22. Interview with Grace, supervisor at Bank 5, on August 6, 2010.
23. Interview with HR of Bank 6 on August 12, 2010.
24. Interview with Grace, supervisor at Bank 5, on August 6, 2010.
25. Interview with Joseph, manager at Bank 4, on August 6, 2010.
26. Interview with Ben, Supervisor at Bank 5, on June 15, 2010.
27. Interview with HR of Bank 1 on August 2, 2010.
28. Interview with Union of Bank 2 on July 9, 2010.
29. Interview with Union of Bank 3 on November 30, 2010.
30. Interview with Union of Bank 3 on November 30, 2010.
31. Interview with Union of Bank 2 on July 9, 2010.
32. Interview with HR of Bank 2 on July 19, 2010.
33. Interview with HR of Bank 4 on July 19, 2010.
34. A made-up name connoting a remote rural village.

35. Interview with Union of Bank 1 on August 3, 2010.
36. Interview with Union of Bank 2 on July 9, 2010.
37. Interview with Union of Bank 3 on November 30, 2010.

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