SEXUAL HARASSMENT IN NIGERIAN DEPOSIT MONEY BANKS: THE INFLUENCE OF AGE, EDUCATION AND JOB TENURE

Shukurat Moronke Bello

Abstract

To develop effective sexual harassment policies in Nigerian banks, the current study examines the perceived effect of employees' age, educational levels, and job tenure on three dimensions of sexual harassment – gender harassment, unwanted sexual attention and sexual coercion. The participants consist of 500 employees from fourteen deposit money banks in Nigeria. A self-administered structured questionnaire adapted from the Sexual Experience Questionnaire was used for data collection. One way ANOVA was used to test the three hypotheses formulated. The study concludes that older, more educated and longer-tenured employees of deposit money banks Nigeria did not perceive sexual harassment different from younger, less educated and shorter-tenured employees. The study therefore concludes that misunderstanding of the clues resulting in sexual harassment cases may not likely arise among deposit money bank employees in Nigeria.

Keywords: *Age, Education, Job Tenure, Sexual Harassment, Sexual Coercion, Unwanted Sexual Attention*

1. Introduction

Worldwide, sexual harassment has generated a lot of debates in academic journals, in the media and the workplace (BBC News Online, 2006; Luthar & Pastille, 2000); and is considered to be one of the prevailing unethical behaviours in Nigerian organisations (Adenugba, & Ilupeju, 2012; Alooma & Atadiose, 2014; Hersch, 2015; Nauman & Abbasi, 2014; Ogechukwu, 2013; Taiwo et al., 2014). Sexual harassment is a form of discrimination that interferes with the victim's career (Equal Employment Opportunity Commission, 2006). However, there is no Federal law in Nigeria that has explicitly penalises workplace sexual harassment (Hersch, 2015; Ladebo, 2003). Organisations and members view sexual harassment as an employer-employee problem, which should be resolved between the parties concerned (Ladebo, 2003).

In the Nigerian financial industry, especially in the banking institutions, so many cases of sexual harassment has been recognized (Bangudu, 2009;

Nigerian Best Forum, 2013). Banks employees' attempt to meet the goals and objectives of the banks goes through a lot of stress and challenges (Alooma & Atadiose, 2014). A lot of employees have been sexually assaulted, raped and killed in the bid to achieve the targets, and most have lost their jobs because of the difficulty in achieving such targets (Ogechukwu, 2013). Thus, most victims of sexual harassment in Nigeria are often scared to report due to cultural and customary practices (Fapohunda, 2014). Questionable integrity in Nigerian banks constitute a major hindrance to and tend to have a vested interest in the inefficiency of employees, especially the marketing executives, this not only affects individual performance but also the organisational performance (Uduji, 2014). Hence, the issue of sexual harassment is a great test for effective human resource management and management of unethical behaviours of the banking profession in Nigeria. As observed by Fapohunda (2104) and Oluade (2001)

sexual harassment is most prevalent among Deposit Money Banks (DMBs) in Nigeria.

Indeed, workplace sexual harassment is as an important topic for research which is purely not an objective phenomenon, but based on individual perception of another behaviour and may be affected by a number of factors that make up of a structural context (York, 1989). One factor related to reporting sexual harassment is perception of sexual harassment - the psychological process of naming an experience as sexual harassment. Perception varies according to individuals and individuals are unique. What one person defines as sexual harassment, another person may not, and thus to determine whether an incident is sexual harassment or not, it is influenced by the perception of the individual on the matter (Kamal & Asnarulkhadi, 2011; Li & Lee-Wong, 2005). Under similar circumstances, two individuals might interpret the same behaviour totally differently. Employee's levels of behaviour differ because of personal history, varied cultural heritage and life experience. Understanding factors that affect individual varying perception of sexuality in the workplace would better predict and deal with negative individual and organizational consequences resulting from sexual harassment (Sorenso, et al., 1998).

Researchers suggested demographic variables as factors that influence employees' perception of sexual harassment in the workplace (Gutek, 1993; Powell, 1983). Personal characteristics such as age and job experience are often used in the empirical literature to determine its influence on attitude and behavioral responses of employees. Also, the different level of employees' education can create ambiguity to the meaning of sexual harassment. Few academic researchers have explored sexual harassment in the Nigerian banking industry.

This study addresses this gap in the literature by investigating population in Nigeria on workplace perception of sexual harassment issues. Therefore, this study empirically examines the possible influence of employees' demographic factors such as age, education level and job experience influence on three dimensions (gender harassment, sexual coercion, unwanted sexual attention) of sexual harassment.

2. Literature Review and Theoretical Framework

2.1 Sexual Harassment
The term 'sexual harassment' was not coined until 1970s (Farley, 1978). Sexual harassment gained legal recognition as a problem contributing to inequality in employment and educational opportunity in the mid-1970s. In response to this problem, the US Equal Employment Opportunity Commission (EEOC) established guidelines in 1980 that placed sexual harassment within the purview of unlawful discrimination of sex (Sorenso et al., 1998). The code of conduct of bankers in Nigeria stated that members, of either sex, shall not sexually or otherwise harass each other. Sexual harassment shall include, but not limited to situations where a member/employee uses or attempt to use his/her position to seek or obtain sexual gratification from one another who may succumb in fear of adverse consequences on his/her employment/business (Chattered Institutes of Bankers of Nigeria, 2014).

Previous studies have made some progress in the development of theories of sexual harassment. None of the theories in the behavioural science literature has demonstrated that any one "cause" is both necessary and sufficient; and how one defines sexual harassment will, of course, determine how apt a given theory will be. (Kamal, 1998; Sundaresh & Hemalatha, 2013). One of the recent theories that emphasized on both the

antecedents and the consequences of sexual harassment in the workplace is the Illinois Model.

2.2 The Illinois Model
The Sexual Experiences Questionnaire (SEQ) developed by Fitzgerald et al. (1988) developed through literature reviews, focus groups, and consulting with subject matter experts have empirically identified three psychological dimensions of sexual harassment that persist across international boundaries: sexual coercion, gender harassment, and unwanted sexual attention.

Gender Harassment. Gender harassment refers to as sexually crude terminology or displays that aim to insult and reject women (Leskinen et al, 2010). Often used on the target to follow traditional sex stereotypes; male dominated, female subservient settings. This occurs when a superior or coworker harasses another employee based on gender and thus creates a hostile work environment.

Sexual Coercion. Gutek (1993) describe coercive sexual harassment as a relationship in which one party is in a position to review the work or influence the career of others and may constitute sexual harassment when that relationship gives undue access or advantage, restricts opportunities or create a hostile and unacceptable environment for others. Sexual harassment in some organisations is a contractual term either explicitly or implicitly where by job, promotion, or access to training opportunities or other benefits are granted (Sabitha, 2008).

Unwanted Sexual Attention. Unwanted sexual attention comprises of sex-related verbal and/or non-verbal acts that are qualified as unwelcome, offensive and unreciprocated (Gelfand et al., 2002). It refers to an unsolicited verbal comments, gestures, stares, and other ion-physical attention to another's sexuality and physical appearance. Unwanted sexual attention covers a huge range of behaviour from being touched without permission causing fear, alarm or distress, sexual name calling, harassment to rape and sexual assault. Unwanted sexual attention can happen to both male and female employees and can happen between people of the same and opposite sex.

2.3 Perceived Sexual harassment and Age
Age is one of the demographic factors that influence deviance behaviours in the workplace. Previous studies (Colarelli & Haaland, 2002; Merkin, 2012; Olapegba, 2004; Ramsaroop & Parumasur, 2007; Reese & Lindenberg, 2005) have shown the influence of age on sexual harassment perception. In contrast, O'Connel and Korabik (2000) found no relationship between sexual harassment and age. Based on the conflicting findings, this study proposes the following:

H1: Perception of older employees on gender harassment, sexual coercion and unwanted sexual attention would significantly different from that of employees who are younger.

2.4 Perceived Sexual harassment and level of Education
Education level is referred to as the academic credentials or degrees an individual has obtained (Ng & Feldman, 2009). Thus, education is expected to have a positive influence on perceived sexual harassment. Thus, this study proposes the following:

H2: Employees with higher levels of education would significantly perceive gender harassment, sexual coercion and unwanted sexual attention different than employees with a lower level of education.

2.5 Perceived Sexual Harassment and Job Tenure
The principle of classical conditioning

stated that individuals develop attitudes toward objects and situations in response to pleasant or unpleasant experiences they have had with those objects or situations. According to this principle, individuals having negative experiences with sexuality at work should be more likely to label sexual overtures at work as sexual harassment than individuals having no negative experiences. An employee that has longer tenure may perceive sexual harassment, different from those employees that are new to the job. Thus, the following hypothesis is proposed:

H3: Longer-tenure employees would significantly perceive gender harassment, sexual coercion and unwanted sexual attention different from that of short-tenure employees.

3. Methodology
3.1 Participants
The participants for this study are staff of fourteen (14) Deposit Money Banks in Nigeria comprises of both management and non-management staff in different job functions. Data was collected in 2016 following restructuring of the Nigerian banking sector.

3.2 Measures of Key Constructs
Age. The age of respondents was measured using an ordinal scale. Respondents were asked to indicate their ages using a range of options. The scale was measured by 1= 20 years or below, 2= 21 years to 30 years, 3=31 years to 40 years, 5= 51years and above.
Education level. This construct was measured with a self-reported education level using an ordinal variable-1 = SSCE or Equivalent, 2 = ND/NCE or Equivalent, 3= B.Sc. /B.A or Equivalent, 4=Postgraduate Degree. 5=Other Qualifications.
Job Tenure. Respondents were asked to indicate the number of years spent in the banking industry. An ordinal scale was used which ranges between less than 5 years; and 21 years and above. Each scale is assigned a number, 5 years and below=1, 6years-10 years=2, 11 years-15 years=3, 16 years to 20 years=4, 21 years and above=5.
Sexual Harassment Dimensions. The three dimensions (gender harassment, unwanted sexual attention, and sexual coercion) of sexual harassment were measured by the level of agreement of a number of statements as regards to how gender based harassment is perceived. Likert scale on a 5-points was used and each scale was assigned a number; strongly agree=5, agree=4, neither agree nor disagree=3, disagree=2 and strongly disagree=1.

3.3 Data Collection
This study adopts a survey research design. Specifically, a structured self-administered questionnaire was designed to collect data on the perception of bank employees on sexual harassment issues. This questionnaire comprises of 2 parts. The first part (A) of the questionnaire comprises the demographic information of the respondents. Part B measured respondents' perceptions of gender harassment, coercive sexual harassment and unwanted sexual attention respectively. These sets of questions were adapted from the Sexual Experiences Questionnaire developed by Fitzgerald et al. (1988). Prior to the administration of this instrument, a pilot study was conducted and the Cronbach alpha coefficient for three dimensions (gender harassment= 0.957, unwanted sexual attention= 0.941, sexual coercion= 0.952) show high reliability scores.

3.4 Response Rates
A total of 500 copies of questionnaire forms was administered to respondents, 366 (73.2%) were returned, out of the returned copies of the questionnaire, 91

were rendered unusable due to incomplete responses, leaving the total usable copies for 275.

3.5 Data Analysis

To establish the difference between the variables, one way ANOVA, F-test with unequal size was used to test the hypotheses. A cut-off point of $p < 0.05$ was considered to indicate whether the relationship between the factors is of statistical significance. The Statistical Package for Social Sciences (SPSS 23.0) was used to conduct the data analysis.

4. Results and Discussions

This study is centered on sexual harassment perception as influenced by employees' age, level of education and job tenure in the Nigerian deposit money banks. Findings from this study are discussed as follows:

4.1 Age and Perceived Sexual Harassment

Responses were obtained from respondents as regards the perceived influence of age on sexual harassment. Table 1 shows the age distribution of participants.

Table 1. Age of Respondents		
Age (in years)	Frequency	Percentage
20 years or below	6	2.2
21 years to 30 years	128	46.5
31 years to 40 years	115	41.8
41 years to 50 years	26	9.5
Total	275	100

In Table 1, analysis revealed that 46.5% are between the age group of 21 to 30 years, 41.8% are age group 31-40 years, 9.5% are age group 41-50 years and 2.2% are age group of 20 years and below. The composition of age group revealed that most of the workforce is in their active working years. This is perhaps because Nigerian banks prefer to recruit young and active staff. Thus, the descriptive analysis in Table 2 shows the perceived influence of age on gender harassment, unwanted sexual attention and sexual coercion.

Table 2. Descriptive Analysis of Respondents' Age and Dimensions of Sexual Harassment

		N	Mean	Std. Deviation
GBH	20 years or below	6	8.6333	5.75419
	21 years to 30 years	128	9.5563	5.15553
	31 years to 40 years	115	8.5600	4.82284
	41 years to 50 years	26	8.2077	5.33051
	Total	275	8.9920	5.04798
USA	20 years or below	6	14.1190	10.30649
	21 years to 30 years	128	14.1607	7.81347
	31 years to 40 years	115	13.0311	7.31308
	41 years to 50 years	26	11.2527	8.33927
	Total	275	13.4125	7.72062
SEC	20 years or below	6	9.7333	8.20601
	21 years to 30 years	128	9.6141	5.97608
	31 years to 40 years	115	7.9009	5.15435
	41 years to 50 years	26	7.6923	5.78916
	Total	275	8.7185	5.71588

The results in Table 2, the perceived sexual harassment is highest among employees of ages 21 – 30 years as these employees scored the highest mean scores for two of the dimensions- gender harassment (M=9.5563) and unwanted sexual attention (M= 14.1607) whereas, the perception of sexual coercion (M=9.7333) is shown to be highest among employees of 20 years or below.

Table 3. One-Way ANOVA Of Perceived Sexual Harassment On Age Analysis

		Sum of Squares	Df	Mean Square	F	Sig.
GBH	Between Groups	78.980	3	26.327	1.034	.378
	Within Groups	6903.123	271	25.473		
	Total	6982.102	274			
USA	Between Groups	212.663	3	70.888	1.192	.313
	Within Groups	16119.939	271	59.483		
	Total	16332.602	274			
SEC	Between Groups	213.099	3	71.033	2.203	.088
	Within Groups	8738.836	271	32.247		
	Total	8951.935	274			

To statistically test the first hypothesis (Table 3), results show no significant difference in all the dimensions of sexual harassment as regards to employees' age.

Therefore, the first hypothesis is rejected. This result is similar to O'Connel & Korabik, (2000) that found no influence of employees' age on perceptions of sexual harassment.

4.2 Education and Perceived Sexual Harassment

Responses were obtained from respondents as regards the perceived influence of education on sexual harassment. Table 4 shows the level of education of participants.

Table 4. Respondents' Level of Education

Educational Levels	Frequeny	Percent
ND/NCE or Equivalent	58	21.1
B.Sc./B.A or Equivalent	110	40.0
Postgraduate Degree	95	34.5
Others	12	4.4
Total	275	100.0

From the statistical analysis in Table 4, the respondents' level of education revealed that 40% have B.Sc. /B. A or its equivalent qualifications. This result indicates that the majority of the respondents are highly educated with educational qualification of first degree and above. Thus, the descriptive analysis in Table 5 shows the perceived influence of education on gender harassment, unwanted sexual attention and sexual coercion.

Table 5. Descriptive Analysis of Respondents' Education Level and Dimension of Sexual Harassment

Dimensions	Education	N	Mean	Std.Deviation
GBH	ND/NCE or Equivalent	58	9.6882	5.45837
	B.Sc./B.A or Equivalent	110	8.7636	4.81581
	Postgraduate Degree	95	8.6053	5.10793
	Others	12	8.4167	4.90822
	Total	275	8.6920	5.04796
USA	ND/NCE or Equivalent	58	13.9163	7.04855
	B.Sc./B.A or Equivalent	110	13.6545	8.18873
	Postgraduate Degree	95	12.8195	7.73571
	Others	12	13.4524	6.82265
	Total	275	13.4125	7.72062
SEC	ND/NCE or Equivalent	58	9.7172	5.96815
	B.Sc./B.A or Equivalent	110	8.4345	5.48257
	Postgraduate Degree	95	8.3621	5.88993
	Others	12	9.3167	5.78931
	Total	275	8.7185	5.71588

The results in Table 5, employees with ND/NCE has the highest mean score for gender harassment (M=9.6862) and unwanted sexual attention (M=13.9163); whereas employees with other degrees has the highest mean score for sexual coercion (M=9.3167).

Table 6: One-way ANOVA of Perceived Sexual Harassment on Education Analysis

		Sum of Squares	Df	Mean Square	F	Sig
GBH	Between Groups	38.375	3	12.792	.499	.683
	Within Groups	6943.728	271	25.623		
	Total	6982.102	274			
USA	Between Groups	54.583	3	18.194	.303	.823
	Within Groups	16278.019	271	60.068		
	Total	16332.602	274			
SEC	Between Groups	83.084	3	27.695	.846	.470
	Within Groups	8868.852	271	32.726		
	Total	8951.935	274			

To statistically test the second hypothesis (Table 6), results show no significant difference in all the dimensions of sexual harassment as regards to employees' level of education. Therefore, the second hypothesis is rejected. This result corroborates with prior researches (Merkin & Shah, 2014, Ramsaroop & Parumasur, 2007) that found no significant influence of education on employees' perception of sexual harassment.

3.3. Job Tenure and Perceived Sexual Harassment

Responses were also obtained from respondents as regards the perceived influence of Job Tenure on sexual harassment. Table 7 shows the participants' length of service in the banking industry.

Table 7. Respondents' Job Tenure

Job Tenure (in years)	Frequency	Percentage
5 years or below	142	51.6
6 years to 10 years	90	32.7
11 years to 15 years	32	11.6
16 years to 20 years	8	2.9
21 years or above	3	1.1
Total	275	100.0

Data was obtained on the length of service the respondents in the banking industry. The analysis shows that 51.6% of the respondents have spent 5 years or below in the banking industry, 32.7% spent between 6 and10 years, 11.6% spent 11-15 years and 1.1% spent 21 years or more. This indicates that most of the respondents are entry-level employees. Thus, the descriptive analysis in Table 8 shows the perceived influence of job tenure on gender harassment, unwanted sexual attention and sexual coercion.

Table 8. Descriptive Analysis of Respondents' Job Tenure and Dimensions of Sexual Harassment

Table 8 indicates that employees with length of service of 21 years and above

		N	Mean	Std. Deviation
GBH	5 years or below	142	8.8648	5.00528
	6 years to 10 years	90	9.0378	5.00632
	11 years to 15 years	32	8.3188	4.50372
	16 years to 20 years	8	11.9000	7.47032
	21 years or above	3	13.0667	5.70731
	Total	275	8.9920	5.04798
USA	5 years or below	142	13.1720	7.52099
	6 years to 10 years	90	13.6206	7.74354
	11 years to 15 years	32	12.4911	7.44733
	16 years to 20 years	8	17.5536	11.12254
	21 years or above	3	17.3333	10.30389
	Total	275	13.4125	7.72062
SEC	5 years or below	142	8.8239	5.77672
	6 years to 10 years	90	8.3000	5.39165
	11 years to 15 years	32	8.4887	5.80160
	16 years to 20 years	8	11.8250	7.97456
	21 years or above	3	10.6667	5.60633
	Total	275	8.7185	5.71588

have the highest mean score for gender harassment (M=13.0667); whereas employees with 16 to 2 0years of service has the highest mean score for unwanted sexual attention (M=17.5536) and sexual coercion (M=11.8250).

Table 9. One-Way ANOVA of Perceived Sexual Harassment on Tenure Analysis.

		Sum of Squares	Df	Mean Square	F	Sig.
GBH	Between Groups	154.451	4	53.613	1.325	.261
	Within Groups	6947.651	270	25.362		
	Total	6982.102	274			
USA	Between Groups	222.586	4	55.646	.933	.445
	Within Groups	16110.017	270	59.667		
	Total	16332.602	274			
SEC	Between Groups	107.936	4	26.982	.824	.511
	Within Groups	8844.009	270	32.756		
	Total	8951.936	274			

To statistically test the third hypothesis (Table 9), results show no significant difference in all the dimensions of sexual harassment as regards to job tenure. Therefore, hypothesis three is rejected. Supporting this outcome, earlier studies (Adeyemi & Yahaya, 1993; Icenogle et al, 2002; Ramsaroop & Parumasur, 2007) reached similar conclusions that employees' job tenure does not have an influence on the perception of sexual harassment.

5. Conclusion
This study provides empirical evidence on the perceptions of sexual harassment by age, education and job tenure. The results of the study reflect that older, more-educated and longer-tenured employees in Nigerian deposit money bank employees do not perceive sexual harassment different from younger, less-educated and short-tenured employees. In designing appropriate policy and procedures on sexual harassment issues by the management of Nigerian deposit money banks, it is presumed that misunderstanding of the clues resulting in sexual harassment cases will be minimal as revealed by this study.

6.Limitations and Suggestions for Future Research
However, this study present some limitations. The study only focuses on employees of deposit money bank using a cross sectional survey. Future study can address this gap by including other categories of banks such as micro finance banks, specialized banks, etc. using longitudinal survey. Also, the data for this study was collected using convenience sampling method. Future researchers can focus on collecting data using random sampling and/or focus group discussions.

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Shukurat Moronke Bello, Ph.D.
Department of Business Administration and Entrepreneurship
Bayero University Kano, Nigeria
Smbello.bus@buk.edu.ng; 2348037222034

FORTHCOMING CONFERENCES

s. no.	Location	Date	Name of the Conference	Website
1	Dubai, United Arab Emirates	1st to 3rd January 2018	7th DUBAI International Conference on Studies in Education, Law, Economics and Business Management (ELEBM-2018)	http://flebp.org/conference/203
2	Singapore	1st to 2nd January 2018	International Conference on Contemporary Issues in Social Sciences Research and Management	http://research-cluster.com/upcoming-events/singapore-january-2018-event/
3	Orlando, Florida, United States of America	2nd to 6th January 2018	Clute International Academic Conference on Business Orlando	https://clute-bus.com/clute-international-academic-conference-on-business-orlando/
4	Hiroshima, Japan	4th to 5th January 2018	The INTESDA 4th Conference on Management and Sustainability in Asia - COMSA 2018	http://www.esdfocus.org/management-sustainability-asia-conference/
5	Oxford, United Kingdom	22nd to 24th January 2018	3rd Academic International Conference on Business, Economics and Management	http://aicbem.flelearning.co.uk/aicbem/call-for-papers
6	Lisbon, Portugal	23rd to 25th January 2018	The Seventh EconWorld Conference in Economics	http://lisbon2018.econworld.org/
7	Osaka, Japan	29th to 30th January 2018	International Conference on Entrepreneurship ,Management, E Commerce and Global Economy (EMCG)	http://mrrds.com/osaka-emcg-january-2018/
8	Singapore	1st to 2nd February 2018	International Conference on Role of Social Science, Management and Economics Research in Development Society	http://research-cluster.com/upcoming-events/singapore-february-2018-event/
9	Nairobi, Kenya	5th to 6th February 2018	2018 International Conference on Business Ethics,	
10	Seoul, Korea (south)	22nd to 23rd February 2018	SIBR 2018 Seoul Conference on Interdisciplinary Business & Economics Research: Advancing Knowledge from Interdisciplinary Perspectives	http://sibresearch.org/sibr-seoul-conference-call.html
11	Shanghai, China	24th to 25th February 2018	Annual International Conference on Corporate management, Organizational Culture and Communication	http://chinasymposiums.com/upcoming-conference/cfar-february-annual-shanghai-china/
12	Osaka, Japan	27th to 28th February 2018	International Conference on Diversification Trends Management Sciences, Economics Social Sciences (DTMSES)	http://anissh.com/conferences/dtmses-feb-2018/

13	Dubai, United Arab Emirates	1st to 2nd March 2018	6th International Conference on Management, Business, Economics and Education 2018 (ICMBEE 2018)	http://www.icmbee.com
14	Oxford, United Kingdom	5th to 7th March 2018	5th International Conference on Business, Economics, Management and Marketing- ICBEMM	http://icbemm.flelearning.co.uk/icbemm/call-for-papers
15	Melbourne, Australia	10th to 11th March 2018	AUSSRE Annual International Conference on Emerging issues in Economics, Finance and Accounting Research	http://aussre.com/aussre-eefa-2018-03/
16	Hong Kong	14th to 15th March 2018	Hong Kong International Convention on Operational Research and Business Management	http://chinasymposiums.com/upcoming-conference/horbm-march-convention-2018/
17	Orlando, Florida, United States of America	16th to 18th March 2018	24th Orlando International Multidisciplinary Academic Conference	http://www.academicoasis.org/conferences/us-conferences/orlando/
18	Paris, France	20th to 21st March 2018	International Conference on Social Science, Arts, Business and Education	http://americanhealthcare.wixsite.com/soc-paris
19	Berlin, Germany	24th to 25th March 2018	International Conference on Social Science, Arts, Economic and	http://americanhealthcare.wixsite.com/berlin
20	Osaka, Japan	27th to 28th March 2018	International Conference on Research Approaches in Business and Social Sciences (RABS)	http://mrrds.com/osaka-rabs-march-2018/
21	Thessaloniki, Greece	2nd to 3rd April 2018	4th International Conference on Applied Theory, Macro and Empirical Finance	http://amef2018.uom.gr/
22	Hatyai, Thailand	3rd to 4th April 2018	3rd International Conference on Business and Technology Management (ICBTM 2018)	http://icbtm2018.weebly.com/
23	Prague, Czech Republic	7th to 9th April 2018	2018 8th International Conference on Economics, Trade and Development (ICETD 2018)	http://www.icetd.org/
24	Las Vegas, United States of America	12th to 14th April 2018	The 2018 International Academic Multidisciplinary Research Conference in Las Vegas	http://www.ibestconference.com/16490656/las-vegas
25	Melbourne, Australia	14th to 15th April 2018	Global Convention on Recent Trends in Social Sciences, Management and Economics Research	http://aussre.com/conferences/aussre-rsme-2018-04/

26	Hanoi, Vietnam	19th to 21st April 2018	The 5th International Conference on Business, Management and Accounting 2018	http://caal-inteduorg.com/ibsm5/
27	Singapore	25th to 27th April 2018	2018 International Conference on Internet and e-Business (ICIEB 2018)--EI Compendex and Scopus	http://www.icieb.org/
28	Singapore	2nd to 3rd May 2018	International Conference on Modern Tendency in Social Science, Humanities, Economy and Business Management	http://research-cluster.com/upcoming-events/singapore-may-2018-event/
29	phuket, Thailand	4th to 5th May 2018	2nd Phuket International Conference on Business and Management Technology 2018 (PICBMT 2018)	http://picbmt2018.weebly.com/
30	Amsterdam,	9th to 11th May	The 2018 International	http://www.ibestconference.com/16573195/amsterdam
31	Sakarya, Turkey	10th to 12th May 2018	Intraders International Conference on International Trade	http://www.intraders.org
32	Taipei, Taiwan	16th to 18th May 2018	2018 2nd International Conference on Financial Technology (ICFT 2018)	http://www.icft.org/
33	Toronto, Canada	5th to 8th June 2018	American Canadian Conference for Academic Disciplines	Ryerson University (Toronto)	https://www.internationaljournal.org/toronto.html
34	Phuket, Thailand	8th to 9th June 2018	International Conference on Innovation in Social Marketing Economics and Cultural Issue of Social Science Research	http://prforum.org/upcoming-events/phuket-thailand-smes-june-2018/
35	Colombo, Sri Lanka	22nd to 22nd June 2018	International Conference on Digital Marketing	http://digitalmarketingconference.globalacademicresearchinstitute.com/main/icdm
36	Singapore	3rd to 4th July 2018	International conference on Economic Impact of Entrepreneurship	: http://research-cluster.com/upcoming-events/singapore-july-2018-event/
37	Vienna, Austria	6th to 7th July 2018	International Academic Conference on Management, Economics and Marketing in Vienna, Austria 2018	http://www.conferences-scientific.cz/inpage/conference-vienna-iacmem-2018/
38	Astana, Kazakhstan	27th to 28th July 2018	International Conference on Recent Development in Economics, Business Management and Information Technology	http://gissf.com/upcoming-conferences/rdebmit-2018/
39	Singapore	1st to 2nd August 2018	International conference on Organizational Behavior ,HR and Social Science Innovation Research	http://research-cluster.com/upcoming-events/singapore-august-2018-event/
40	Bali, Indonesia	2nd to 3rd August 2018	5th International Conference On Business and Banking (ICBB V)	http://icbb.perbanas.ac.id
41	Barcelona, Spain	18th to 19th August 2018	International Conference on Marketing Finance, HR and Social Science	http://cies.education/conferences/barcelona2018-august-event/

42	Bangkok, Thailand	23rd to 24th August 2018	International Conference on Novel Approaches in Social Sciences, Business and Economics	http://bireacademy.com/conferences/aug-conference-nsbe-18-bangkok/
43	Osaka, Japan	26th to 27th August 2018	International Conference on Social Issue in Management, Public Administration and Economics	http://mrrds.com/osaka-smpa-august-2018/
44	Singapore	3rd to 4th	International conference on	http://research-cluster.com/upcoming-events/singapore-september-
45	Dubai, United Arab Emirates	24th to 25th September 2018	Third International Conference on Internet of Things and Cloud Computing 2018	http://iciotcc.com/
46	Lisbon, Portugal	25th to 28th September 2018	IISES 43rd International Academic Conference, Lisbon	http://iises.net/current-conferences/academic/43rd-international-academic-conference-lisbon
47	Colombo, Sri Lanka	23rd to 24th October 2018	Colombo International Conference on Social Science & Humanities (ICSSH), 23-24 October 2018, Sri Lanka	https://www.gahssr.org/colombo-international-conference-on-social-science-and-humanities-icssh-23-24-october-2018-sri-lanka-about-63
48	Prague, Czech Republic	24th to 26th October 2018	26th EBES Conference - Prague	http://www.ebesweb.org/Conferences/26th-EBES-Conference-Prague.aspx
49	Bali, Indonesia	27th to 28th November 2018	4th International Conference On Emerging Trends In Academic Research (ETAR - 2017)	http://globalilluminators.org/conferences/etar-2017-indonesia/
50	Nuuk, Greenland	30th November to 3rd December 2018	Economics and Development in Microstates, Islands,	http://www.islanddynamics.org/economicsdevelopment.html