Mainstreaming Diversity, Equity, and Inclusion as Future Workplace Ethics

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A volume in the Advances in
Human Resources Management
and Organizational Development
(AHRMOD) Book Series

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In the fast-changing workplace, there are growing concerns among stakeholders on accommodating diversity, equity, and inclusion (DEI). The absence of DEI in labour markets in different parts of the world has denied segments of the workforce basic rights, social justice, respect, and dignity as human beings. This chapter discusses the tripod of diversity, equity, and inclusion (DEI) as inevitable future workplace ethics in the changing world. After an extensive discourse on DEI, the chapter provides valuable insights for research and policy. First, it explicates that DEI practices cover the primary and secondary dimensions. Second, social identity theory, embedded intergroup relations theory, and structural integration (SI) provide the theoretical foundation for DEI discourses in the extant literature. Third, the chapter proposes three approaches to embed DEI practices and structures in future workplaces: liberal, radical, and transformational. Finally, the chapter concludes with research, managerial, and policy implications.

Based on the review of literature, there is a growing importance and interest in the understanding of how diversity, equity, and inclusion affect the improved performance of an organization. Despite that, there are knowledge gaps in consensus on how the trio should be streamlined and implemented through policy frameworks that will be supported by the organization workforce to achieve increased performance. Through a review of relevant works of literature, an exploratory study and recommendations have been drawn which can be useful to policymakers, organizational managers, and leaders on various factors to consider for implementation of policies that are aimed at achieving enhanced performance through leveraging on the trio of diversity, equity, and inclusion. This study highlighted some guidelines that may be employed for mainstreaming diversity, equity, and inclusion towards achieving organizational performance. The study has also generated recommendations for potential future studies based on the consideration that the market in which organizations operate is dynamic and complex.

Despite the international commitment to guarantee the rights of disabled people, including the rights at the workplace, evidence shows that legislations are faced with different barriers to achieving their expected inclusion goals. Even more, the literature reported some counter-effects to the implementation of international and national legislations. Diversity studies have argued that the successful implementation of organizational support strategies is more guaranteed when barriers are well understood. This chapter examines the perceptions of employers and individuals with disabilities, including those with mental disabilities, of the barriers that inhibit diversity management at the workplace. The authors suggest extending the diversity literature by examining other organizational factors that facilitate the employment and sustainability of disabled individuals.

Chapter 4

> *Hani Chaarani, Beirut Arab University, Lebanon*
> *Yehya Adnan Skaf, Lebanese University, Lebanon*
> *Daniele Khalife, Holy Spirit University of Kaslik, Lebanon*

The objective of this chapter is to reveal the impact of workforce diversity on the innovation level of Lebanese family firms. Data for this research work was collected from different Lebanese sectors during the first quarter of 2021. Based on sample of 647 Lebanese family firms, the results of SEM model show that gender diversity has a positive impact marketing, organizational, and product innovation. In addition, the results indicate that the presence of youth in family firms enhances both marketing and process innovation. Finally, the results do not reveal any impact of gender diversity on process innovation and age diversity on organizational and product innovation.

Chapter 5

> *Brian Roland Gay, Royal Roads University, Canada*

This chapter reviews literature for a discussion on future influences on workplace diversity management. With an emphasis on the role culture plays on the moral philosophy of individuals, it is taking the viewpoint that there is a distinction between workplace and business ethics. By placing the individual within the realm of non-traditional and traditional, the chapter intends to add to the discourse of future influences on EDI policy development and subsequent understanding. The term language is viewed not only from its linguistic function. It is also presented from its ability to influence power dynamics. When speaking of language, due to the geographical regions of the research papers and the dominant research areas, the performative language is English. This chapter applies a multidisciplinary lens as it presents the following dimensions as key determinants in the emerging workplace ethical field: diversity's constant state of discovery and redefinition, multiculturalism, interculturalism, and intersectionality.

Chapter 6

> *Amrita Chanda, University of Melbourne, Australia*

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chapter is to answer the research question of whether affordable childcare encourages participation in the workplace from an international perspective and in India. The chapter includes studies that focus on childcare practices in different countries to understand the problems and scope of the issue. It also attempts to recognise the impact of COVID-19 on women. Instead of asking why, the chapter will answer how women can be integrated into workplaces with the provision of childcare. It has a solution-focused approach to provide suggestions so that the workplaces are supportive and family-friendly to maintain a work-life balance.

Chapter 7

    Georgios Dourgkounas, Hellenic Open University, Greece

The aim of this study is to present an alternative approach to lifelong learning that contradicts the prevailing political rhetoric and highlights the role of lifelong learning as a mechanism to subjugate and control subjects, with the aim of increasing the profitability of companies and employers. Particular attention is paid to the ideological content of the concept of lifelong learning, to the way in which lifelong learning functions as a form of biopower, and to its connection with the emergence of a new 'dangerous' class of the precariat.

Chapter 8

    Farhana Tugga Abdulrahman, American University of Nigeria, Nigeria
    Fardeen Dodo, University of Bologna, Italy
    Lukman Raimi, Universiti Brunei Darussalm, Brunei

The influence of institutional factors in promoting diversity, equity, and inclusion among entrepreneurs in developed countries has been well researched, but very few studies exist on equitable and inclusive women entrepreneurship in developing countries. To advance the diversity and inclusion literature, this chapter discusses institutional factors hindering equitable and inclusive women entrepreneurship and the influence of these factors on the financial performance of women entrepreneurs who are members of the Farin Wata Multi-Purpose Cooperative Society in Yola, Northeast Nigeria. Five findings finally emerged. Estimations from Hypotheses 1, 2, and 3 indicate that ease of registering a business, access to finance, and entrepreneurship support have a significant influence on financial performance. However, estimations from Hypotheses 4 and 5 suggest that work-family conflict and managerial skills have no significant influence on financial performance. The chapter validates the argument that institutional factors influence equitable and inclusive women entrepreneurship.

Chapter 9

Jubril Olukayode Lasisi, Olabisi Onabanjo University, Ago-Iwoye, Nigeria

In view of the growing popularity of diversity, equity, and inclusion (DEI) in academic and policy circles, there is a need for supportive theories. To bridge this gap, this chapter discusses structural integration theory (SIT) as a potent theoretical underpinning for diversity, equity, and inclusion (DEI) discourse. The study made use of secondary resources for critical literature review. In particular, several scholarly articles, texts, and internet resources were reviewed, integrated, and synthesised to provide clarity on the definition of structural integration theory and its assumptions and relevance to discourse on diversity, equity, and inclusion. Ultimately, it was affirmed that structural integration theory is stronger and better for explicating DEI in the workplace and society; hence, it is articulated as a useful theoretical model for devising a multimodal approach to integrating DEI in workplaces.

Chapter 10

Chrysleine Chantale Kamga Kamga, Université de Yaoundé II, Cameroon
Gérard Tchouassi, Université de Yaoundé II, Cameroon
Christian Parfait Tomo, Université de Yaoundé II, Cameroon
Baïnone Danzoumbé, Institut Universitaire de Développement
*   International, Chad*

This chapter investigates the effect of financial inclusion on economic growth in the Central African Economic and Monetary Community (CEMAC). The generalized moments method (GMM) was used to capture the effects of financial inclusion on growth indices. The results show that financial inclusion has relative effects on growth. The final public expenditure (information and communication technologies and education) of government is significant and has a relative effect on the level of growth. Trade in goods contributes significantly to improving the level of growth in the Central African Economic and Monetary Community. Digitalization policy must be intensified for more trades. To do this, new tools based on the use of mobile telephony and information and communication technologies (the digitalization of financial services) would be some avenues to explore in the short and medium-term for the amelioration of economic growth. The CEMAC institutions should review the whole regulatory system to provide clear direction, firm control, and confidence in the system using gender analysis.

Chapter 11

Felix-Kingsley Obialo, Dominican University, Ibadan, Nigeria

The issue of diversity, equity, and inclusion is topical globally. Despite the slow
embrace of the triple concept in Africa and Nigeria especially, literature has
continued to grow in the area. Entrepreneurship is an area that has been enjoying
attention in Nigeria also with women found to be important contributors. The Igbo
entrepreneurship system has recently gained some global attention. While it is heavily
masculine, the role of women has not been sufficiently studied. This study sought to
find the experiences of Igbo women entrepreneurs in the Iwo Road Business Hub
of Ibadan, Nigeria in terms of inclusion. An unstructured questionnaire was used
to elicit information from participants. This study presents challenges faced by
participants for inclusion. It informs stakeholders of the need to deliberately adjust
to take advantage of the potential of women for both entrepreneurial and economic
growth in Nigeria.

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Foreword

The rapid progress of the most vibrant economic policies, liberalization, privatization, and globalization (LPG) has changed the business rules in many parts of the globe and the competition rules, which has thrown many entrepreneurs into pandemonium. Moreover, with these conditions, the influence of diversity, equity, and inclusion drives businesses into another array of confusion in maintaining the workforce.

I want to express gratitude to my former colleague Dr. Lukman for the opportunity he has given to write a foreword to his edited book. The book's editor is a voracious scholar in entrepreneurship theory and application with his competent academic and research backdrop. In addition, Dr. Lukman has published many research articles, book chapters, and case studies on the entrepreneurship discipline in many world-renowned indexed journals.

The edited book comprehensively covers diversity, equity, and inclusion (DEI) as future workplace ethics, theories of DEI, issues of people with disabilities including institutional factors hindering equitable and inclusive women entrepreneurship in Nigeria. Furthermore, the edited book thoroughly discussed diversity, equity, and inclusion's theoretical framework and its influence on organizational performance, financial inclusion and economic growth in the central African economic community and its implications on gender balance, the phenomenon of entrepreneurs out of necessity in the developing context: A Story Told by Igbo Women Entrepreneurs Who Battled for Inclusion, and the impact of workforce diversity on innovation.

The book encompasses the dimensions of DEI policy development, childcare, women's workforce participation, and the Homo precarious: Lifelong learning as social control in different parts of the world. The book forms an invaluable addition to the existing body of knowledge in the fields of entrepreneurship, diversity, equity, and inclusion (DEI) and primarily fulfils the knowledge thrust of university students, researchers, and the corporate organisations that plan to know more about DEI policies, trends, and developments.

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Preface

The three terms diversity, equity, and inclusion (DEI, henceforth) are widely used in the fields of human resources management, industrial relations, entrepreneurship, and other organisational studies. However, people across a wide spectrum, including HR managers, policymakers, practitioners and academics, have a peripheral understanding of DEI and hence are not fully embraced and welcome. Moreover, the issues that underpinned DEI are controversial social discourses that are not often discussed in workplaces because of their sensitive themes. In view of the importance of DEI for stability, industrial harmony, and peaceful coexistence, there is an urgent need for rigorous conceptual, policy-focused, theoretical, and empirical studies on the subject from multidisciplinary perspectives.

The book titled *Mainstreaming Diversity, Equity, and Inclusion as Future Workplace Ethics* intends to bridge the knowledge gap of academics and practitioners by focusing on different aspects of DEI, such as conceptualisation, dominant theories, DEI practices, paradigms and strategies, in the challenges of managing DEI in workplaces and industrial organisations. The book provides diverse readers with insightful and valuable materials on the diversity, equity, and inclusion of corporate organisations, workplace consultants, and universities to aid the application of these concepts in theory and practice. The book consists of 9 chapters. A brief description of each of the chapters is as follows:

Chapter 1, contributed by Dr. Lukman Raimi, and Dr. Jainaba M.L. Kah, provides direction for the book by discussing the tripod of diversity, equity, and inclusion (DEI) as inevitable future workplace ethics in the changing world. The chapter also explicates social identity theory, embedded intergroup relations theory, and structural integration (SI) as the most commonly used theoretical foundation for DEI discourses in the extant literature.

Chapter 2 by Oluwayemisi Owo, through a critical review of the literature, enriches the understanding of how diversity, equity, and inclusion affect the improved performance of an organisation.

Dr. Chrysleine Chantale Kamga Kamga, Prof. Gérard Tchouassi, Mr. Christian Parfait Tomo, and Dr. Baïnone Danzoumbé authored Chapter 3, which discusses the effect of financial inclusion on economic growth in the Central African Economic and Monetary Community (CEMAC), including the implications on gender balance.

Chapter 4, written by Dr. Hani Chaarani, Dr. Yehya Adnan Skaf, and Dr. Daniele Khalife, Holy Spirit University of Kaslik, critically analyses the impact of workforce diversity on innovation: the antiaging formula for family firms in Lebanon. The chapter confirms that the presence of youth in family firms enhances both marketing and process innovation.

Chapter 5 written by Dr. Brian Gay focuses on the dimensions in equity, diversity, and inclusion (EDI) policy development: considerations for emerging work ethics.

Dr. Amrita Chanda in Chapter 6 discusses the imperative of affordable childcare as a means to encourage women workforce participation.

Chapter 7, written by Dr. Georgios Dourgkounas, discusses the theme of diversity, equity, and inclusion within the context of Homo precarious: Lifelong learning as social control.

Chapter 8, handled by Farhan Tugga AbdurRahman, Fardeen Dodo, and Lukman Raimi, dissects the institutional factors hindering equitable and inclusive women entrepreneurship in Yola northeast Nigeria. The chapter validates the argument that institutional factors influence equitable and inclusive women entrepreneurship.

Chapter 9, authored by Dr. Felix-Kingsley Obialo, discusses the phenomenon of entrepreneurs out of necessity in the developing context: A Story Told by Igbo Women Entrepreneurs Who Battled for Inclusion. The chapter shares insightful experiences of Igbo women entrepreneurs in the Iwo Road Business Hub of Ibadan, Nigeria, in terms of inclusion**.**

Chapter 10, which was written by Dr. Hani Chaarani, Dr. Chérine Jneid, Azm University, and Dr. Sam El Nemar, discussed diversity and sustainability of employment through the lens of employers and individuals with disabilities diverse perspectives in the extant literature.

Finally, Dr. Jubril Olukayode Lasisi in Chapter 11 discussed the topic "Structural Integration Theory as Underpinning for Discourse of Diversity, Equity, and Inclusion: A Conceptual Review." The chapter provides a theoretical foundation for DEI practices.

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Acknowledgment

I would like to extend my appreciation to all the chapter contributors, whose intellectual inputs, relentless efforts and resources made the completion of this edited book possible within the set timelines.

We extend thanks to the reviewers who provided scholarly reviews for all the chapters. It is apt to report that their expertise, critiques and insightful comments and suggestions have enhanced the quality of the final chapters.

We are also highly indebted to the editorial advisory board members for their assistance, cooperation and invaluable comments to ensure the quality of this book. Great appreciation is extended to Rajasekhara Mouly Potluri, Associate Professor of Management/Marketing at the College of Business of the Al Ghurair University who wrote a foreword for this book. Additionally, the Editors are grateful to the IGI Global team and development editor for consistent follow-up, encouragement and professional guidance right from the beginning of the book project.

This acknowledgement would be incomplete without the encouragement of the learning community of Universiti Brunei Darussalam (UBD) for providing enabling environment for knowledge generation and application. The ongoing support of the Dean is priceless, and appreciated. The concluding acknowledgement goes to members of my family Basirat Olaide, my dear wife and my lovely children. Your patience, cooperation, encouragement understanding are the stimulants for timely completion of this book.

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Introduction

"When we listen and celebrate what is both common and different, we become wiser, more inclusive, and better as an organization." — *Pat Wadors*[1]

It is in the best interest of contemporary workplaces to accommodate diversity, equity, and inclusion. The three mutually inseparable concepts of diversity, equity, and inclusion (DEI) are obviously very hot thematic issues in academic, social and business circles across the continental boundaries of developed, developing and emerging economies. DEI with sexuality touch is not often discussed because it is portrayed as a controversial social construct with sensitive themes (Ullman & Ferfolja, 2015; Hughbanks & Kenney, 2019). The fallout of lack of diversity and inclusion in occupational and social milieu in the United States amplified the agitation by social movements and civil rights activists for more recognition and better accommodation of DEI practices in the 1960s using the powers of media, courts, protests, and other nonviolent means (Bell & Hartmann, 2007). Having succeeded in the large society, social activists and changemakers promoted DEI practices in workplaces in response to plights of the affected people.

Empirical and theoretical studies affirm the inherent benefits of DEI in workplaces. Wherever the DEI tripod is embraced, it has the propensity to boost organisational performance and stimulate social development because diverse groups bring rich ideas, sift skills, and managerial practices into workplaces (Jankelová et al., 2020). Apart from that, DEI practices, when accommodated and adopted, have the potential to improve creativity and therefore lead to improved economic growth and cultural interaction among groups.

Unfortunately, DEI practices are mostly discussed in the fields of human resources management, industrial relations and entrepreneurship in recent times (Hays-Thomas, 2016; Grubbs, 2020). The limited discussion engendered limited understanding, accommodation, and adoption of DEI practices, and consequently, most workplaces manifest discriminations, biases, stereotypes, glass ceilings, and diversity conflicts, leading to decreased operational performance. Worse still, professionals across a wide spectrum, including HR managers, policymakers, practitioners and academics, have a peripheral understanding of the phenomenon of DEI practices.

Introduction

In view of the importance of DEI for stability, industrial harmony, and peaceful coexistence in present and future workplaces, there is an urgent need for a book with rigorous conceptual, policy-focused, theoretical, and empirical insights on DEI from multidisciplinary perspectives. Moreover, such a book would equip diverse readers, HR specialists and academics with the basic managerial knowledge and skills required for understanding, appreciating and addressing diversity issues and mitigating associated conflicts in workplaces.

At the international level, accommodation of DEI practices in workplaces has been strengthened by powerful catalysts, namely, (a) globalisation & Information Communication Technologies, (b) international competitiveness among multinational companies (MNCs)/transnational companies (TNCs), (c) new trends in workplaces that accommodate a wide array of heterogeneous communities and diverse groups, (d) rising agitation and demand for increased representation by diverse interest groups, and (e) Conventions of the International Labour Organisation (ILO) and other regional and national legislation against discrimination and the glass ceiling on the basis of race, marital status, ethnicity, socioeconomic characteristics, gender, sexual orientation, and disability.

At the moment, there are several divergent understandings of DEI as the term continues to evolve. DEI practices have historically strengthened affirmative action and provided justification for equal employment opportunity (EEO) in the global workplaces.

For clarity, affirmative action (AA) is a combination of moral and social obligations recommended as a remedy to societies, nations and workplaces to amend historical wrongs and socially constructed inequalities, and to eliminate the present effects of past discrimination of all forms. AA policy is both voluntary and mandatory depending on the size of workplaces (Brown-Nagin, 2005; Premdas, 2016). Affirmative action policies need to be implemented and accommodated in heterogeneous societies, multiethnic countries and, by extension, workplaces with deep ethno-cultural divisions that allow one ethnic group to dominate other groups (Premdas, 2016). Equal employment opportunity (EEO), however, generally refers to freedom from discrimination on the basis of protected classes such as race, colour, sex, national origin, religion, age, disability or genetic information. EEO rights are guaranteed by fair employment laws (Lam, 2003; Stoilkovska, Ilieva & Gjakovski, 2015). Like the AA, the concept of EEO was made a frontburner policy in industrialised and democratised societies to engender equality and equity in all matters of employment among citizens to undo the devastating effects of past discrimination in employment (Orife &Chaubey 2001; Stoilkovska, Ilieva & Gjakovski, 2015). The emergence of DEI seems to downplay the visibility of AA and EEO in HR discourses! Why?

Scholars have provided logical and historical explanations. It was explicated that as management practices develop in workplaces, the AA and EEO became part of diversity management when employers positively responded to anti-discrimination laws and policy initiatives, including pressures from civil right activists for the recognition of AA and EEO in developed countries (Kelly & Dobbin, 1998; Strachan, Burgess & Henderson, 2007).

Based on the plethora of issues discussed above, it is obvious that the emerging multicultural organisations and plural societies need a simplified textbook that would do justice to DEI definitions, theories, principles and practices. Therefore, the objectives that underpin the Edited Book are:

i.   To discuss the origin of diversity, equity, and inclusion from the lenses of HRM, industrial relations, ethics, entrepreneurship and strategic management;
ii. To enrich existing definitions and theories of diversity, equity and inclusion with more insightful inputs from multidisciplinary lenses;
iii. To produce more insightful and valuable materials that are focused on the diversity, equity, and inclusion to aid the application of these concepts in theory and practice;
iv. In the absence of acceptable measurement, there is a need for academics to provide some veritable measures for evaluating multicultural, plural, and monolithic organisations, where DEI practices have been embraced.

Within the one-year timeline for the production of the Edited Book, the Editor attracted several conceptual, theoretical, policy-based, and empirical chapters from multidisciplinary scholars and practitioners to bridge the knowledge gap existing in the DEI field. At the end of a double-blind review process, eleven (11) exemplary chapters were accepted for final publication. The thematic issues in the accepted chapters include the following:

i.   Diversity, Equity, and Inclusion as Future Workplace Ethics: Theoretical Review
ii. Mainstreaming Diversity, Equity, and Inclusion as Future Workplace Ethics: Effect of diversity, equity, and inclusion on organisational performance
iii. Financial Inclusion and Economic Growth in the Central African Economic and Monetary Community: Implications for Gender Balance
iv. Impact of workforce diversity on innovation: the anti-aging formula for family firms
v.   Dimensions in EDI policy development: Considerations for emerging work ethics.

Introduction

Undoubtedly, the valuable ideas, insights and empirical results documented in the Edited Book would of immense benefit to a broad spectrum of knowledge promoters and users, which includes undergraduate and postgraduate students; development scholars and experts; international development agencies; gender equality advocates and proponents; feminists and feminist movements; HR Specialists; Human Rights Activists, Government policymakers; Labour Economists; public and private libraries; universities and business schools/colleges; international organisations promoting gender equality and diversity; and individual readers.

Finally, DEI practices have been proven to be empirically and experientially rewarding and beneficial to future workplaces if managers accommodate, adopt and tolerate diversities. Regard for age diversities creates professional environments with a multigenerational workforce with diverse skills, rich experience and maturity as well as youthful exuberance that impact long-term competitiveness. Ethnic diversity enables workplaces to access diverse worker and customer markets from different racial and ethnic groups, which leads to higher productivity and increased revenue as a result of loyalty from ethnic employees and customers. Religious diversity attracts employees from diverse faiths into workplaces, which stimulates ideological marketing and customer loyalty, as people from different religious groups have access to their religious communities. It also helps employers avert regulatory sanctions related to religious discrimination.

Moreover, marital diversity allows workplaces to benefit from people of different marital statuses because they have different backgrounds, experiences, thoughts, life situations and choices, which help them engage in deeper information processing and divergent thinking, eventually leading to more creative, innovative and exciting outcomes for organisations. The benefits of DEI are limitless and endless!

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ENDNOTE

[1]   Howard, S. (2022). *5 diversity and inclusion quotes for the workplace*. The Predictive Index. https://www.predictiveindex.com/blog/5-diversity-and-inclusion-quotes-for-the-workplace/

Chapter 1
Diversity, Equity, and Inclusion as the Future Workplace Ethics:
Theoretical Review

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ABSTRACT

In the fast-changing workplace, there are growing concerns among stakeholders on accommodating diversity, equity, and inclusion (DEI). The absence of DEI in labour markets in different parts of the world has denied segments of the workforce basic rights, social justice, respect, and dignity as human beings. This chapter discusses the tripod of diversity, equity, and inclusion (DEI) as inevitable future workplace ethics in the changing world. After an extensive discourse on DEI, the chapter provides valuable insights for research and policy. First, it explicates that DEI practices cover the primary and secondary dimensions. Second, social identity theory, embedded intergroup relations theory, and structural integration (SI) provide the theoretical foundation for DEI discourses in the extant literature. Third, the chapter proposes three approaches to embed DEI practices and structures in future workplaces: liberal, radical, and transformational. Finally, the chapter concludes with research, managerial, and policy implications.

INTRODUCTION

In the fast-changing workplace, stakeholders have growing concerns about how to recognise and accommodate diversity, equity, and inclusion. The absence of DEI in labour markets in different parts of the world has denied segments of the workforce basic rights, social justice, respect, and dignity as human beings (Forst, 2010; Divan et al., 2016; Hocking, 2017). Accommodation and integration of diverse people would create a sense of solidarity and camaraderie at work among workforce members (Hodson, 2001). The discussion of DEI was popularized in the United States by social movement and civil rights activists in the 1960s using the powers of mainstream media, courts, protests, and other non-violent means (Bell & Hartmann, 2007). Having succeeded in the large society, DEI practices were promoted for adoption in workplaces as diversity policy in response to agitations by the affected people.

At the international level, the DEI became a front-burner issue because of several catalysts: (a) globalisation & information communication technologies (interconnectedness), (b) international competitiveness among multinational companies (MNCs)/transnational companies (TNCs), (c) new trends in workplaces that accommodate a wide array of heterogeneous communities and diverse groups, (d) rising agitations and demands for increased representations by diverse interest groups, and (e) of the International Labour Organisation (ILO) and other regional and national legislations against discrimination and glass ceiling based on race, marital status, ethnicity, socioeconomic characteristics, gender, sexual orientation, and disability (World Commission on the Social Dimension of Globalisation, 2004; Vohra et al., 2015; Roberson, 2019; Liukkunen, 2021).

The three components of DEI (diversity, equity, and inclusion) are often lumped together and used interchangeably; hence, clarity is needed to separate the wheat from chaff. The term diversity may be viewed as a workplace policy recognising, understanding, and accepting personality differences of employees based on their race, gender, age, class, ethnicity, physical ability, race, sexual orientation, spiritual practice, and other social and psychological orientations (Friday & Friday, 2003; Dike, 2013). Leveraging the explanation of the Harvard Business Review (2017), "diversity is being invited to the party, while inclusion is being asked to dance." The HBR further explicated that diversity alone does not drive inclusion. Without inclusion, an organisation would witness diversity backlash. This is where the equity notion comes in as a third component. The link in the DEI tripod is that allowing diversity (D) without inclusion (I) presupposes a lack of equity (E) in the workplace.

Consequently, workplaces without equity create a breeding ground for three hydra monsters: stereotype, prejudice, and discrimination (Bonazzo & Wong, 2007; Ruggs & Hebl, 2012). The term stereotype is a negative mental picture about members

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of other groups, such as black (Entman & Rojecki, 2010). However, prejudice is a preconceived judgment, irrational attitude of hostility, and opinion held by group members against others because of gender, race, and other diversity characteristics (Ford, 2013). However, discrimination refers to a situation where individuals and groups are treated negatively because of diversity characteristics such as race, gender, or sexual orientation rather than their ability to perform their jobs (McCarthy, Heraty & Bamberg, 2019).

The tripod of diversity, equity, and inclusion has been widely researched in the fields of human resources management, industrial relations and entrepreneurship in recent times (Hays-Thomas, 2016; Grubbs, 2020; El Chaarani & Raimi, 2022). However, people across a wide spectrum, including human resources managers, policymakers, practitioners, and academics, have a peripheral understanding of the phenomenon and are not fully embraced and welcome (Lumby & Morrison, 2010; Lightfoote et al 2014; Rennstam & Sullivan, 2018). In view of the importance of DEI practices and structures for stability, industrial harmony, and peaceful co-existence, there is an urgent need for rigorous conceptual, policy-focused, theoretical, and empirical studies on the subject from multidisciplinary perspectives. Moreover, diversity, equity, and inclusion (DEI, henceforth) are controversial social constructs that are not often discussed in workplaces and other social contexts because of their sensitive themes (Ullman & Ferfolja, 2015; Hughbanks & Kenney, 2019).

This chapter enriches DEI discourse, theories, and perspectives with more insightful inputs from multidisciplinary lenses. For academic and professional readership, the chapter provides valuable insights into the DEI for corporate organisations, workplace consultants, and universities to aid the application of these concepts in theory and practice. We, therefore, contribute to the extant literature in two ways. First, through a critical discussion of three types of organisational justice, the chapter underscores the importance of DEI practices in future workplace ethics. Second, it also invokes a sense of moral urgency and calls for more responsiveness by tripartite stakeholders to accommodate marginalized individuals and social groups in compliance with future workplace ethics. Apart from the introduction (Section 1) above, this chapter is structured into five sections. Section 2 discusses the chapter's methods and approach. Section 3 focuses on the literature review that covers important thematic issues such as DEI definition, dimensions, theoretical perspectives, benefits, and burdens. Section 4 presents the solutions and recommendations. Section 5 contextualises the insights, solutions, and recommendations, including further research directions. Finally, section 6 concludes with a summary of insightful conclusions.

METHODOLOGY

We adopted a qualitative research method to develop this chapter. This constructivist approach provides deeper insight into the understanding of DEI and its dimensions, theoretical perspectives, prospects, and challenges. The required information was sourced from scholarly articles, texts, policy documents, and working papers on DEI. We employed the use of content analysis to review, integrate and synthesise the extracted textual information. Denscombe (2017) and Saunders et al. (2019) explain that content analysis is a logical procedure in research methodology for quantifying the contents of texts, pictures, diverse academic writings, interviews, speeches, books, and other verbal data. For more clarity, we follow a three-stage process explained further below.

1. **Stage 1: Data sourcing** - At this stage, we sourced the required pieces of information on DEI in readiness to develop our chapter objectives. We sourced over 100 relevant articles on DEIs from the Google Scholar search engine for data sourcing. From the sourced articles, 45 were purposively selected based on the selection criteria below:
    ◦ Selected articles discuss the tripod of DEI from diverse perspectives and contexts; and
    ◦ The selected articles provide insights into DEI's dimensions, theoretical perspectives, prospects, and challenges.
2. **Stage 2: Data development and conversion** – At this stage, we compiled insightful pieces of information based on relevance, recency, and suitability in readiness for analysis data.
3. **Stage 3: Data analysis** – At this final stage, the insightful pieces of information on DEI were critically reviewed, appraised, synthesised, and contextualised using content analysis.

BACKGROUND

The three concepts that underpin this chapter are diversity, equality, and inclusion. This section discusses views about DEI practices. There are several understandings of DEI in the extant literature as the term continues to evolve. It is even considered in relation to terms such as affirmative action and equal employment opportunity (EEO). A number of scholars, practitioners, and international bodies have attempted to define the concept of DEI, the theoretical underpinnings of DEI, the dimensions and sources of DEI, its advantages and disadvantages, and the manifestation of DEI in multicultural, plural, and monolithic organisations (Hitt, Miller & Colella,

2014; Riccò, 2017). The lack of DEI practices in the construction industry (and other industries) has encouraged organisational stereotypes related to masculinity, ethnicity, disability, sexual orientation, language, and age, among others, that have negatively affected marginalized groups and minorities in different ways (Powell & Sang 2013; Al-Bayati et al. 2017). Therefore, it is important for future workplaces to have well-documented DEI practices that support all workforces. Empirical findings in recent times show that commitments to DEI are increasing colleges and universities, as governing boards are promoting DEI efforts in higher education institutions, particularly endorsing DEI policies and diversity plans that internal and external stakeholders bring to their attention (Morgan, LePeau & Commodore, 2021).

Diversity practices refer to measures and programs designed to attract, attend and retain a diverse population with full cognizance of their individual and social differences, such as personality, language, race, life experience, ethnicity, social class, gender, sexual orientation, sexual identity, nationality, ability status, religion, socio-cultural and political affiliations (Hagman, 2021). Additionally, diversity practices are essential to promote socially responsible actions and equitable employment outcomes for minority groups (Fujimoto, Härtel & Azmat, 2013). Equity practices refer to organisational actions that accommodate and attend to four equality dimensions: access, achievement, identity, and power (Hagman, 2021). The nuance of access refers to unhindered access to use organisational resources by all irrespective of race and ethnicity; achievement describes how access to resources supports positive outcomes; identity explains how individual and group identity affect how employers and their peers treat people; and power refers to how individual and group identities enhance or reduce the influence of some people with an organisational context. Overall, the equity aspect of DEI focuses on two facts: (i) acknowledging the multiple ways in which some people face barriers (both visible and invisible) to their success and (ii) working to dismantle these barriers (Hagman, 2021).

Inclusion practices refer to organisational actions that support the full accommodation and participation of diverse individuals and groups irrespective of social class, race, ethnicity, and gender (Hagman, 2021). Lack of inclusion through racial biases negatively impacts academic outcomes. For example, Battey and Leyva (2018) found that implicit racial biases against students of colour negatively impact their relational dimensions in mathematics classrooms and, by extension, academic success in mathematics. Beyond the students, rising cases of racial attack, gender discrimination, and religious intolerance negatively impact employee performance in the workplace.

MAIN FOCUS OF THE CHAPTER

Issues, Controversies, and Problems in DEI Practices in the Workplace

To situate this chapter within the body of existing knowledge, let us explore the literature to explicate DEI dimensions, theoretical perspectives, benefits, and barriers.

Dimensions and Attitudes Toward DEI

DEI is categorised to have two dimensions: primary and secondary dimensions. The primary dimension focuses on age, gender, and sexual orientation characteristics peculiar to different individuals and social groups (Fine & Johnson, 1990; Hagman, 2021). The characteristics in the primary dimension are easily noticed and serve as filters through which people view the world. The secondary dimension focuses on characteristics such as religion, education, geographical location, socio-cultural and political affiliations, and income, among others, that are not noticeable at first encounter and most often can change with different encounters in the social context (Ashton 2010; Hagman, 2021)

Embedding DEI practices in the future workplace are justified because such a pragmatic step allows for proper understanding and application of the three forms of justice in organisations: distributive justice, procedural justice, and interactional justice that scholars of organisational behaviour are advocating (Fujimoto et al., 2013). Distributive justice with reference to DEI is a moral principle that obligates organisations to appropriate resources and opportunities equally and equitably based on meaningful contributions that individuals have made to the organisations and not based on personal or diversity characteristics (such as sex, gender, sexual orientation, religion, etc.) over which managers have no control (Fujimoto et al., 2013; Martin, 2014). However, procedural justice is a moral principle that obligates organisations to use fair procedures to determine how to appropriate and distribute resources and opportunities to organisational members (Colquitt, 2001; Crawshaw et al. 2013). On the other hand, interactional justice as a moral principle refers to perceived fairness in which employers treat employees in the workplace based on the quality of their interpersonal interaction with others. It is of two types: interpersonal and informational justice. While interpersonal justice connotes the extent to which employees are treated with dignity, honour, respect, and politeness by organisational managers in charge of implementing procedures, policies, and decisions that affect performance outcomes, informational justice refers to the manner by which employers provide explanations to employees with an emphasis on adequacy, timeliness, specificity, and truthfulness (Colquitt, 2001; Greenberg, 2011).

Attitudes of individuals toward diversity and inclusion have been explained using two terminologies: ethnocentrism and Enthnorelativism (Mayer, 2012; Tajeddin & Alemi, 2021). Both scholars explained that ethnocentrism is hinged on superiority complex, which is a notion that one's group or subculture is inherently superior to others. Conversely, the attitude of enthnorelativism is predicated on the belief that groups and subcultures are inherently equal. This is the hallmark of intercultural sensitivity (Rahimi & Soltani,2011).

With particular reference to the extant literature, three types of organisational diversity have been identified and reported: monolithic, multicultural, and plural organisations (Lozano & Escrich, 2017; Beniflah & Veloz, 2021). Monolithic organisations are demographically and culturally homogeneous, implying that organisations lack primary and secondary dimensions of diversity. However, a multicultural organisation is the type of organisation that fosters and values cultural differences among the workforce. However, plural organisations have diverse workforces and respects, and the inclusion of the workforce from different cultural backgrounds, gender, religion, sexual orientation, and diversity is tolerated but not fostered (Hitt et al., 2014; Lozano & Escrich, 2017; Beniflah & Veloz, 2021).

Benefits of DEI in the Future Workplace

Modern organisations encourage and accommodate DEI because empirical studies affirmed that plural and multicultural organisations do better than monolithic and homogenous workplaces. However, DEI is a double-edge sword because the degree of perceived fairness may plausibly pull people together or push people apart by fostering inclusion or exclusion, respectively (Cropanzano et al., 2001; Green et al., 2002; Blader & Tyler, 2003). Moreover, Cushner (1992) has long described diversity as a phenomenon that asserts equal representation of people from different cultural backgrounds, including how managers and policymakers can ensure that different people from diverse backgrounds are represented in the workplace. Moreover, Morris (2015) opined that DEI practices, especially diversity and inclusion, are policies often used by the human resource department to ensure that all individuals contribute fully to the collective spirit and actualisation of organisational goals. Similarly, Jayne and Dipboye (2004) believe that diversity particularly has become a potent tool for improving business performance. Moreover, Ibarra & Hansen (2011) found that diverse teams produce better results, provided they are well led. Therefore, the ability to bring together people from different backgrounds, disciplines, cultures, and generations and leverage all they have to offer is a must-have for leaders. In addition, Ilmakunnas & Ilmakunnas (2011) found that two DEI practices are beneficial to firms and their employees. Specifically, age diversity positively impacts total factor productivity at the plant level, and age is positively related to wages.

The positive perception of DEI by all stakeholders in the workplace largely pulls people together. The positive cognitive outcomes of positive perception of DEI include greater creativity, robust ideas and innovation that diverse employees from different backgrounds would be on board when accommodated (Cox, 2001; Herring, 2009; Fujimoto et al., 2013). In addition, global managers with vast experience with DEI issues are netter at managing operational complexity, connectedness, boundary spanning, ethical challenges, dealing with tensions and paradoxes, pattern recognition, building learning environments, managing relationships, teams, and communities and leading large-scale change efforts across diverse cultures (Osland & Bird, 2006; Osland et al., 2013). During the recruitment process, concern for diversity enables human resources managers to attract quality talent from diverse populations. Furthermore, achieving competitive advantage through diversity has become an important managerial and leadership consideration (Homan & Greer, 2013). In particular, managers of contemporary organisations who believe in DEI practices build accountability into their systems and take responsibility for creating an inclusive work environment. The insights from the preceding discussions underscore the need for contemporary and diversity-sensitive organisations to integrate diversity practices into their processes, such that diversity becomes a lens for looking at, identifying, developing, and advancing human resources. The multifaceted benefits of DEI are depicted in Figure 1 below.

Figure 1. The multifaceted benefits of DEI
Source: Authors' configuration
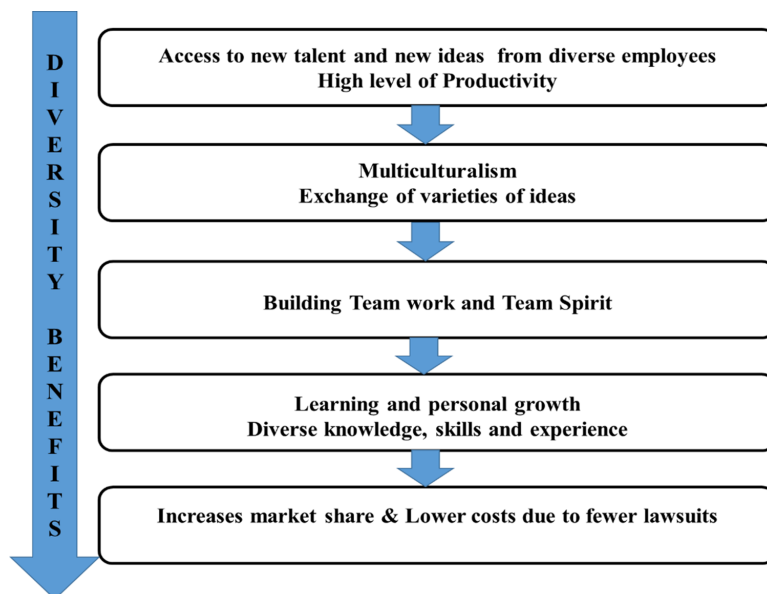
Burdens of DEI in Future Workplace

As laudable and beneficial as DEI policies and practices are, the reality is that they come with several burdens. For instance, Devine & Ash (2022) reported that DEI practices are very costly compared to benefits. Particularly, they reported that the organisational zeal and monetary investment committed to DEI structures have overshadowed the consequential outcomes and purported goals. Banks (2015) also opined that cultural diversity, when viewed from ethnic, religious and language characteristics, is more challenging to manage in pluralistic society. Furthermore, statistics emerging from developed countries on DIE practices confirm that the laudable benefits of DEI are far from achieved. For example, in Australia, reliable reports indicated that the discrimination claims filed by aggrieved minority groups from 2004-2009 almost doubled (Australian Human Rights Commission/AHRC, 2009). For the United States, work discrimination claims filed by aggrieved employees rapidly surges (EEOC, 2010). In addition, DEI has become a fashionable practice among organisations even when they are not legally and statutorily required to do so. Consequently, these self-seeking and attention-seeking diversity structures created by employers in workplaces have created an illusion of fairness. DEI structures have a blurred ability of policymakers to see inefficient and unfairly treated members of underrepresented groups.

Another burden of DEI is that many organisations have established untested and ineffective diversity structures that are ineffective and inefficient in curtailing and reducing discrimination and other workplace biases (Wilson, 2011; Kaiser et al., 2013). DEI practices in organisations are a form of change management; consequently, there are protagonists (those in support of DEI-related pressure) and antagonists (those against DEI pressure). It has been proven that attempts to encourage compliance with DEI-related pressure in the workplace have led to a decrease in support for diverse practices, including the escalation of prejudice among those who resent DEI pressure (Legault, Gutsell, & Inzlicht, 2011; Plant & Devine, 2001; Kaiser et al., 2013). Additionally, Ilmakunnas & Ilmakunnas (2011) found that educational diversity is negatively related to factor productivity and that plant-level diversity does not significantly affect individual wages.

In addition, several other studies reported that the desire to embed DEI practices by encouraging people to suppress stereotypes has been counterproductive because instead of reducing stereotyping and prejudice, it has rather aggravated the practices (Kulik, Perry, & Bourhis, 2000; Kaiser et al., 2013). The summary of DEI burdens is shown in Figure 2 below.

Figure 2. The summary of DEI burdens
Source: Authors' configuration
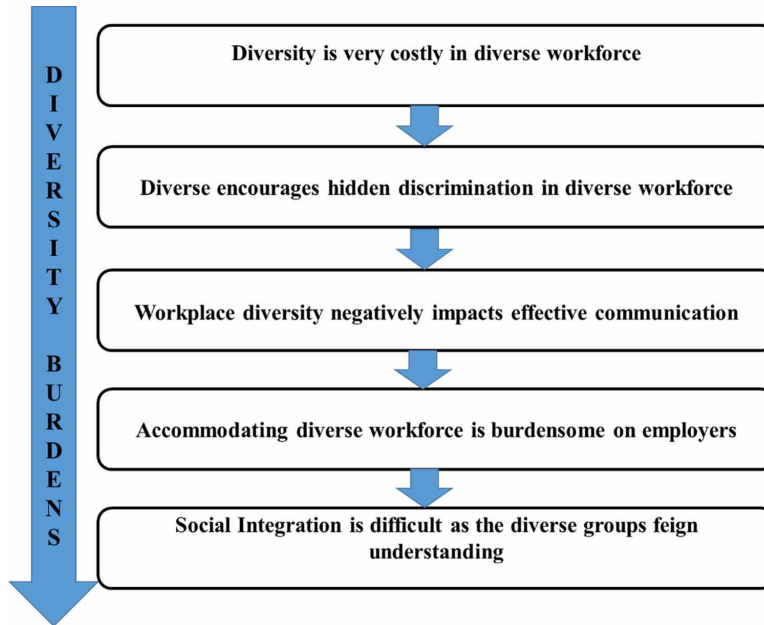
DOMINANT THEORIES OF DEI

Three common theories for explicating the reality of DIE are social identity theory, embedded intergroup relations theory, and structural integration. Social identity theory is a cognitive, social psychological analysis of the role of the self-conception of group membership (Hogg, 2020). It is believed to have emanated from the Anglo-American continental axis and provides a logical explanation for the connection between social structures and individual identity through the meanings people attach to their membership in identity groups often viewed in terms of race, ethnicity, or gender (Ashforth & Mael, 1989; Hogg, 2020). In application to social reality in the workplace in particular and the social context in general, the theory explicates that people tend to classify themselves into social categories they value, which shapes the way they interact with others from their identity group and other groups (Brown, 2000; Mannix & Neale, 2005). What then is social identify?

Social Identity Theory

Social identity is defined as the individuals' knowledge that they belong to certain social groups together, and this conception of identification is shaped by emotions and

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values that are of significance to social group membership (Ashforth & Mael, 1989). From social and psychological perspectives, identity can take three forms: role identity, social/group identity, and personal identity (Stets & Burke, 2014). Social identity refers to human identity that is shaped by certain meanings and commonalities shared or derived from group memberships such as male or female, race, religion, sex, class, and nationality, especially in interaction with a specific set of others (Stets & Serpe, 2013; Stets & Burke, 2014). However, role identity connotes a set of meanings and performance expectations that individuals attach and ascribe to themselves by virtue of their positions in society, such as wives, officers, and students (Stryker, 2002; Stets & Burke, 2014). However, personal identity refers to a set of meanings and distinct cultural characteristics that people claim to clearly differentiate them from others, such as individuals' values and morals (Stets & Carter 2012), (Burke & Stets 2009; Stets & Carter 2012). Personal identity is shaped by idiosyncratic characteristics such as personality, physical, and intellectual traits (Brown, 2000; Mannix & Neale, 2005; Hogg and Terry, 2014).

Embedded Intergroups Relations Theory

The second important theory of DEI is the psychological theory of Clayton Alderfer called embedded intergroup relations theory. Embedded intergroups relations theory examines groups' relations within a broader system. When applied to workplace relations, the theory conceptualises and explains that intergroups relations exist in larger systems with different membership groups interacting with one another (Botterill & de la Harpe, 2010; McRae & Dias, 2014). Groups in this context are a collection of individuals who see themselves and are different from other groups. For example, implicitly or explicitly, employees belong to different membership groups in the workplace. Group in the context of embedded intergroup relations theory is simply a collection of individuals with five imperatives: (a) A group has interdependent relations with one another; (b) They view one another as a group by differentiating members from nonmembers; (c) The group identity is manifest and clearly recognised by nonmembers; (d) The group members, while acting independently or collectively ensure that they have interdependent relations with other groups; and (e) The roles definition in the group is largely a function of expectations from their own members, from other group members, and from non-group members (Alderfer, 1982; Alderfer, 1987). The concepts of embeddedness, when viewed from systems theory, emphasise the idea that within an organisational setup, subsystems actively interact with a supra system in such a manner that membership in an identity group is functionally independent of membership in the other organisational groups (Ishii, 1998; Bawden, 2010). From the preceding, the theory underscores that individuals who belong to multiple groups are functionally represented to varying

degrees in those diverse groups. In this context, organizations' interactions are viewed as intergroup interactions rather than as individual interactions (Cikara & Van Bavel, 2014). Consequently, embedded intergroup relations theory underscores that different demographic and functional groups within the framework of embedded intergroup relations interact in a larger system, such as the workplaces, professional bodies and occupational associations, and political groups, for mutually overlapping interest (van Knippenberg, 2003; Zaglia, 2013).

Structural Integration Theory

Structural integration theory is the third theory that provides grounding for DEI practices and structures. According to Jacobson,2011), structural integration theory is a clinical theory that explicates how manual therapy and sensorimotor education improve the biomechanical functioning of humans as a whole system rather than treating particular symptoms (Jacobson,2011). Moreover, structural integration theory in the field of DEI management explained that structural integration is simply a quantiðable metric for measuring the degree of integration of women and other racio-ethnic minority groups into senior management positions and at the board decision-making levels (Muller & Haase, 1994). Furthermore, structural integration theory explains the level or degree of heterogeneity that exists within formal or a measure of the progress of organisations towards equal opportunities, including affirmative action activities (Cox (2008; McCann & Kohntopp, 2017; Strydom & Fourie, 2018). The extant literature has identified two heterogeneity levels in workplaces: poor structural integration and good structural integration (Connor & Koenig, 2013; Akobo, 2017). For example, women are poorly structurally integrated in multinational companies (MNCs) in developing countries compared to men. Similarly, Berdahl and Moore (2006) report that women as minority groups are poorly integrated in MNCs due to male dominance in the developing context. Furthermore, Akobo (2017) found that foreign staff in MNCs have better structural integration than local staff because of unfair treatment and inequality meted out on the local staff. To improve the structural integration of minority groups and other marginalised groups in the workplace, several pragmatic initiatives, such as women's empowerment, removal of glace ceilings, training of visually disabled women, appointment in boards and management positions, capacity-building, mentorship programs, and fair appraisal processes for women, should bridge the structural gaps in workplaces (Friday & Friday, 2003; Akobo, 2017).

SOLUTIONS AND RECOMMENDATIONS

In the earlier discussion, we raised several burdens of DEI despite the associated benefits. For the future workplace to embrace DEI proactively and sustainably, there is a need for a paradigm shift in management approaches. Sustainability of DEI practice and structures are important because "a brilliant strategy can put you on the competitive map, but only solid execution can keep you there (sustainably) – you have to be able to deliver on your intent" (Neilson et al., 2008:83).

Based on the warning of Neilson et al. (2011) above, three management approaches for ensuring that contemporary workplaces accept and accommodate DEI practices and structures while working within the ambits of the law in different countries have been discussed. Several scholars of diversity management have identified three dominant approaches, namely, the liberal approach, radical approach, and transformational approach (Kirton, Greene & Dean, 2007; Conley & Page, 2017; Syed & Ozbilgin, 2019; Parker et al., 2022).

Let us examine the arguments of the three approaches to managing DEI practices and structures in the workplaces.

The liberal approach (LA) is the first paradigm for managing DEI practices and structures. LA advocates the principle of neutrality or the 'sameness' principle regarding the treatment of individuals from diverse backgrounds, and the understanding of the principle of neutrality emphasises fairness and merit in recruitment and access to other opportunities (Syed & Ozbilgin, 2019). The focus of LA is the need for equal access by employees to opportunities such as services, rewards and positions. It is an approach that largely draws from theories of neo-classical economics and free-market competitions, where access to economic opportunities is based on merit and competence. The LA perspective of diversity is based on positive action instead of affirmative action (AA). Unlike AA, PA underscores the need for organisations to remove all inhibiting barriers to a meritocratic culture (Marcinko & Taylor, 2021). The main shortcoming of LA is that it focuses on the business case; hence, it could not guarantee equitable outcomes in workplaces because, in reality, most workplaces still manifest direct forms of discrimination – in terms of role competence, glass ceiling, gender bias, among others using meritocracy. The liberal approach to DEI emphasises promoting organisational development by attracting employees to standardised equality procedures, principles of social justice and discrimination legislation (Booysen, 2007; Roberge et al., 2011; Syed & Ozbilgin, 2019). LA perceives equality as being done only when people can compete freely and equally for social rewards. Respect for meritocracy as advocated by LA would be effective in a situation where employees from diverse backgrounds and social groups have a fair and equal chance of succeeding (a level playing field). However,

the LA paradigm would not accommodate the marginalised individuals and excluded social groups with no level playing field.

The radical approach (RA) is the second paradigm for managing DEI practices. RA could be described more as an interventionist paradigm because it favours the imposition of gender quotas and other quotas as an effective tool to achieve a fair distribution of opportunities in the workplace where social groups are discriminated against (Krook, 2007; Krook & Norris, 2014). RA theorises that people socially construct all forms of discrimination in workplaces through social-group-based stereotypes that later lead to group-level patterns of inequity (Kirton & Greene, 2015; Syed & Ozbilgin, 2019). Therefore, RA aimed to achieve equitable and fair outcomes in the distribution of opportunities in the workplace rather than equitable policies and procedures (Byrd, 2018; Syed & Ozbilgin, 2019). Apparently, RA to the management of DEI is more favourable from a social justice perspective because views discrimination has a phenomenon that is created at the group level, and to solve the problem, drastic mitigation changes should be applied at the group level rather than at the individual level (Byrd, 2018; Kamenou-Aigbekaen, 2019). By dissolving differences between groups, RA anticipates that inequality and discrimination on the basis of gender, sex, and race would be systematically neutralised and rendered unimportant in workplaces. Realistically, the success of RA for accommodating DEI practices and structures is predicated on the strong support of tripartite stakeholders (government, employers, employees) in the workplace to succeed. Tripartite stakeholders must ensure equitable and fair outcomes in the distribution of opportunities strictly in the workplace, and violations should attract administrative and judicial sanctions. The hallmark of RA is the commitment by organisations to ensuring that disadvantaged social groups have representation in the entire workforce or labour pool.

The transformational approach (TA) is the third paradigm for managing DEI practices. TA is also called a relational approach (RA). After all, it is premised on the argument that the two previous approaches (LA and RA) suffer fundamental weaknesses and flaws because both failed to address the structural barriers and underlying causes of inequality and discrimination against marginalised groups in workplaces, including resentment from dominant groups. TA, as a relational approach, encourages the introduction of deep-level diversity in the form of values in managing and forging relationships among diverse people, groups, and cultures (Sullivan et al., 2003), and it intends to mentor, sensitize and educate organisational members on diverse backgrounds, tolerate people with disabilities and accommodate people with different religious backgrounds (Liang & Grossman, 2007). TA is believed to have emerged from the social justice model, which empathises the need for redistribution of resources and cultural recognition (West & Sandoval, 2020). Therefore, the robustness of TA makes it an effective approach for redressing

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structural and cultural inequalities existing in most traditional organisations where DEI practices and structures are lacking.

Implementation of DEI Practices in the Future Workplace

By and large, to implement DEI practices in future workplaces, short-term and long-term agendas are imperative. The short-term agenda from the three approaches focuses on structural transformation and accommodation of DEI practices in workplace operations such as recruitments, training, careering planning, procurement, and management decision-making. Short-term agendas extend to behavioural transformations through education, sensitisation, and reorientation of organisational members on the danger of biases, stereotyping, discriminations, and the negative implications on organizations' day-to-day activities. On the other hand, the long-term agenda includes the direct placement of non-dominant groups and marginalised groups in positions of power and deliberately influences organisations to embed the culture of diversity and inclusion. The long-term agenda has the potency to permanently eliminate isolation, exclusion and managerial biases for some groups in workplaces, but it requires employers to buy-in, governmental support, legislative backing through laws and court pronouncements and sanctions.

Regarding systematic implementation of DEI in workplaces, the combined eight steps implementation model of Friday and Friday (2003) and Strydom and Fourie (2018) is proposed as an effective framework. The components of eight steps implementation model as depicted in Figure 3 below, comprises exposure, experience, knowledge, understanding, appreciation, respect, modifications, and interaction).

Figure 3. The components of eight steps implementation model
Source: Authors' configuration
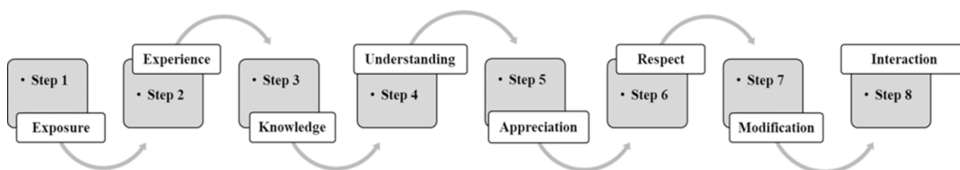
- Step 1: The process of embedding DEI practices starts with providing exposure to members through public notice and unmasking the state of DEI culture in terms of the good, the bad, and the ugly in the organisation.

- Step 2 is to enhance the experience of the workforce by gathering information on DEI through personal involvement, encountering, seeing first-hand, and living through events.
- Step 3 is knowledge dissemination on DEI for the purpose of getting members well informed, conversant and familiar, and acquainted with the diverse cultures and characteristics of individuals and groups within the organisation.
- Step 4 is understanding and knowledge dissemination in. Step e provides a springboard for understanding. With an understanding of cultural realities and diversities, all individuals and groups would be able to comprehend and be sensitive to cultural dynamics within the organisation.
- Step 5 is appreciation, which presupposes that with an understanding of DEI imperatives, organisational members would appreciate, accommodate and accept the diverse cultures and values of others.
- Step 6 is respect. When individuals appreciate diversity and cultural dynamics within the organisation, they can respect others, pay attention, deference, and pay tribute to the values, worth, and culture.
- Step 7 is modifications. Serialised training and sensitisation for the workforce has the plausibility of modifying their feelings, thoughts, attitudes, and behaviours towards DEI practices, thereby enhancing tolerance for people with diversity.
- Step 9 is healthy interaction. Successful implementation of Steps 1-7 is believed to engender DEI practices and an enduring healthy interaction among diverse individuals and groups in the organisation.

RESEARCH, MANAGERIAL AND POLICY IMPLICATIONS

The research implications of this chapter are twofold. First, the chapter articulated the thematic issues in the field of DEI that further academic researchers could build on in terms of definitions, perspectives, and theories. Second, it has unveiled several challenges associated with DEI practices that call for further theoretical, conceptual, and empirical research contributions. For example, the theoretical critique of social identity theory (SIT), embedded intergroup relations theory (EIRT), and structural integration (SI) has helped to reconcile the convergence and divergence in the literature with respect to the strengths and weaknesses of the three theories.

The managerial implication of this chapter is that although DEI is increasingly adopted by human resource development (HRD) in different parts of the world with a focus on gender, race and ethnicity. There is a need to extend the understanding, application and accommodation of other DEI dimensions, such as age, social class, sexual orientation, sexual identity, nationality, ability status, religion/spirituality,

socio-cultural and political affiliations. Moreover, in the age of globalisation and internationalisation, the managers of multinational companies and transnational corporations must embrace DEI practices, especially accommodation of the cross-cultural workforce, if they desire to operate in other countries. A mixed cross-cultural workforce, cultural values, and diverse ideas have been proven to lead to more beneficial performance outcomes.

Finally, the policy implication of this chapter is that policymakers need to develop a long-term agenda for DEI practices in the future workplace that would systematically and permanently eliminate discrimination, stereotypes, isolation, exclusion, marginalisation, and other occupational biases in the workplace.

FUTURE RESEARCH DIRECTION

DEI practices are relevant in both developed and developing countries, and it is in the interest of employers in public and private sectors in future workplaces to embrace and accommodate employees with diverse characteristics. In view of the fact that this chapter has theoretically highlighted the perspectives of DEI, the benefits, and burdens of DEI practices, dominant theories, and implementation paradigms/ approaches. According to the insights from the chapter, these are several exciting directions for future research. Therefore, we recommend more rigorous conceptual, theoretical, policy-focused, and empirical studies to build on the exploits of the current chapter contribution.

CONCLUSION

The chapter sets out to discuss the tripod of diversity, equity, and inclusion as inevitable future workplace ethics in the changing world. Leveraging desk research strategy, relying on theoretical review, the chapter provided four useful insights on DEI practices. First, understanding DEI practices in future workplaces should cover the primary and secondary dimensions. Moreover, the three dominant theories of DEI are social identity theory, embedded intergroups relations theory, and structural integration (SI). Finally, the chapter contributes to policy enrichments by explaining the practical implications of insights into digital innovation in the workplace. To embed DEI practices in future workplaces, the chapter recommends integrating the strengths of liberal, radical and transformational approaches to managing DEI by following Friday and Friday's eight-step implementation model.

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KEY TERMS AND DEFINITIONS

Diversity: This refers to the deliberate recognition, acceptance and accommodation of different individuals and diverse groups in the workplace.

Equity: This connotes the fair access to opportunities and respectful treatment of all the diverse people and groups in the workplaces.

Future Workplace Ethics: The refer to a set of moral codes of conduct and guidelines that would define what is ethical and unethical in the future workplace.

Inclusion: This refers to the workplace practice of granting equal access to employment opportunities and other resources to excluded, marginalized and minority groups.

Paradigm: This denotes a model, pattern, standard, perspective or set of ideas that provides explanation or direction for solving workplace problems.

Theoretical Review: This refers to an academic process of examining and exploring concepts and theories related to certain topics of interest for the purpose of gaining better insights and understanding.

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Chapter 2

Mainstreaming Diversity, Equity, and Inclusion as Future Workplace Ethics:
Effect of Diversity, Equity, and Inclusion on Organizational Performance

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ABSTRACT

Based on the review of literature, there is a growing importance and interest in the understanding of how diversity, equity, and inclusion affect the improved performance of an organization. Despite that, there are knowledge gaps in consensus on how the trio should be streamlined and implemented through policy frameworks that will be supported by the organization workforce to achieve increased performance. Through a review of relevant works of literature, an exploratory study and recommendations have been drawn which can be useful to policymakers, organizational managers, and leaders on various factors to consider for implementation of policies that are aimed at achieving enhanced performance through leveraging on the trio of diversity, equity, and inclusion. This study highlighted some guidelines that may be employed for mainstreaming diversity, equity, and inclusion towards achieving organizational performance. The study has also generated recommendations for potential future studies based on the consideration that the market in which organizations operate is dynamic and complex.

Mainstreaming Diversity, Equity, and Inclusion as Future Workplace Ethics

INTRODUCTION

Achieving performance and remaining ahead of competitors can be argued to be fundamental objectives for many organizations that are operating in a competitive market. Several researchers have outlined factors to be considered in achieving competitive advantages. Some researchers such as Koellen, Kakkuri-Knuuttila, and Bendl (2018) have claimed that tripods of diversity, equity, and inclusion through employee engagement programs, in addition to promoting justice, and equality amongst others could lead to business success through the achievement of high-performance target in a corporate organization. Despite this claim, Koellen, Kakkuri-Knuuttila, and Bendl (2018) were cautious by explaining that the principle of diversity, equity, and inclusion was still under-theorized in the field of a research study. The authors elaborated that the focus on the trio was morally praiseworthy and justified.

Following the above-identified views, there is a need to conduct further study to harmonize different interpretations on how diversity, equity, and inclusion can be harnessed to achieve improved performance in an organization. For instance, Atta-Asamoah (2012) explained that some organizations tend to address the principle of diversity, equity, and inclusion through the implementation of policies aimed at establishing an inclusive state. Currently, organizations have a more enlightened workforce with the ability to analyze the pros and cons of every newly introduced policy. This implies that it is important to explore the concept of the trio and how organizations in the 21st-century would address diversity, equality, and inclusion concerns that would arise as part of employee feedback.

There is also the need to evaluate the value of diversity, equity, and inclusion to enrich the current discourse on the trio. The evaluation can include a study on mainstreaming the three concepts of diversity, equity, and inclusion for future workplace ethics and how these would influence organizational performance. This would not only benefit the organization but would be a good selling point to achieve employee acceptance and commitment to the achievement of high performance through the implementation of trio policies.

Based on the above explanations, the objective of this research is to investigate the importance of mainstreaming the three concepts of diversity, equity, and inclusion for future workplace ethics and their effect on organizational performance. In conducting this study, a narrative review is employed to explore some literature research approaches towards understanding the adoption and management of diversity, equality, and inclusion for future workplace ethics. The study establishes the fact that an organization that employs and effectively manages a diverse workplace with applicable ethical standards in a fairly and just manner is liable to achieve a high-performance outcome.

BACKGROUND

Achieving performance is a major area of focus for many organizations in the corporate business environment. Wanza and Nkuraru (2016) explained that employees are majorly important in driving such organizational performance and goals within a corporate environment. This means that employees are a major asset that may either positively or negatively affect and influence organizations' goals within a corporate setting.

In addition to Wanza and Nkuraru (2016)'s view on the important roles employees play towards influencing an organization's performance, SHRM (2020) explained that organizations may consider diversifying, practicing equality, and engaging employees effectively to achieve success. By this statement, it can be stated that a workplace that embraces a lip service of the principles of diversity, equity, and inclusion may be an indication for achieving its set targets. SHRM (2020), added that it is important for organization leaders to consider laying some critical emphasis on the factors that can influence mainstreaming the tripods of diversity, equality, and inclusion for future workplace ethics.

Among these three concepts, the principle of diversity is not new to the corporate world and its practice has rapidly increased from the 21st-century onwards as a result of some factors. Diversity, equity, and inclusion have gained many grounds in the corporate world environment because of many of their benefits to organizations especially in ensuring organizations are able to survive the highly competitive and continuously evolving business environment. the increased popularity is reflected in the World Economic Forum documentation.

The world economic forum (2020) which is an international organization with membership drawn from wide stakeholders composed of non-government organizations, civil societies groups, academicians, government, public service organizations, and other global communities has provided some insights on the three concepts. Considering the wide and diverse membership of the world economic forum, the explanations on the three concepts of diversity, equity, and inclusion can be viewed as a presentation of wide global consensus.

For instance, the World Economic Forum (2020) explained that diversity is in essence the representation of a population within a geographical space where a particular community operated. According to the author, diversity gives a range of human differences and variations within a corporate environment. This view was supported by O'Donovan (2018) who stated that diversity simply means different. This means that it is not new to say individuals have always been different from one another and that the difference is in a multitude of ways. O'Donovan (2018) explained that many consider the differences as a significant part of themselves that

cannot be misrepresented or overlooked. The World Economic Forum (2020) also provided some consensus on the clarity of the meaning of equity.

According to World Economic Forum (2020) equity represents the feelings an individual has towards fair treatment with regards to his environment within a workspace environment. In support of this statement, Hassan (2013) added that fair treatment simply stands for a long-standing normative principle that makes decisions legitimate. By this, an individual would perceive a leader's actions as legitimate and comply with the law when they are treated fairly. World Economic Forum (2020) clarified that inclusion is a way of engaging employees and giving them a sense of belonging. For instance, O'Donovan (2018) stated that inclusion is helping employees have a sense of belonging towards an organization. This statement means that while some employees have the feeling of belonging some may not feel it therefore, it is the role of inclusion to ensure employees are engaged and connected regardless of their differences.

Fair treatment is a long-standing normative principle that provides legitimacy to the decisions and actions of government authorities. Fair treatment is a long-standing normative principle that provides legitimacy to the decisions and actions of government authorities. Fair treatment is a long-standing normative principle that provides legitimacy to the decisions and actions of government authorities

In addition, World Economic Forum (2020) stated that the three key values of diversity, equity, and inclusion generally means accepting and respecting every employee regardless of their races, genders, religions, and nationality by practicing and giving them equal right and opportunity and also engaging them on the job. In other words, while the concept of diversity-focused on treating each employee as unique and giving recognition to their individual differences to achieve the best outcome, Inclusion is leaving no one behind while overriding the differences of races, gender, social class, generation, and geography, and equality is the same opportunity and fairness in the treatment of employees as one, given the same situation. This means that every organization is expected to implement the nuances of diversity, equity, and inclusion effectively and ensure visibility is achieved during the implementation process.

Tamunomiebi and Ehior, (2019) emphasized the need for an organization to ensure that diversity and ethical behavior are made visible and effective. According to the authors, the effectiveness and visibility of diversity, equity, and inclusion in an organization will help employees' perception and appreciation to be reflected upon. Based on this view, organization managers are expected to perform the roles of establishing policies that may support mainstreaming diversity, equity, and inclusion cnsidering various situations based on their style of management to remain viable and relevant.o

For example, in today's 21st-century global market, many businesses and organizations have made it a necessity to adopt the principle of diversity, equality, and inclusion to remain viable and relevant (SHRM, 2020). The importance of establishing a wide range of cross-cultural competence is often at the forefront of business practices. This is because many practitioners have put in more efforts in helping employees and employers to manage workplace diversity, equality, and inclusion while leveraging different ways that can allow employees from different backgrounds to hear and be heard, understand and be understood, and work effectively together to achieve productivity (SHRM, 2020). However, a deeper understanding of diversity, equity, and inclusion on a global scale and best practices is required for future workplace ethic implementation.

In Africa, there are multiple dimensions and differences in the principle of diversity, equity, and inclusion, hence, there is a need to provide an understanding and ways to effectively and efficiently manage the differences. For example, AttaAsamoah, 2012; Mengisteab, 2011; UNECA, 2014 claimed that diversity management in Africa is focused on social identities. According to the authors, in Africa, it is believed that social identity is the basis for diversity converse therefore, there is a need to understand the multiplicity of social identities (Akobo & Osikwemhe, 2018). AttaAsamoah (2012) added that the multiplicity of social identities identified in many societies is a determinant for perceiving how diverse the environment is.

Given the above views on the implementation of diversity, equity, and inclusion as related to different situations, the researcher of this study is of the view that practitioners in many organizations are charged with the responsibility of ensuring performance is effectively managed and sustained to meet their competitive target to a reasonable standard considering employees as the major drive for all businesses. Therefore, it is believed that this subject on mainstreaming diversity, equity, and inclusion as workforce ethics will be of interest to many practitioners in the human resources field working in different organizations such as power sectors, sales, and marketing, telecommunication, FMCG, NGOs, etc. by providing meaningful insights and guidelines on their processes, policies, strategies relating to their employees for managing effective diversity, equality and inclusion principles for their future workplace ethics.

Although, the field of diversity, equity, and inclusion is not new to many practitioners the phenomenon has not been fully adopted for future workplace ethics (Tamunomiebi & Ehior, 2019). The importance of adoption of these tripods will be of interest to many organization HR practitioners, scholars, and novices, as it will provide a framework for its adoption, implementation, and management for future use.

BRIEF REVIEW OF LITERATURE AND JUSTIFICATION FOR THE STUDY

The rate at which organizations are competing to strive in today's corporate world can be described to be at a level of leapfrogging due to the need to achieve organizational goals and performance (Cascio and Montealegre, 2016). The spontaneous growth as stated has influenced the corporate environment to embrace the principle of diversity, equity, and inclusion in the workplace environment as part of the overall business strategy. Specifically, this has included the need for organizations to lay emphasis on the importance of establishing organizations' readiness for more changes which include crafting strategies for its sustainability.

Within the scope of the sustainability of the principle of diversity, equity, and inclusion management, on the other hand, there is a growing interest in enhanced focus on ethics in the future workplace. Bleijenbergh, Peters, and Poutsma (2010) explained that with the dirge thirst for performance achievement and sustaining and meeting organizational goals in many organizations, the tripods of diversity, equity and inclusion have gone beyond a narrow scope of corporate direction to a major focus within global organizations. According to the authors, the nuances of diversity, equity, and inclusion have gained ground in the corporate world environment because of the perceived numerous benefits to organizations. The main consideration is a consensus that it ensures the survival of organizations in a highly competitive and continuously evolving business environment that is impacted by different changes as a need to achieve success.

In addition, researchers such as Itam and Bagali (2018) equally emphasized the importance of diversity, equity, and inclusion in achieving organizational goals. According to the authors, the role of diversity, equality, and inclusion is relevant and identified as one of the important influencing factors for achieving performance improvement.

Despite the evidence provided by Bleijenbergh, Peters, and Poutsma (2010) and Itam and Bagali (2018), other authors presented a contrary view. For instance, Koellen, Kakkuri-K, and Bendl (2018) argued that although research presented evidence indicating that there is an intrinsic moral value in the principle of equality and related strategies toward diversity and inclusion, especially in research and practice, the motive of this notion is only based on political convictions as a result of emotions leading to the conclusion that there is no ethical basis for future workplace sustainability.

The two schools of thought demonstrate that there is no consensus by researchers on the relationship between the principle of diversity, equity, and inclusion in the formulation of sustainable business strategy. Specifically, there is also insufficient literature to guide business managers on a structured approach to include these elements

in a sustainable business strategy. This demonstrated gap in literature justifies the need to conduct a study that focuses on how the moral values of diversity, equity, and inclusion can be structured for future workplace ethics so that the organization can continuously achieve a high level of performance according to targets.

METHODOLOGY

As earlier stated, this study is a narrative review that explores some researched literature on approaches contributing to the current understanding of the adoption and management of diversity, equality, and inclusion for workplace ethics. During this study, nineteen peer-reviewed journals and five academic books were the main sources that contributed to the study. The study establishes the fact that an organization that employs and effectively manages a diverse workforce with applicable ethical standards in a fairly and just manner is liable to achieve a high-performance outcome.

This research study, therefore, draws evidence through an exploratory study of previous literature. The critical analysis of sources formed the basis for generating significant meanings towards how the nuances of diversity, equity, and inclusion are perceived in many organizations and globally in today's practices. This study has not collected any empirical data as it only requires a comparison and summarization of facts on current and existing findings and theories. This study, therefore, examines the notion of diversity, equity, and inclusion in different perspectives with the intention of influencing the development, adoption, implementation, and management of more relevant diversity, equity, and inclusion practices by many organizations as a need to drive their growth and performances.

MAIN FOCUS OF THE CHAPTER

Issues, Controversies and Problems

The various school of thought provided by Bleijenbergh, Peters, and Poutsma (2010, Itam and Bagali (2018), and Koellen, Kakkuri-K, and Bendl (2018) established that there is no consensus by researchers on the relationship between the principle of diversity, equity, and inclusion in the formulation of sustainable business strategy. Specifically, there is also insufficient literature to guide business managers on a structured approach to include these elements in a sustainable business strategy. This view necessitated the conduct of this study. This section highlights some key issues, controversies, and problems associated with the implementation of diversity, equity, and inclusion in an organization and further identified some solutions and

recommendations that may be employed by many organizations considering the effect of the trio on organizational performance.

Need for Organizations to Achieve a High Level of Performance

Despite having different approaches from works of literature on the principles of diversity, equity, and inclusion in the past, it has been argued that there is little or no hard data supporting the claims that diversity, equality, and inclusion management influences organization performance (Tamunomiebi & Ehior, 2019). Jayne and Dipboye (2004) explained that organizations' performances have been examined by many researchers using financial indicators such as return on investment, costs, and profit because many organizations are not comfortable with sharing such data with researchers as it is potentially sensitive information thereby such research works may not yield any positive result.

Many studies have revealed that positive results, translating diversity, equity, and inclusion policies into improved performance are basically context-specific which makes the results generalizable. However, there is a need to provide meaningful reasons on why diversity, equity, and inclusion management can contribute to improved organizational performance. According to Appelbaum et al (2000), performance has been identified as a key function of employee ability, motivation, and opportunity. The author established this claim from three perspectives.

Firstly, Appelbaum et al (2000) stated that a competent and able workforce is a determinant for performance where discriminatory recruitment is avoided and training and development is put in place (Diversity). Secondly, the authors claimed that performance depends on a motivated workforce who have a sense of workplace justice (Equity). Thirdly, the authors added that performance is dependent on a workforce where employee involvement practices are established and opportunities are provided for meaningful contributions within the organization (Inclusion).

Need for Organizations Improvements

Appelbaum et al (2000) emphasized the need for a diverse workforce to be effectively managed as an indication for organizational improvements. Managing a diverse workforce includes providing them with basic and relevant training and encouraging a high level of involvement and contribution to the organization. Although many researchers in the field of diversity, equity, and inclusion concentrated on establishing a relationship between diversity, individual, and team outcomes, there is a need to particularly focus on managing the trio and the impact it may have on the organization as a whole. This is because organizations that effectively manage diversity, equity, and inclusion have been revealed to have higher levels of innovations and performance

rates which is contrary to organizations focusing on eradicating racism and sexism while employing a diverse workforce. This was revealed by Akobo and Osikwemhe (2018) in the study on the effect of racial diversity in the banking sector. The study found that managing cultural diversity contributed to an organization's competitive advantage.

Need for Organizations to Survive the Highly Competitive and Continuously Evolving Business Environment

Akobo and Osikwemhe (2018) further argued that managing cultural diversity effectively is a contributory factor for an organization's competitive advantage to focus on cost, employees' attraction, creativity and innovation, market success, and flexibility. Akobo and Osikwemhe (2018) stated that there is a limited study to demonstrate the relationship between managing diversity, equality, and inclusion and organization outcomes, meanwhile, there is evidence that failure to manage the trio effectively can affect an organization's advantage. This view was confirmed in a study conducted between male and female managers in the US where there was a link between gender diversity management and turnover.

While emphasizing the need to improve on the organization's advantages, recent research conducted in various organizations revealed that 48% of the participated organization were actively engaged in promoting workplace diversity and anti-discrimination programs (Vlassis, 2016). The research investigated the use of diversity and equality policies and processes in European organizations. According to Vlassis (2016), organizations practicing active employee engagement were said to have an advantage over those not practicing as a result of the inclusion of monitoring and frequent reporting of diversity targets, management accountability for diversity, and equality management.

Akobo and Osikwemhe (2018) added that 86% of organizations that employed the policies and processes on managing diversity, equity, and inclusion agreed that it improved business sense. No doubt, diversity, equality, and inclusion adopted within a workgroup brings rewards, return on investment, the opportunity for recruitment from a large selection of people and retain better employees for a long period, broader market intelligence and internationalism, greater creativity and innovation, improved problem solving and decision making, improved marketing, improved customers relationship, enhanced organization image, reduction of cost as a result of turnover and absenteeism, encouraged flexibility. The benefits organizations gain is not limited to the list identified.

In support of this view, O'Connell & Russell (2005) stated that other benefits that many organizations may gain from adopting diversity, equity, and inclusion include: reduction in work-related stress, job satisfaction, workplace fairness, and

engagements amongst others. This is because employees are encouraged to put in more commitment in a diversified environment that treats them fairly and engages them accordingly.

Competitive Advantages Through Intrinsic Moral Value In The Principle Of Equality And Related Strategies Toward Diversity And Inclusion

Other researchers revealed that organizations that focus on providing employees with a good working environment such as social benefits and fairness are expected to gain a high level of reward with discretionary effect as a result of their motivation. Despite all necessary findings on several benefits associated with the adoption and implementation of diversity, equity, and inclusion in the workplace environment, Akobo and Osikwemhe (2018) argued that studies have been mixed. According to the author, research on the effect of gender diversity on performance could be positive or negative and sometimes insignificant. This led to some findings, where it was revealed that where diversity is not effectively managed during its adoption, it may lead to negative outcomes such as dysfunctional conflict or lack of consensus. From this statement, it can be stated that effectively managing the principles of diversity, equity, and inclusion in a workplace environment could help to achieve many benefits associated with the trio.

Need for Ethical Backings for Diversity, Equity, and Inclusion for Future Workplace Sustainability

Tamunomiebi and Ehior (2019) explained ethics as the rules of moral values guiding an individual or organization's decision-making. According to the author, ethics are basic beliefs towards life. In other words, how people perceive right or wrong. By this statement, it can be stated that organization ethics ensures stakeholders are fairly and justly considered during decision making and their actions. The level of responsibility an organization is willing to take is a determinant for management ethics. Establishing and believing in the principle of ethics characterizes an organization as being moral. This would mean that the organization has been able to respond to some of the challenges that come with ethics in society (Akobo & Osikwemhe, 2018). Where organizations are considering ethical principles implies that they are aware of the social responsibility and are ready to respond to the immediate needs as a result of an ethic than anticipated efforts. On the other hand, an organization could be passive in employing the principle of ethics and as a result, lead to abnormal behavior of the organization.

In this regard, Tamunomiebi and Ehior (2019) identified two extremes that contribute to the spectrum of ethics in the corporate world and they include profit and human safety. The author further stated that management ethics is aimed at ensuring all employees and organization stakeholders are treated fairly and justly. The reason is not far-fetched from the fact that an organization executing a moral and ethical standard is expected to improve its performance where there is adherence to management ethics.

Tamunomiebi and Ehior (2019) also added that treating employees with fairness and just serves as a motivating factor for employees and may improve the workplace environment. This is because ethical behavior is understanding what is right and wrong and acting accordingly. Tamunomiebi and Ehior (2019) stated that ethical behavior is an indication for achieving organizational success since it involves maintaining good relations among employees and how individuals are being treated.

In view of the above, many organizations are reviewing their structures and processes to accommodate equal opportunity (Niroula, 2017). Tamunomiebi and Ehior (2019) emphasized that diversity, ethics, and competence awareness in an organization are prerequisites for achieving success and enabling an environment for a future workplace.

SOLUTIONS AND RECOMMENDATIONS

Many researchers from the past till date have concentrated their study more on the principle of diversity management, however, this study focused more broadly on the concepts of diversity, equity, and inclusion considering the current practices in the 21st century. This research laid its emphasis on Akobo and Osikwemhe (2018)'s study that found some common attributes and practices that have positively influenced some private organizations and other institutions. According to Akobo and Osikwemhe (2018), organizational leaders are expected to man the goals of diversity, equity, and inclusion and every employee must take responsibility for improving the trio of diversity, equity, and inclusion to achieve sustained and measurable change in their performance and growth.

Akobo and Osikwemhe (2018) suggested five best organizational practices as the solution and recommendation for adopting and managing effective diversity, equity, and inclusion for future workplace ethics. Firstly, Akobo and Osikwemhe (2018) stated that clear and constant communication of organizational commitment to diversity, equity, and inclusion and the ownership of these goals by all employees for culture change is a requirement for future workplace ethics.

Secondly, Akobo and Osikwemhe (2018) stated that leaders should be accountable for establishing organizational metrics on specific diversity, equity, and inclusion

targets and ensure the metrics are included in their performance reviews metrics. Thirdly, the author explained that the recruitment process considers diverse candidates from the pool. This must be followed by ensuring required training ti conducted for hiring managers and committee members on the knowledge of diversity and adherence to affirmative action targets while examining position announcement and evaluation matrices.

Fourthly, the author stated that organization retention policy should include the creation and support of formal sponsorship and mentoring programs. The author added that in addition to the policy on retention, other professional development programs such as employee resource groups and a work-life balance system should also be included. Finally, the author recommended internal promotion as a method of developing internal candidates and consideration for non-traditional candidates with diverse educational and training backgrounds. Other solutions and recommendations for diversity, equity, and inclusion management suggested by this study has been further explained below and would be an indication for creating new opportunities for the future workplace; establishing the importance of Organizations readiness for more changes; and provide influencing factors for achieving performance improvement

New Opportunities for Future Workplace

Akobo and Osikwemhe (2018) explained that organizations are founded from the society made up of people who moves into the organization to gather materials from the same society and transform them into a finished good for society use. According to the author, these people are known to have come from diverse societies and have their ethics but work together to attain the same goal in an organization. Most times, organization managers find it difficult to recognize employees' diversity and maintain good ethics for a predetermined organizational performance.

While diversity, equity, and inclusion is an important area to focus on, Akobo and Osikwemhe (2018) explained that the principle of diversity, equity and inclusion are becoming very common in today's global business. This is because, this era of economic globalization has encouraged and made it important to make many organizations efforts on how to cope with diversity, equity, and inclusion with the aim of employing employees from different backgrounds to contribute meaningfully and remain on a competitive edge.

Akobo and Osikwemhe (2018) emphasized the importance of employing employees from different cultures and with different language skills as an indication for achieving greater heights in business with a special focus on engaging them and encouraging fairness and equality across the board. Experts in the fields of diversity, equity, and inclusion added that heterogeneous groups are able to make meaningful

contributions that can provide more solutions to customers' needs as a result of new ideas and innovations brought into the system.

Establishing the Importance of Organizations Readiness for More Changes

Niroula (2017) stated that the issue of considering diversity, equity, and inclusion is a necessity for increasing employees' morale and a tool for encouraging employee's desire to work more efficiently and effectively. Particularly, employees are able to bring in new skills for attaining teamwork. Also important to state is the improved creativity as a result of heterogeneous groups influencing one another within an organization thereby achieving common goals.

Niroula (2017) emphasized the importance of diversified employees which was said to influence proactive solutions to achieving common goals. This is because a variety of diverse ideas are suggested to improve chances of gaining workable grounds as a team where brainstorming is required. For organizations that are willing to expand their businesses into a global market, there is a wide benefit from language diversity in the organization. Giving an example of an organization with employees who are fluent in Lebanese and who are conversant with Lebanese culture, there is an indication of bridging communication gaps with representatives from Lebanon.

Niroula (2017) explained that while bilingual employees are more considered for job roles as a result of their language diversity, job seekers are also attracted to organizations with a diverse workforce as it gives a clear indication that such organization would not practice employment discrimination as there would be fairness and equality in their processes and policies as their ethical practices as a requirement for adjusting to the changes environment and achieving their set goals.

Provide Influencing Factors for Achieving Performance Improvement

The principle of equality allows potential employees to consider organizations that treat their employees fairly regardless of race, ethnicity, or gender. Niroula (2017) stated that such organizations are not only able to attract new talents but are able to retain existing employees with special skills and talents due to the high employee morale as a result of diversity.

According to the author, the role of diversity, equity, and inclusion in the growth and performance of organizations cannot be overemphasized. In other words, diversity, equality, and inclusion play a key significant role in organization growth and achieving performance. This is why organizations should consider employing employees from diverse countries, with different cultures, values, and styles because

they are likely to gain a broader range of relevant knowledge, skills, and opinions that can be advantageous to each other.

Despite all the issues and controversies around the principles of diversity, equality, and inclusion for future workplace ethics, the trio can either bring a problem or a solution to an organization. Niroula (2017) stated that there is a need to extract the nature of diversity, equality, and inclusion and prudently manage it for the implementation of employees and the organization. The author also added that it has now become inherent for organizations to increase and improve workplace diversity, equity and inclusion as a result of workplace changes. Organizations may also expose their managers to training and development programs to provide knowledge on managerial skills required for a multicultural work environment. Organizations should also encourage managers to pass on the knowledge acquired across the board in other to be fair and include or engage others accordingly.

GUIDELINES FOR ADOPTING DIVERSITY, EQUITY, AND INCLUSION FOR FUTURE WORKPLACE EQUITY

Itam and Bagali, (2018) explained that organizations have accepted the assumptions on workforce diversity, equity, and inclusion and have come to appreciate them in the business environment today. According to the authors, a review of 166 leading organizations provided some guidelines for adopting diversity, equity, and inclusion for the workplace environment and they include career planning and development programs; performance and culture change implementation programs; employees' involvement/engagement programs; communication; and learning and development programs.

Another researcher identified three guidelines for adopting diversity, equity, and inclusion for workplace ethics. Gottfredson (1992) categories diversity issues to gender and ethnicity which include: organizations process in limiting sex and ethnicity issues during change implementation; accommodating immigrants; and internally built career outcomes. Furthermore, the author also explained two diversity issues relating to individual differences which are the process of accommodating local terms and individual differences among employees.

Both views were supported by Wheeler (1995) in research conducted on 69 diversity managers, researchers, and consultants where seven innovative diversity inclusion initiatives were identified. According to the study, organizations may consider the seven innovative diversity initiatives as a guide for implementing and managing diversity, equity, and inclusion. These include: developing diversity action plans; incorporation of diversity, equity, and inclusion into organization mission statement; being accountable; involvement of employees in all functions;

improvement of career development programs; introduction of community outreach activities; and implementation of a long-term culture change.

In a similar view, Louw (1995) identified different approaches and strategies for organization adoption in managing effective diversity, equity, and inclusion at the workplace. According to the author, there are five phases of managing diversity, inclusion, and equity in an organization and they include identification and analyzing of needs thoroughly; designing diversity, equity, and inclusion strategy; crafting a framework for diversity, equity, and inclusion interventions and programs; implementation of the initial three stages; and evaluation and monitoring the strategy implementation continuously.

Contributing to this view, Griggs (1995) emphasized the need for organizations to acknowledge and figure out the differences in the strategies created and as well educate employees on the differences. The author also explained that it is essential to value and appreciate the differences for effective adoption and managing diversity in a workplace environment. In addition, Loden & Rosener (1991) explained that some important common practices among some leading organizations on diversity strategies are strategic goals, monitoring all HR systems, climate settings, training priority, rewards and benefits programs, reinforcement of hiring, and promotion systems as an organizational goal.

In addition, UC Coro (2016) identified seven guidelines to address continuous challenges as a result of diversity, equity and inclusion management and for incorporation for organization's best practices. Firstly, the author stated that common definitions for equity and inclusion management should be developed using a framework that can support and sustain long-term diversity systems. The second guideline as suggested by UC Coro (2016) emphasized the need for an organization to create a culture for accountability and shared responsibility across all levels of organizations to improve diversity, equity, and inclusion management.

Thirdly, the author explained that organizations should consistently measure and assess employee recruitment, career progression, and retention processes. This will allow them to check the outcomes of all recruitment and the efforts of career progression and retention for employees with a special focus on data for employees from diverse and underrepresented environments. Fourthly, UC Coro (2016) stated that there should be implementation and determination of strategies for positively improving employee recruitment from the diverse and underrepresented environment.

Staff retention was identified as the fifth guideline for best practices. According to UC Coro (2016), organization managers and supervisors are expected to explore and utilize employees' retention choices by actively supporting diverse and underrepresented employees in their career progression. The author identified training on diversity, equity, and inclusion competencies as the sixth guideline for

organization adoption. According to the author, organizations should develop and support cultural competencies to suit best practices across the organization.

Lastly, UC Coro (2016) emphasized the need to communicate. The author stated that communication is an influence for a cultural shift for achieving an equitable, inclusive and diverse environment. A positive and continuous communication to all stakeholders is a key step for attaining good future workplace ethics.

From the various views above, it can be stated that many successful organizations have considered and adopted different diversity, equity, and inclusion initiatives at different levels. Although, it can also be stated that the strategy implementation is not a one-off approach for all the organizations that have adopted the initiatives of diversity, equity, and inclusion. Itam and Bagali, (2018) Justified this view by stating that organizations' strategies approach towards the implementation and adoption of diversity, equity, and inclusion management varies according to their vision, mission, and goals.

In summary, it can be concluded that guidelines for managing diversity, equity and inclusion initiative in an organization needs a careful selection of innovative interventions and initiatives aligned with organizations requirements and strategic planning process of the organization. More importantly, organizations need to continuously assess and reassess diversity, equity, and inclusion strategies as an ongoing process.

POLICY RECOMMENDATIONS

Following different reviews of literature, it has been stated that diversity, equity, and inclusion management are essential for improving and sustaining performance and growth in organizations. It is therefore important for organizations to continuously be familiar and enlightened on the constant change in the global corporate trends in the course of managing their workforce and ensure their strategies are well balanced. This section focus on the important factors that are able to improve diversity, equity, and inclusion policies for future workplace benefit.

This research suggests that organizations should look beyond the current rules guiding employment such as equal employment opportunities and other policies protecting a diverse workforce from discrimination. For example, organizations should consider involving women on boards, avoid differences at the point of promoting women in certain leadership roles and equal pay irrespective of any gender.

This study also recommends that government may consider increasing the retirement age of employees considering health conditions, profession, and other similar criteria to reduce the high expenses incurred by organizations on pension and healthcare and improve economic growth. Organizations may therefore introduce

flexible work plans such as work from the home policy as well as allowance and health benefits packages for workers to manage the aged and women workforce.

In addition, organizations and the workforce should cultivate the act of learning from each other to improve productivity. This is important for balancing organizations' financial position globally by spreading into different businesses, sectors, locations, and markets as a need to rebalance economies due to global recession. More so, organizations may also consider hiring migrants who are highly skilled and flexible in adopting changes as a requirement for achieving a global standard.

Finally, organizations should engage leaders to focus more on performance rather than individual differences such as age, gender, race, or sexual orientation to discourage organizations competitiveness. More importantly, diversity, equity, and inclusion strategies should be developed to promote, engage and encourage fairness and equal opportunity to all employees for world-class practices and standards.

FUTURE RESEARCH DIRECTION

This study suggests that future research should explore more on the moral value of different approaches to diversity, equity, and inclusion looking at some specific moral philosophies. More research could also be conducted from a deontological perspective to investigate if organizations or employees in an organization have a responsibility for the approach of the trio in a specific way. Further research on the virtue of ethical perspectives to investigate if there is any virtuous way to the approach of diversity, equity, and inclusion for organization use.

A future researcher may also conduct research to investigate the utilitarian perspective to review how organizations should maximize categories such as autonomy, welfare, etc. during the adoption of diversity, equality, and inclusion. Other future research could also investigate the role of incentives in the efforts of diversity, equality, and inclusion. This may include investigating how incentive influences the moral value positively or negatively of diversity, equity, and inclusion in an organization. Further research can also be conducted on how the attributed moral values of diversity, equity, and inclusion could be unmasked. More research could also review the philosophical perspectives on moral equality and inequality. The research should investigate if inequalities can be fair and morally acceptable.

CONCLUSION

The objective of this research study has been achieved. Different works of literature on managing diversity, equity, and inclusion for workplace ethics have been reviewed.

The various works of literature have established the importance of managing the nuances of diversity, equity, and inclusion for future workplace ethics as a drive for an organization's growth and performance. Solutions and recommendations for improving organization performance as a result of the adoption of diversity, equity, and inclusion have been analyzed and strategic options to be employed by organizations have been identified.

In addition, a clear analysis of guidelines as suggested by different scholars of works of literature has also been discussed to provide direction on the process and procedures for its adoption and implementation of policies. As a result, this study will be useful to organizational leaders, managers, scholars, and students who may be willing to seek more knowledge on the adoption and management of diversity, equality, and inclusion for future workplace ethics and benefits and its influence on performance as presented in this study in a concise format. This study would, in addition, contribute to the subject of diversity, equity, and inclusion management which will address the documented high organizational performance attributed to clear guidelines suggested for strategy formulation and implementation.

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KEY TERMS AND DEFINITIONS

Diversity: Multiple differences and similarities observed among individual with different characteristics as a result of race, age, creed, nationality, religion, ethnic, etc.

Equity: Applying general norms in an organization with focus on facts, circumstances, unique clause and avoiding extremes. The uncompromising fairness and objectivity given to employees of an organization regardless of their race, age, creed, nationality, religion and ethnic.

Inclusion: Is the level of acceptance and sense of belonging that organizational workers enjoys within the organization despite their race, age, creed, nationality, religion and ethnic.

Mainstreaming: This is the process of considering a particular idea or belief as a norm or as an accepted practice.

Moral Value: Is the measurement of standard an individual used in choosing or identifying what is right from wrong which could vary from one individual to another.

Organizational Goal: Is a set goal and achievable targets which is clearly stated by an organization to be actualized within specific period of time.

Workplace: A designated place, building or location where specific official activities or job is performed either for oneself or for an employer.

Workplace Diversity: The differences amongst workers of an organization which ranges from multi-cultural, religious, ethnic, age difference, sexuality difference, language and educational differences.

Workers Performance: How organizational workers/employees completes required tasks and responsibilities, with focus on achieving the organizational goals and objectives over a period of time. The individual worker's achievement after efforts has been expended on a particular task given.

Chapter 3

Diversity and Sustainability of Employment Through the Lens of Employers and Individuals With Disabilities

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ABSTRACT

Despite the international commitment to guarantee the rights of disabled people, including the rights at the workplace, evidence shows that legislations are faced with different barriers to achieving their expected inclusion goals. Even more, the literature reported some counter-effects to the implementation of international and national legislations. Diversity studies have argued that the successful implementation of organizational support strategies is more guaranteed when barriers are well understood. This chapter examines the perceptions of employers and individuals with disabilities, including those with mental disabilities, of the barriers that inhibit diversity management at the workplace. The authors suggest extending the diversity literature by examining other organizational factors that facilitate the employment and sustainability of disabled individuals.

INTRODUCTION

Globally, disability has emerged as a frontburner issue in policy circles because people with disabilities have less likelihood of getting employed and accommodated in workplaces compared to their non-disabled colleagues (Bruyère et a., 2002; Santuzzi & Waltz, 2016).

Despite the international commitment to guarantee the rights of disabled people, including the rights at the workplace, evidence shows that legislations are faced with different barriers to achieving their expected inclusion goals. The purpose of this chapter is to expand the frontier of knowledge in the field by discussing diversity and sustainability of employment through the lens of employers and individuals with disabilities. Several decades, Stone and Colella (1996) used an integrated theory from multidisciplinary fields to develop an influential model that explicates the factors that affect how people with disabilities are perceived and treated in the workplace. Moreover, Colella and Stone (2005) explicated the psychological impacts of disability discrimination in workplace in their literature review. There is a general perception during recruitment that people with disabilities would impact negatively on job performance in workplace, but pieces of evidence abound that affirmed that employees with disabilities received positive evaluations (Ren, Paetzold & Colella (2008). The foregoing insights justify the need for more conceptual, theoretical and empirical works on disabilities and the plights of disabled people in workplaces.

BACKGROUND

The three main theme that underpin this chapter disability and mental disorder. In the extant literature, there are several definitions for disability and mental disorder, as both terms continued to evolve. For conceptual clarity, a definition is required. The term disability refers to the "activity limitations and/or participation restrictions in an individual with a health condition, disorder, or disease." Furthermore, Bara (2015) stated that disability is a social condition and not just a medical condition referring to the limited opportunities to equal opportunities in the society and highlighting the needs of adequate policies and legislations to enforce the inclusion of the disabled individuals in the society.

Many definitions of mental disorder exist. In this chapter, we adopted the definition of mental disorder as conceptualized in DSM IV-TR (American Psychiatric Association, 2000) as a:

…clinically significant behavioral or psychological pattern that occurs in an individual and that is associated with present distress (a painful symptom) or disability

(impairment in one or more important areas of functioning) or with a significantly increased risk of suffering death, pain, disability, or an important loss of freedom.

Mental disorder is a dynamic construct that needs ongoing research from different disciplines in.

We noticed that the previous research studied interestingly the relationships between the individuals with disabilities, including the invisible disabilities of mental disorder, and the health caregivers or the advocates with fewer studies targeting the invisible inequalities against marginalized groups in an occupational setting (Härtel, Krzeminska, & Carrero, 2019). Yet, despite the international effort to secure equal rights and opportunities, there is a lot to be done concerning the employment equalities of individuals with mental disorders in national labor markets (Baumberg, 2015). Reassuringly, majority of the European countries committed to the improvement of their policies and legislations in a way that guarantee the rights of persons with disabilities as recognized by the United Nations convention (UNCRPD, 2006). The UN convention ensures the equal rights of employment for disabled individuals and prohibits any discriminatory actions against them. Besides the commitment to the UN convention, many European countries developed anti-discrimination legislations such as the Equality Act in the United Kingdom, and the Social Code IV in Germany. Besides the above, several European countries adopted the quota system to decrease the unemployment rate of disabled people.

However, OECD (2010) reported the slight contribution of the quota system on increasing the employment of disabled individuals in European countries. Even more, there is no evidence that shows satisfactory outcomes after the implementation of the anti-discrimination legislations.

The laws and legislations in Arab world encourage equal opportunities in the workplace without enforcing the inclusion of individuals with mental disorders in the employment process. They are mainly prohibiting unfair treatment, discrimination and misconduct in the workplace instead of imposing changes to guarantee equality at work between able-people and disabled people, as individuals with mental disorders. The concept of indirect discrimination, where indirect and invisible inequalities are noticed against disadvantaged groups, is also unnoticeable in laws and legislations. People with mental disorder fail to claim their exposure to invisible inequalities, stigmatization and marginalization in the workplace because of the difficulty to provide documentation and objective justification. Despite these gaps, we noticed that the previous research studied interestingly the relationships between the individuals with disabilities, including the invisible disabilities of mental disorder, and the health caregivers or the advocates with fewer studies targeting the invisible inequalities against this marginalized group in an occupational setting (Härtel, Krzeminska, & Carrero, 2019).

The rest of this chapter is organized as follow: The first section of this chapter presents the literature review. The second section shows the organizational barriers that could inhibit the workplace inclusion. Section three presents the disabled workers' barriers inhibiting the workplace inclusion. Section four shows the impact of diversity on organizational performance. Finally, the last section, concludes this chapter.

MAIN FOCUS OF THE CHAPTER

Issues, Controversies and Problems of Disabilities in Workplace

To link the insights in the chapter within the body of existing knowledge, a literature was carried out to understand how employers relate, accommodate and tolerate disabled people, particularly how attention is given to their mental and physical wellbeing.

Organizational Support Theory (OST) and Disability Issues

Theories abound that explicate disability issues in workplace. For this discourse, the organizational support theory (also known as OST) is relevant and supportive. OST concentrates on how employees believe their organization perceives their work performance and how their organization is concerned with their mental and physical wellbeing (Baran et al., 2012; Rhoades and Eisenberger 2002; Eisenberger et al., 1986, Vrontis et al., 2021). While organizations anticipate employee loyalty, this loyalty commitment is often reliant on the degree to which employees consider their organization is dedicated to them in return (Nee and Chacón, 2021). Based on this assumption, organizations need to recognize that employees will cultivate a broad perception regarding the degree to which their organization values their work contributions and performance, and how concerned they are about the well-being of their employees. Naturally OST has created a significant amount of interest, which is due to how this theory can create and positive relationship between organizations and their employees. It must be stressed that the point of view of OST should be seen through the lens of employees rather than organizations. Employees assume the extent to which their organization cares and value them is received through their well-being through several policies, practices, and treatment (Kraimer and Wayne, 2004).

The benefits of understanding OST from an organizational point of view, is how well an organization can benefit from the knowledge and seize it through turn organizational commitment, job satisfaction, and other attitudinal outcomes. When

employees perceived satisfactorily engagement by their organization, emotionally attachment to their organization is more likely to occur, as well as feeling a sense of belonging and identification with their organization, which in turn creates a positive response of increased work involvement and organizational commitment (Chung, 2017; Eisenberger et al., 1986; Rhoades et al., 2001).

Accordingly, it is in the interest of organizations to positively improve employees' perception to the level that employees attribute favourable management engagement into positive outcome (Kurtessis et al., 2015). Moreover, Eisenberger et al. (1986 p. 501), elaborated further on OST by indicating that:

To determine the personified organization's readiness to reward increased work effort and to meet needs for praise and approval, employees develop global beliefs concerning the extent to which the organization values their contributions and cares about their well-being.

Organizational support should not be generalized alone but rather fragmented into categories of perceived support, these can include, the organization as a whole, supervisor or direct managers, and other employees or colleagues. These sources of support build a perception that employees view the organization as a whole. Their impact can lead to psychological health indicators such as work related stress, sleeping problems, psychosomatic strains, and even depression (Caesens et al., 2021). When organizations accept the need to provide a safe and healthy work related environment to fulfil employees' basic socioemotional needs, such as the need for self-esteem, employee acceptance and emotional support, it will result in superior psychological health and employees well-being (Caesens et al., 2021; Eisenberger & Stinglhamber, 2011). With this in mind, an interest in this theory has arisen tremendously because of the underlying interest is how perceived organizational support (POS) presents a relationship justification between the organization and its' employees (Gurbuz et al., 2012). Previously theories have not directly linked organizational support with employee well-being, however, when employees' expectations are met by their organization, they end up delivering heightened performance (Gurbuz et al., 2012; Organ, 1977). The most significant causes of influence on employee performance and attitudes, are derived from the organization and reflected onto employees' outcomes (Gurbuz et al., 2012; Eisenberger et al., 1986).

Furthermore, the theory identifies a practical employee commitment grounded on the reciprocity norm, when employees receive highly valued resources from their organization, they would be inclined and even in some cases compelled to support their organizational objectives through extra additional behavioural roles in their performance, commitment, and are less likely to leave their organization in the near future (Filipova, 2011; Eisenberger et al., 1986). In addition, POS is more

than just a conceptual based theory, it can be regarded as an effective directional tool that organizations should embed in their workplace policies, on how employees will view an organization's ability to provide effective assistance in workplace practices, especially during hectic conditions (Nee and Chacón, 2021; Rhoades & Eisenberger, 2002). Furthermore, when organizations purposely apply POS, studies have found that POS was positively correlated with employees' higher organizational commitment levels, improved job performance, and job satisfaction, including other constructive work outcomes affecting organizations performance (Nee and Chacón, 2021). Therefore, when employees account to positive job conditions, rewards, related to career success, POS can be perceived as an organizational resource capable of improving employees' development and wellbeing (Kao et al., 2020; Kinnunen et al., 2008; Allen et al., 2004).

Consequently, when organizations are finally committed to the wellbeing of their employees and meet their socio-emotional needs, at this point the organization is ready to practice the belief of perceived organizational support (Naotunna and Arachchige, 2016; Eisenberger et al., 1986). As POS is a reflection of how employee perceive how organization value them through how they are treated and supported, additional factors have been identified that may also contributed to this perception. Employees that are guided by their organization on their career growth through accessing professional resources that may also aid as a resource that strengthens the direct effect of career growth, is also considered of part of the value provided to them by their organization (Kao et al., 2020)

Understanding POS in a broad sense does not give significant value to how it can be applied and practiced, Naotunna and Arachchige (2016) identified antecedents of commitment to change that gives practical value to POS application. These include, job security, caring organizational climate, support received from supervisor, participation decision making, opportunity for promotion, job satisfaction, and finally appreciation and recognition. When organizations want to set their POS policies and audit their POS practices through a set of different criteria, they are committing to workplace policy practices they cater for POS environment, these organization are then dedicated and ready to adjust their organizational environment to support the needs of their employees.

We will highlight the barriers that prevent people with disabilities to join the workforce or discourage them to repeat their work experience.

Organizational Barriers Inhibiting the Workplace Inclusion

All the mentioned legislations require a successful implementation of reasonable workplace accommodations to be provided by the employers. A reasonable workplace accommodation is generally related to the adjustments in the workplace that support

the disabled individuals to perform their job-related tasks and benefit from equal workplace rights and benefits.

However, the employers perceived these accommodations as too costly (Domzal, Houtenville, & Sharma, 2008) despite the different studies demonstrating the low cost of the majority of these accommodations while documenting variety of benefits related to the successful implementation as increasing the participation of individuals with disabilities in the workforce (Williams, Fossey, Corbière, Paluch, & Harvey, 2016), maintaining their jobs (Corbière, VillottiLecomte, Bond, Lesage, & Goldner, (2014a), increasing their productivity and improving the overall organizational wellbeing (Solovieva, Dowler, & Walls, 2011). Moreover, studies reported that employers consider the implementation of these accommodations provoke negative reactions by co-workers and immediate supervisors towards their disabled colleagues (Niehaus & Bauer, 2013; WHO, 2011).

Previous research described other concerns attributed to the employers' pessimistic perceptions of the abilities of the disabled individuals to perform successfully the required tasks and responsibilities of their jobs (Gold, Oire, Fabian, & Wewiorksi, 2012; Hernandez, McDonald, Divilbiss, Horin, Velcoff, & Donoso, 2008; Kaye, Jans, & Jones, 2011; Lengnick-Hall, Gaunt, & Kulkarni, 2008; Gröschl, 2013; Fiske, Cuddy, Glick, & Xu, 2002). They, specifically, fear a possible low flexibility of disabled workers to adapt to the continuous changes on the market (Kaye et al., 2011). Even more, Hemphill & Kulik (2016) examined how individuals with disabilities, especially those with mental disorders, are perceived by the employers as they don't want to work.

Employers, immediate supervisors and co-workers demonstrated high degree of social distance towards their colleagues with disabilities (Angermeyer & Dietrich, 2006; Aromaa, Tolvanen, Tuulari, & Wahlbeck, 2011; Tanaka, Inadomi, Kikuchi, & Ohta, 2004) which is refraining the inclusion process of disabled workers. They, also, revealed stereotypes, stigma and biases as they perceived the disabled individuals at work as helpless, incapable to progress (Colella & Varma, 1999), and unable to perform equally to abled-workers (Burge, Ouellette-Kuntz, & Lysaght, 2007; Ross, 2004; Scheid, 2005, Prins, 2013). Disabled workers, especially those with mental disorder, are vulnerable to experience mistrust and fear from their managers and colleagues (Bos, Kanner, Muris, Janssen, & Mayer, 2009).

Disabled workers are less likely to be hired by some employers who perceived them as less attractive to some customers (Colella & Bruyère, 2011). However, Nittrouer, Trump, O'Brien, & Hebl (2014) argued that the social integration of people with disabilities, including the employees with mental disorders, is a competitive advantage for organizations. Their integration within organization could lead to improve the performance and attracts more customers.

Besides the perceptions of employers and colleagues, jobs requirements are other concerns that are facing the workers with disabilities, including those with mental disabilities, as long working hours, work pressure and work intensity (Eurofound, 2016). Many jobs require long working hours that could attain in some cases more than 8 hours per day and thus, leads to make the work conditions very hard for workers with disabilities.

However, Tse (2004) considered that the negative attitude towards the employees with disabilities is mainly because of the high level of misunderstanding of disability and its consequences among employers. Even more, he demonstrated that an increased awareness on the disabilities may increase the effectiveness of the inclusion process of disabled workers. Along with these findings, other studies showed that employers are more encouraged to hire people with disabilities, especially when they have previous experience on employing disabled employees (Chan, Strauser, Maher, Lee, Jones, & Johnson, 2010; Copeland, Chan, Bezyak, & Fraser, 2010; Unger, 2002). The afore-mentioned studies found that workers with disabilities are an added value for any organization and they are considered as a source of competitive advantage that could lead to attract more customers.

Disabled Workers' Barriers Inhibiting the Workplace Inclusion

The barriers of inclusion of disabled workers are not limited to organizational limitations but extended to others related to the employees with disabilities themselves. Kaye et al. (2011) showed all the concerns of individuals with mental disorders in the workplace. They revealed why the employers do not hire and retain workers with disabilities. They encouraged employers to facilitate hiring and retention of workers with disabilities, as well as new public programs or policy changes that could increase labor force participation among working-age adults who have disabilities.

Prior research (Elraz, 2018; Von Schrader, Malzer, & Bruyère, 2014; and Ragins, 2008) highlighted the fact that many individuals purposely decide to not disclose their mental disorder with recruiters, colleagues and managers to avoid stigmatization (Hedley, Cai, Uljarevi´c, Wilmot, Spoor, Richdale & Dissanayake, 2018; Barclay & Markel, 2007), isolation or exclusion (Müller, Schuler, Burton, & Yates, 2003; Santuzzi et al., 2014; Ragins, 2008). Consequently, individuals with mental disorders, mimic their other colleagues and force themselves to adjust with the existing policies and procedures to obtain and sustain their jobs (Poria, Reichel, & Brandt, 2011). However, the non-disclosure of invisible disabilities has negative repercussions at workplace especially on the implementation of the suitable accommodations (Corbière et al., 2014b) while a disclosure of the disability proved to solicit the organizational support which will improve the wellbeing of the employees (Böhm, Baumgärtner, & Dwertmann, 2013).

Interestingly, Angermeyer et al. (2004) examined how the anticipated discrimination among individuals with disabilities bypassed its actual level they face when they apply for jobs. This perception seems to be the main reason behind the decisions of individuals with disabilities, especially those related to mental disorder, to conceal their invisible disabilities.

Diversity and Organizational Performance

Numerals studies have shown, when planning to increase workforce diversity of an organization it should be developed to include fair treatment and support on the job. This needs to be applied genuinely by senior managers, so that workplace diversity initiatives are successfully implemented (Cox & Blake, 1991; Wentling, 2004; Gelfand et al., 2005; Nishii et al., 2007, El-Chaarani and El-Abiad, 2020; El-Chaarani and Raimi, 2022; El-Chaarani and Raimi, 2022). The practical way to apply workplace diversity initiatives is by increasing the diversity of an organizations (Cox, 1994; Gelfand et al., 2005; Nishii et al., 2007). Which raises the question, does workplace diversity positively impact the performance of an organization?. Selective studies have confirmed that when organizations adopted workplace diversity practices in their organization, it positively impacts their organization's performance, it was revealed the implementation of diversity work practices does have a positive effect on an organization's profitability (Nishii et al., 2007).

However, previous studies provided mixed findings of the positive and negative impacts of diversity on organizational performance (Christian et al., 2006). Most inclusion policies are elaborated to serve the strategic social objectives of their companies. Pisano & Austin (2016a; 2016b) reported the marketing and public relations benefits resulting from the employment of people with disabilities as well as the increased well-being of their employees because of their perceptions that they belong to a company that "is doing the right thing". Other studies demonstrated that businesses also benefit from special abilities that are related to some disabilities. For example, Austin (2018) studied the abilities of employees with autism to generate significant productivity outcomes. More broadly, organizations, with inclusion policies, claim an enhancement in their innovation and creativity capacities (Pisano and Austin, 2016a). Moreover, managers considered that, in many cases, successful implementation of accommodations for individuals with disabilities, often influence positively the wellbeing of all employees within the company (Austin and Pisano, 2017).

SOLUTIONS AND RECOMMENDATIONS

In the extensive literature review above, the various studies present an optimistic view of the inclusion of people with mental disorder in the workplace. Particularly, employers are increasingly encouraged to send the right signals of commitment to inclusion of people with invisible disability through elaborating formal, inclusive and disability friendly employment policies (Connelly, Certo, Ireland, & Reutzel, 2011) which will affect positively the communities' perceptions of their values of organizational justice and corporate social responsibility (Hausknecht, Day, & Thomas, 2004; Truxillo & Bauer, 2011). We assessed some organizational and individual barriers to the successful inclusion of employees with disabilities at workplace because positive outcomes to both, employees with disabilities and employers, depend on the understanding of these inhibitors.

Practical and Managerial Implications

The research implication of this chapter are three. First, the chapter articulates that the employers must facilitate the hiring process and attract workers with disabilities. Second, the policymakers should adopt and accept in their workplaces more flexible approach to retain skilled employees with disabilities by following the equal opportunities principle that accommodate and tolerate workers with disabilities – a competency-based principle that focuses on what disabled employees could contribute to their workplaces. Third, employers need external experts to develop disability policy guidelines that spelt out the types of accommodations and facilities for employees with disabilities. Disability policy guidelines guarantee that people with disabilities are treated equally and ethically with their non-disabled workers. Fourth, a new public policy related to workforce must be adopted in each country to include workers with disabilities in workplaces. Such diversity accommodation policies that ease the employing and supporting of workers with disabilities should also be considered worldwide especially in developing countries. Similarly, social public authorities must review their systems of social protection and ensure that workers with disabilities are well supported in workplaces. The public authorities must encourage the integration of diversity management in both private and public workplaces. Furthermore, the public sector must encourage and empower employment opportunities and work retention for people with disabilities and inform organizations of the existing incentives.

FUTURE RESEARCH DIRECTION

The need to accommodate people with disabilities as well as the expediency of having a national and international policies that recognise disability diversity and inclusion in workplaces calls for more conceptual and policy-focused research in developed and developing countries. Also, further empirical and exploratory studies, from different disciplines perspectives, are required to assess how other organizational factors, including social exchange, diversity awareness and leadership may enable or disable the employment experience of employees with disabilities. Previous studies explored how the sense of inclusion is positively influenced by the positive organizatonal environment (Groggins & Ryan, 2013; Hofhuis, Van Der Rijt, & Vlug, 2016; Luijters, Van Der Zee, & Otten, 2008) but evidence is still lacking if the same outcomes are demonstrated with employees with disabilities, especially those with mental disorders.

Even more, research should explore the effects and counter-effects of the different inclusion policies and actions as well as the legislations, especially those related to reasonable accommodations, to suggest some practical changes that encourage participation and continuity of employees with disabilities at workplace. This chapter open new opportunities for future research related to workers with disabilities.

CONCLUSION

The chapter sets out to discuss diversity and sustainability of employment through the lens of employers and individuals with disabilities in the changing workplace. Using a qualitative research method and relying on theoretical review, the chapter provided useful insights on the benefits of accommodating people with disabilities and policy barriers affecting disability diversity and inclusion. The chapter explicates that despite the international commitment to guarantee the rights of disabled people, including the rights at the workplace, evidence shows that legislations are faced with different barriers to achieving their expected inclusion goals. Second, the literature reported some counter-effects to the implementation of international and national legislations. Third, diversity studies noted that the successful implementation of organizational support strategies is more guaranteed when barriers are well understood. Finally, the chapter suggests extending the diversity literature by examining other organizational factors that facilitate the employment and sustainability of disabled individuals.

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Chapter 4
Impact of Workforce Diversity on Innovation:
The Anti-Aging Formula for Family Firms

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ABSTRACT

The objective of this chapter is to reveal the impact of workforce diversity on the innovation level of Lebanese family firms. Data for this research work was collected from different Lebanese sectors during the first quarter of 2021. Based on sample of 647 Lebanese family firms, the results of SEM model show that gender diversity has a positive impact marketing, organizational, and product innovation. In addition, the results indicate that the presence of youth in family firms enhances both marketing and process innovation. Finally, the results do not reveal any impact of gender diversity on process innovation and age diversity on organizational and product innovation.

INTRODUCTION

Innovation has turned into a trend in scientific discussions and became an important factor in explaining economic development or solving financial and management problems. Innovation is in the lead when it comes to enhancing the growth and prosperity of nations because it is a key factor in achieving and maintaining a competitive advantage for businesses (Dabrowsky & Nowak, 2021). Innovation is a broad research topic for both private and public sectors, as well as all types and sizes of institutions (Moussa et al., 2018).

The rapid changing and unpredictable environment prompt firms to innovate as part of their strategy to remain competitive, a strategy that can't be achieved without the expertise and creativity of diverse human capital operating within the organization. Urbancová et al. (2020) and Don-Solomon & Fakidouma (2021) found that an appropriate application of diversity management can be a source for achieving innovation, performance, and competitive advantage.

Several studies consider the workforce diversity namely age diversity and gender diversity as key determinants of innovation. For example, Dai et al. (2019) and Xie et al., (2020) found that the implication of female in the workplace could develop the level of innovation. They stated that female contribution is an unexploited resource for organization's innovation. Some others like Coleman et al. (2019), Kunze et al. (2013) and Backes-Gellner & Veen (2013) indicated that age diversity in workplace is an important factor that leads to enhance prductivity and innovation. Mothe & Guyen (2021) stated that age diversity in workplace can develp the level of innovation and thus, leads to increase the overall performance.

However, the previous studies on innovation lack the focus on what and who can contribute to enhance the innovation in family firms. This deficiency in the literature leads to make gender and age diversity as potential invisible factors that could improve the innovation within the family firms. Many studies considered age and gender diversity as control variables (Alsos et al. 2013) and thus, could lead to ignore very important factors that can extend the sustainability of family business. Here, an important question could arise: can workforce diversity lead to enhance the innovation in Lebanese family firms?

In the case of family firms, development and sustainability are less probable due to family management and strategic practices. Most often, the family members do not open the capital of their business to avoid the dilution of their ownership (El-Chaarani, 2013; Bernice & Folker, 2007; El-Chaarani and El-Abiad, 2017). As a result, the family business could face the risk of bankruptcy in a dynamic environment characterized by the existence of a high level of competition and globalization (El-Chaarani and El-Abiad, 2019). Therefore, family members have to avoid the conservative management style and weak reaction to external environmental change

(Daily and Dollinger 1993). They must enhance innovation and motivation through the implementation of trust and sense of involvement (Lee, 2006).

For EL-Chaarani (2014), innovation is a key success factor since it helps family members to sustain their business without opening their capital and losing control of their firms. Zellweger et al. (2012) argued that innovation is an important factor to sustain the presence of family members on the top of their businesses.

Despite their low level of investment in innovation (Carney et al. 2015), the creation of a solid social trust environment by the family members with the employees and customers could enhance the innovation outputs and extend the continuity of family business. Classen et al. (2012) showed that the employment of a diverse set of internal and external resources could lead to increase the level of innovation in family firms. They stated that the existence of limited diverse and talented human capital leads to reduce the level of innovation outputs. Arrègle et al. (2007); Sorensen and Bierman (2009); Danes et al. (2009) revealed that the diversity of internal and external resources can lead to empowering the innovation activities in family firms and thus, ensuring the continuity of family and business.

This research promotes knowledge and literature on the workforce diversity in the Lebanese family firms by studying the impact of age and gender diversity on innovation, measured through four different proxies: marketing, organizational, process and product.

The rest of this paper is organized as follows: Section 2 defines and presents age and gender diversity in the workforce. Section 3 defines the innovation types. Section 4 presents the relationship between innovation and diversity. Section 5 presents the research model, sample, and variables definitions. Section 6 shows the empirical findings and finally, section 7 concludes this research.

WORKPLACE DIVERSITY

Diversity means recognizing, accepting, harmonizing, and respecting differences among human resources within an organization (Sigroha, 2020). Diversity is a growing and changing concept over time. It was focused traditionally on the differences among ethnicity, gender, religion, race, and geographical areas. The new research papers on diversity added new dimensions such as religion, educational background, beliefs, physical disability, etc. (Oswal, 2020).

It is essential to differentiate diversity management from affirmative action. While affirmative action is focused on meeting quotas for women and minorities, diversity is better concerned about the inclusion of different people in the workplace (Mor Barak, 2016). Diversity is the focus on equal treatment among human resources

whereas affirmative actions are initiatives leading to preferential treatment that is found to induce reverse discrimination (Calloway & Awadzi, 2010).

The rise of new technologies, ease of transportation, and globalization are causing more heterogeneity in workplaces (Boone, Lokshin, Guenter, & Belderbos, 2019). At this level, diversity management appears to be a solution to the heterogeneity development in the labor market since the 20th century (Johnston & Packer, 2000).

Several researchers define diversity as the degree of demographic heterogeneity between people existing together in a workplace (O'Reilly, Williams, & Barsade, 1998) or as the differences existing in the social and cultural identities among team members (Cox T., 2001). Others define diversity as "*The distribution of differences among the members of a unit with respect to a common attribute*" (Harrison & Klein., 2007). Age, ethnicity, nationality, religion, education, race, and gender are considered key criteria to describe and define diversity (Triguero-Sánchez, Peña-Vinces, & Guillen, 2018). In Europe, foreigners/migrants are considered the main reason for diversity in workplaces (Jahn, 2010).

Some Scholars classified diversity into two dimensions. The primary dimensions included gender, age, ethnicity, physical abilities, disabilities, etc. (Obamiro, Kumolu-Johnson, & Chidi Ngwamaj, 2019). The secondary dimensions of diversity were the result of successive development of the diversity concept. This dimension includes income, educational background, marital status, geographic location, work experience, and religious beliefs (Indrajith & Fairoz, 2018). The first dimension is considered the main factor of diversity due to its impact on the workforce environment. The second dimension cannot be noticeable directly, but it has a high impact on the interaction between employees (Sigroha, 2020).

Workforce Gender's Diversity

Women traditionally face gender discrimination in the workplace. They are underrepresented especially in higher jobs positions or those related to innovation and technologies (Kuschel, Ettl, Díaz-García, & Alsos, 2020).

Two contrasting perspectives categorize the workforce's gender diversity (Xie, Zhou, Zong, & Lu, 2020). The positive perspective considers that gender diversity prompts knowledge, information availability, and social benefits while bringing diverse perspectives. Women's active presence in the workplace enhances communication and information sharing among team members and improves their external networks (Joshi & Jackson, 2003). On the other hand, the negative perspective suggests that individuals are more inclined to build relationships with similar people pertaining to the same group. Such an issue can induce more conflicts, decrease cohesion and increase turnovers among team members and then affect negatively the overall performance and productivity (Chapple & Humphrey, 2014).

Several scholars brought attention to the environment as being a contextual factor affecting the negative or positive perspective of gender diversity. The empirical results have shown that the role of gender diversity is highly dependent on the environments and working context (Roberson, Ryan, & Ragins, 2017). Gender diversity in task-complex environments could be considered as a factor to improve the quality of decision-making while it could be considered harmful in a knowledge-intensive environment.

Bowers et al., (2000) showed that a diverse workforce enhances creativity and promotes innovation and thus, leads to a better recognition of the women's role in organizations' performance. For Adams & Funk, (2012) women provide a complementary role to men's perception because they have a better ability to identify project's risk due to their higher degree of risk aversion and risk awareness.

Age Diversity in the Workplace

The world is witnessing rapid growth and evolution in health sectors. Nowadays, people are living more and enjoying healthier life (De Aquino & Robertson, 2018). Thus, the workforce is aging more than ever. The high living costs and the need to stay productive are among numerous factors forcing older people to postpone their retirement and to remain active (Paggi & Jopp, 2015).

Traditionally, the experience level, measure by years number, was the main source of promoting people in their jobs. Older workers are leading the majority of managerial. However, nowadays the work environment is changing. Workers' roles and positions are more affected by their potential contributions. Less experienced and young employees can be hired in leadership positions if they have the required skills and thus, leading firms' to be less hierarchical (Stanley, 2010).

In an age-diverse workplace, there is a high potential for conflicts and discrimination. Older workers could be seen by young employees as less productive but more paid (James, Mckechnie, Swanberg, & Besen, 2013). As a result, a conflict could exist between young and old workers. This situation could also lead to the loss of knowledge, skills, and updated technology (Guzman, Amrad, Araullo, & Cheung, 2014).

Many studies showed that segmenting the workplace into cohorts can increase the discrimination's problem and develop conflicts (Cox & Coulton, 2015). Workers can be divided currently into three generations. The first generation is the "Baby Boomers" who are born between 1946 and 1964, characterized by stability, work ethics, and serious plans form individual development (Bertolino, Truxillo, & Fraccaroli, 2013), this generation may face obstacles in promotion opportunities due to its low technological skills or obsolete mindsets (Ilmakunnas & Ilmakunnas, 2011). The second generation, "Generation X", born between 1965 and 1980, are less loyal,

more self-reliant, and searching for more balance between personal life and work (Crumpacker & Crumpacker, 2007). The last generation is the "Millennials". This generation includes people that were born after 1980. In this generation, people accept diversity and ask for flexible work schedules. They appreciate work recognition, they ask for continuous feedback from their supervisors, and they have low social and communication skills (Backes-Gellner & Veen, 2013).

Differences among generations can be reduced and an age-diverse workplace could empower productivity and motivation. Appropriate communication practices and fostering employees' interactions are robust tools to manage age diversity (Lagacé, Houssein, Zaky, & Firzly, 2016). Increasing jobs adaptability, offering appropriate jobs dimensions, and customizing some work conditions can also prompt the management's power to deal with aged-diverse workplaces (Čiutienė & Railaite, 2015). Knowledge transfer between generations through mentoring and reverse mentoring benefits all participants, older workers can provide traditional mentoring to younger workers by transferring their knowledge and expertise and can benefit from reverse mentoring by acquiring technological skills (Schrobsdorff, 2015).

INNOVATION

Innovation is still considered as a contemporary important research field due to its relevance to businesses continuity (Qiang Wu, Dbouk, Hasan, & Kobeissi, 2021) and its contribution to increase firms' performance and market share (Medcof & Lee, 2017). Innovation is a powerful tool for continuous growth, and a robust factor to achieve a competitive advantage and market share (Shanmuganathan, 2018). However, it is still an imprecise and obscure scientific concept (Dyhdalewicz & Widelska, 2016).

Innovation can be defined as the introduction of a new product, technology, process or any change that is perceived new by people (Dyhdalewicz & Widelska, 2016). Innovation also includes a new idea, technology, strategy, or any innovative mechanism employed by an organization (Demircioglu M. A., 2016). Furthermore, the investment in research and development activities and any significant improvement, in the firms' structures and practices, is considered as an innovation process (Department for Business Innovation and Skills, 2015). The OECD defines innovation as:" *a new or improved product or process (or combination thereof) that differs significantly from the unit's previous products or processes and that has been made available to potential users (product) or brought into use by the unit (process)"*. (OECD/ Eurostat, 2018).

Several scholars differentiate between new ideas and significant improvement and suggest 2 types of innovation. The first type is the "radical innovation" that

includes the introduction of new product, process, or method to customers, market, or even to the firm itself. The second type is the "incremental innovation" that could be defined as a significant improvement on an existing product, process, or method. Adding new training programs for human resources or implementing a new way for measuring performance is innovation.

It's important to differentiate innovation from other activities, reselling new goods or services produced by other firms, the simple change of packaging or modifying the aesthetic nature of the product are not innovation (Machado & Miranda, 2020).

Thus, innovation is the improvement that adds value to the firm. For some researchers, innovative firms are those that invest in new products (goods or services), new process, or research and development activities (Owalla, Nyanzu, & Vorley, 2020). Some scholars introduced two new types of innovation namely marketing, and organizational innovation (Shanmuganathan, 2018). Others go further by considering that innovation could include the following areas: network, brand, profit model, production system, customer involvement (Keeley, Walters, Pikkel, & Quinn, 2013) and eco-innovation (Chiou, Chan, Lettice, & Chung, 2011).

Finally, several scholars reclassify the different types of innovation into two categories: technological and non-technological innovation. Technological innovation includes product and process innovation whereas marketing and organizational innovations are part of non-technological innovation (Martínez-Ros, 2019).

Product Innovation

Product is the economic output of business activities, and it is used in literature to include both goods and services (OECD/Eurostat, 2018). Product innovation is considered as upgrading of product or service offered to customers. It could be the improvement of product quality (Damanpour, 2010) or the introduction of a totally new product (Prajogo & Sohal, 2006).

Product innovation's degree can be measured using other criteria. Some scholars consider that product innovation is measured by the employment of new technologies (Lages, Silva, & Styles, 2009). The OECD/Eurostat defines product innovation as the improvement of product functions, utility, reliability, and durability.

The financial attribute is another criterion added by the OECD to product innovation such as lowering production costs while providing better quality and offering new technological payments method to avoid traffic congestion (OECD/Eurostat, 2018). It is also important to mention that product innovation doesn't mean the development of sales or the raise of the product price, some product innovations are offered to customers without any additional cost.

Process Innovation

Process is defined as a collection of production functions (value chain, production line) that have the objective to deliver a service or product to customers. For Anand et al. (2013), the management of process tasks includes several activities such as logistics, distribution channels, information technology, managerial and administrative functions, technical services, research and development. The process activities could be provided by the firm's own resources or can be offered by external resources.

Process Innovation is then the introduction of a new component into the operational or the managerial processes of an organization or any significant improvement to these processes. It can be the result of lowering production costs or increasing the effectiveness and efficiency of the chain value (Schilling, 2005). Process innovations are mainly internally oriented (Damanpour, 2010).

Process innovation also includes the employment of new or improved technological methods leading to produce and deliver better products. These methods could include the change of equipment, production layout, or combination of multiple methods (OECD/Eurostat, 2018).

The process innovation could be measured through several criteria such as the speed of adoption of new technologies, the level of technology employed within the firm (Chakrabarti & Kessler, 1996).

Organizational Innovation

Some researchers mix between process innovation and organizational innovation and include the latter one in process innovation. However, organizational innovation is defined as the implementation of new methods in daily business practices (Martínez-Ros, 2019), like the adjustment of organizational structure or the enhancement of the enterprise's external relations (Zucoloto & Nogueira, 2016).

Organizational innovation is also known as administrative innovation and includes the initiation of new methods or improvement of managerial methods related to human resources capital (Alves, Galina, & Dobelin, 2016).

Innovation in the organizational context also means the improvement and implementation of new methods related to the distribution of tasks and delegation of authority (OECD, 2005). Strategic activities that create, enhance, and maintain the company's competitive advantage, are also considered as a part of organizational innovation (Don-Solomon & Fakidouma, 2021).

Marketing Innovation

Marketing innovation can be defined as the significant modification and improvement of product, distribution channels, pricing policy, or promotion strategy to satisfy customers and increase the competitiveness advantage (Ferreira de Lara, Guimaraes, & Regina, 2014). For Martínez-Ros (2019), the regular change and improvement of marketing mix components cannot be considered as marketing innovation.

Hunt & Morgan (1995) defined marketing innovation as the employment of new marketing strategies that can satisfy market needs and create added value to customers. They stated that marketing innovation leads to develop loyal customers and increase the overall performance.

Nowadays, scholars consider that marketing innovation is not limited to the 4ps of marketing mix. For example, Lin et al. (2014) and Dyhdalewicz & Widelska (2016), consider the involvement of customers in businesses processes for value co-creation is a new type of marketing innovation.

Impact of Diversity on Innovation

Humans are the key resource for creativity and new idea, their skills and cooperation are a must to innovate. Their diversity is an important determinant of innovation and performance (OECD/Eurostat, 2018). Innovation ideas can be generated by leaders and managers, employees, or external sources, such as customers and other stakeholders (Demircioglu, Audretsch, & Slaper, 2019).

Some studies suggest that a diverse workforce in certain contexts can be highly firm for firm creativity and performance (McMahon, 2011). A diverse workforce became a contemporary tool for organizations to survive in competitive markets (Oswal, 2020). A diverse work environment can result in promoting the development of better strategy, enhancing risk management, and leading to improved outcomes (Roberson, Ryan, & Ragins, 2017). However, a diverse workplace can also have a negative impact mainly in the case of weak communication or bad cooperation among team members (Gallego & Gutierrez, 2018).

Impact of Gender's Diversity on Innovation

Scholars' findings on the role of women in workplace's innovation produced mixed results due to the work context or activities that should be performed (Gallego & Gutierrez, 2018). Some studies found that gender diversity in workplaces has a negative impact on the firm's productivity (Parrotta, Pozzoli, & Pytlikova, 2014) mainly in some specific sectors such as engineering (Cropley & Cropley, 2017).

Other research papers point out the positive impact of gender diversity on innovation. They showed that female participation in R&D teams improved the group innovativeness (Garcia, Zouaghi, & Marco, 2017).

They added that the existence of women in a knowledge-intensive environment could increase teams' productivity and innovation through offering new ideas and solutions to existing problems (Sastre, 2015; Gallego & Gutierrez, 2018).

Women can foster teams' communication and socialization and thus, can help to create a warm and free expressing environment. Xie et al. (2020) argued that women traits can help team members to communicate and thus, leads to enhance cohesiveness among team members.

Torchia et al. (2011) found that in a diverse management team, women influenced positively the decision-making process and promoted knowledge and innovation. Women in managerial positions are considered more people-oriented whereas men are more task-oriented. For Nielsen & Huse, (2010) the existence of women in managerial positions can improve the social networks, promote the exchange of ideas, and contribute to conflicts resolution.

R.Østergaard et al. (2011) and MaríaRuiz-Jiménez & MarFuentes-Fuentes, (2016) revealed a significant and positive impact of gender diversity in workplaces on the level of creativity and flexibility. They stated that the existence of women improves cohesiveness and leads to generate new ideas.

The existence of women in new venture team also plays an important role in the success of a new business and contribute positively to entrepreneurship's innovation (Byun, 2018). MaríaRuiz-Jiménez & MarFuentes-Fuentes, (2016) indicated that gender diversity enhances the level of innovation in SMEs that operate in technology sectors. Finally, Solakoglu & Demir (2016) argued that appropriate management of a diverse workforce can improve employees' loyalty and enhance brand's image

Based on the literature review presented above the first four hypotheses can be defined as follow:

- H1-Gender diversity has positive impact on marketing innovation;
- H2-Gender diversity has positive impact on product innovation;
- H3-Gender diversity has positive impact on process innovation;
- H4-Gender diversity has positive impact on organizational innovation.

Age Diverse Workplaces and Innovation

An Age-diverse workplace can enhance a firm's performance and innovation through experience and knowledge transfer. In some other cases, age diversity can generate conflicts among employees and prevent achievements (Profili, Sammarra, & Innocenti, 2017). Backes-Gellner & Veen, (2013) stated that an age heterogeneous

workforce improves dynamism and opens promotion opportunities for all employees whereas homogeneous workplaces prevent employees' mobility and productivity.

Gevers & Peeters (2009) found that age diversity in the workplace develops interaction problems. They indicated that social relationship within heterogeneous group members is generally associated with higher costs than those within homogenous group members.

Sharing same interests, values, language, and experiences is a good reason for better and easier communication between individuals of the same generation. Different generations have different views for on problems and different approaches to solving them. Thus, developing a consensus about an idea or problem is more difficult in heterogeneous groups (De Aquino & Robertson, 2018). Communication in age-diverse teams is more difficult and less frequent. Age heterogeneity in the workplace can also increase the employees' turnover rate. Uschi Backes-Gellner (2009) showed that age diversity in workplaces is associated with a high turnover rate and absenteeism.

As a result, managers should be aware of problems that can arise in an age-diverse workplace. They must take proactive actions to reduce any potential problem related to the existence of age diversity (Avery & McKay, 2010).

On the other hand, several scholars like Mothe & Guyen, (2021) revealed the existence of many advantages that can be derived from age diversity in the workplace. The existence of different ages within the firm leads to improve the ability to manage several situations and different categories of customers. An appropriate interaction among individuals of different age groups can result in knowledge and experience transfer and in highly increased productivity (Galia and Zenou, 2013).

A homogenous workforce can suffer from similar ways of approaching problems and non-dynamic decision-making style and thus, lead to diminish the tendency to develop innovation and creativity (Page, 2007). In the same line, age heterogeneity within the firm is considered as cognitive toolbox of different thinking and interpretations allowing for more flexibility, creativity, and innovation (Richard & Shelor, 2002).

Jurkiewicz (2020) revealed that an age-diverse workplace enhances ethical values among team members which could lead to increase productivity, innovation, and effectiveness.

Gibbons & Waldman (2006) stated that age heterogeneity is also primordial to ensure continuous distribution of knowledge between generations. They argued that age homogenous groups tend to impede the transfer of experiences to another generation lead to the loss of knowledge after the retirement of older workers. They considered that the existence of dominated age group might diminish the career opportunities and may lead to lose the qualified employees at the appropriate positions.

Based on the literature review presented above the following hypotheses can be defined as follow:

- H5-Age diversity has positive impact on marketing innovation;
- H6- Age diversity has positive impact on product innovation;
- H7- Age diversity has positive impact on process innovation;
- H8- Age diversity has positive impact on organizational innovation.

RESEARCH MODEL, SAMPLE, AND VARIABLES

Research Methodology

The main objective of this study is to reveal the impact of diversity on family firms' innovation. Two types of diversity are considered: diversity and age of the workforce. Therefore, the first sub-objective is to explore the impact of workforce age diversity on innovation. The second sub-objective is to study the impact of workforce gender diversity on innovation. The model of this research is presented in Figure 1.

Figure 1. Research model
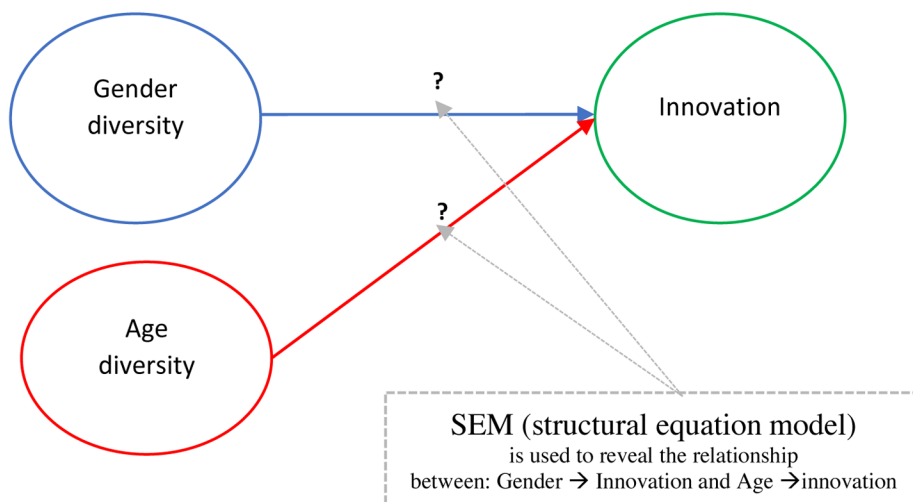
The interaction between the three different components (age, gender, and innovation) was tested by using the SEM (structural equation modeling). The SEM

model is generally used to set up and analyze the relationship between different variables and their constructs. The SEM model can reveal the relationship between dependent and independent variables without suffering from any bias related to endogeneity and Inter-correlation between variables.

Before the employment of SEM model different tests like IFI, NNFI, NFI RMR, SSRMR, RMSEA must be considered and analyzed to valid the obtained results. If the validity indices mentioned above are within the accepted threshold, thus the SEM model is reliable, and the obtained results could be admitted.

Research Sample and Data Tool

The population of this research consists of the Lebanese family firms defined as a business owned and controlled by many family members. The questionnaire was the employed instrument to reveal the relationship between innovation and diversity in the Lebanese context. The questionnaire was distributed via email during January 2021 to 5831 family firms located in Lebanon. The database of family firms was collected through the Chamber of commerce, industry, and agriculture in Lebanon. Another reminder email was sent to the population of family firms during February 2021. Only 647 family firms accepted to participate in this study.

The questionnaire was pretested and corrected based on the recommendation of a sample of 8 family firms. The questionnaire is divided into three main sections. The first section is related to family firms' description (sector, number of employees, age). The second section of the questionnaire covered the information related to diversity. The last section is related to the innovation types and levels implemented by family firms.

Variables Definition

The dependent variable in this research is innovation. This variable is measured by employing 4 different proxies: marketing, product, process, and organizational innovation.

The organizational innovation (IOR) is measured based on five criteria related to the renewal of implemented supply chains, information technology, quality management, human resource management, and administrative processes.

The marketing innovation (IMA) is measured based on four main criteria linked to the renewal of distribution channels, price of products, product characteristics, and promotion strategies.

The processes innovation (IPR) is measured through three factors related to the renewal of the production process, logistics, and speed of service.

The product innovation (IPO) is measured through four factors related to the renewal of product specifications, functionalities, quality, and components.

The two different independent variables measurements are defined in Table 1. The dependent (innovation) and independent variables (gender and age diversity) and their constructs are measured based on a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5).

Table 1. Diversity definition

Diversity type	Constructs	Measurement tool
Age Diversity	AD_1	Young employees (less than 40 years old) are proportionally existent in top managerial positions
	AD_2	Young employees (less than 40 years old) are proportionally existent in middle managerial positions
	AD_3	Young employees (less than 40 years old) are proportionally existent in operational positions
	AD_4	Treatment of young (less than 40 years old) with fairness
	AD_5	Career developments are equitably offered for young (less than 40 years old)
Gender Diversity	GD_1	Women are proportionally existent in top managerial positions
	GD_2	Women are proportionally existent in middle managerial positions
	GD_3	Women are proportionally existent in operational positions
	GD_4	Treatment of women with fairness
	GD_5	Career developments are equitably offered for women

EMPIRICAL FINDINGS

The descriptive statistics presented in Table 2 show that in Lebanese family firms, there are a fair treatment and career development plans for employees that have less than 40 years old. However, the results do not show that young employees are presented in top and middle positions since the average values of AD1 and AD2 are less than 2. On the other hand, women are more present in middle managerial positions (GD1=1.345) than in top managerial positions (GD2=2.738). Women are well treated, and they are implied in the career development plan of Lebanese family firms.

As for the innovation variables in family firms, the results in Table 3 indicate that the Lebanese family firms focus on the development of marketing innovation since all the variables of IMA constructs are above 3. The process innovation is the weakest innovation type employed by family firms since the highest construct of IPR

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is less than 2.3. The other types of innovation namely product and organizational innovations are considered low since the majority of their constructs have a low average (less than 3). Only the renewal of implemented supply chains has relatively a good mean (3.213).

Table 2. Descriptive statistics of diversity in family firms

Diversity	Construct	Description of construct	Mean	SD
Age diversity	AD_1	Young employees (less than 40 years old) are proportionally existent in top managerial positions	1.323	0.953
	AD_2	Young employees (less than 40 years old) are proportionally existent in middle managerial positions	1.623	0.978
	AD_3	Young employees (less than 40 years old) are proportionally existent in operational positions	3.631	1.112
	AD_4	Treatment of young (less than 40 years old) with fairness	3.903	0.446
	AD_5	Career developments are equitably offered for young (less than 40 years old)	3.291	1.247
Gender diversity	GD_1	Women are proportionally existent in top managerial positions	1.345	0.913
	GD_2	Women are proportionally existent in middle managerial positions	2.738	1.015
	GD_3	Women are proportionally existent in operational positions	4.021	0.958
	GD_4	Treatment of women with fairness	4.222	0.553
	GD_5	Career developments are equitably offered for women	2.841	1.265

Before the employment of SEM (structural equation modeling) to reveal the relationship between workforce diversity and innovation several validity and reliability measurements are tested and presented in Table 4. The CR, AVE and Cronbach alpha indicate that the SEM model is reliable. The validity indices namely IFI, NNFI, NFI RMR, SSRMR, RMSEA have valid thresholds and therefore, lead to maintaining all the employed constructs.

The results of SEM model presented in Table 5 show the impact of diversity on innovation in the Lebanese family firms. The results indicate that age diversity has a positive and significant impact on both marketing and product innovation. The coefficient causal pathway from age diversity to marketing innovation is +0.3163. On the other hand, the coefficient causal pathway from age diversity to product innovation is +0.2415. These results reveal the importance of the age diversity of workforce to enhance marketing and product innovations in Lebanese family firms. Therefore, the fifth and sixth hypotheses in which "H5-Age diversity has positive

impact on marketing innovation" and "H6-Age diversity has positive impact on product innovation" are supported. In the same line, several scholars like De Aquino & Robertson, (2018), Jurkiewicz (2020), and Mothe & Guyen, (2021) revealed the importance of age diversity in the workplace to enhance innovation.

Table 3. Descriptive statistics of innovation in family firms

Innovation	Construct	Description of construct	Mean	SD
(IPR): Process Innovation	IPR 1	Renewal of Logistics	2.145	1.344
	IPR 2	Renewal of speed of services	2.012	0.958
	IPR 3	Renewal of production process	2.216	1.331
(IMA): Marketing innovation	IMA 1	Renewal of distribution channels	3.541	1.241
	IMA 2	Renewal of price of product	3.551	0.331
	IMA 3	Renewal of product characteristics	3.164	0.442
	IMA 4	Renewal of promotion strategies	3.444	1.241
(IPO): Product innovation	IPO 1	Renewal of product specifications	2.441	1.622
	IPO 2	Renewal of product functionalities	2.593	1.441
	IPO 3	Renewal of product quality	2.552	0.982
	IPO 4	Renewal of product components	2.611	1.229
(IOR): Organizational innovation	IOR 1	Renewal of implemented supply chains	3.213	1.621
	IOR 2	Renewal of information technology	2.366	0.229
	IOR 3	Renewal of quality management	2.679	1.265
	IOR 4	Renewal of human resource management	2.889	1.401
	IOR 5	Renewal of administrative processes	2.773	1.383

However, the results do not show any significant causal pathway from age diversity to process and organizational innovation. These results lead to not support the seventh and eighth hypotheses in which "H7-Age diversity has positive impact on process innovation" and "H8-Age diversity has positive impact on organizational innovation" are not supported.

The results in Table 5 show that gender diversity has a positive impact on marketing innovation. The coefficient causal pathway from gender diversity to marketing innovation is +0.3337. Thus, the first hypothesis in which "H1-Gender diversity has positive impact on marketing innovation" is supported. The presence of women in the Lebanese family firms develops creativity and leads to enhancing the competitiveness level.

Table 4. Validity test

(Construct) and Items	Factor Loads	CR: Composite Reliability	AVE: Average Variance Extract	α: Cronbach's alpha
Diversity				
¯ (Age)		0.8742	0.7352	0.8423
AD1	0.8055			
AD2	0.7657			
AD3	0.8254			
AD5	0.7848			
¯ (Gender)		0.9131	0.8724	0.8022
GD1	0.8542			
GD2	0.8434			
GD3	0.8747			
GD4	0.7492			
GD5	0.7981			
Innovation				
¯ (Marketing)		0.8872	0.7833	0.7824
IMA 1	0.7918			
IMA 2	0.8425			
IMA 3	0.8632			
IMA 4	0.8582			
¯ (Organizational)		0.8881	0.7743	0.8301
IOR 1	0.8433			
IOR 2	0.7794			
IOR 3	0.7892			
IOR 4	0.8394			
IOR 5	0.8048			
¯ (Product)		0.9037	0.8623	0.8941
IPO 1	0.8332			
IPO 2	0.8684			
IPO 3	0.7933			
IPO 4	0.8209			
¯ (Process)		0.8377	0.8055	0.8462
IPR 1	0.8782			
IPR 2	0.8206			
IPR 3	0.8425			
IPR 4	0.8368			

Indices description Value Standard
IFI:Incremental Fit-Index 0.9542 IFI > 0.9
NFI:Fitness of Extracted-Index 0.9736 NFI > 0.9
NNFI:Non Normal Fit-Index 0.9852 NNFI > 0.9
RMR:Root Mean Square of Residuals 0.0966 RMR Close to 0.1
SRMR:Standard Root Mean Square Residual 0.0565 SRMR Close to 0
RMSEA:Root Mean Square of Approximation 0.0456 RMSEA<0.1
Chi-Square/df:Absolute Value of the Residuals 1.6322 Less < 3

Impact of Workforce Diversity on Innovation

Table 5. SEM results

Structural path	Path value	T/value	P/value	Conclusion
Age Diversity → Innovation				
Age diversity → Marketing innovation	0.3163	3.5345***	0.0030	Supported
Age diversity → Process innovation	0.1523	1.3123	0.2159	Not supported
Age diversity → Product innovation	0.2415	3.5234***	0.0014	Supported
Age diversity → Organizational innovation	0.1237	1.7611	0.4241	Not supported
Gender diversity → Innovation				
Gender diversity → Marketing innovation	0.3337	4.4501***	0.001	Supported
Gender diversity → Process innovation	0.2543	1.3265	0.2144	Not supported
Gender diversity → Product innovation	0.3029	3.4234***	0.0002	Supported
Gender diversity → Organizational innovation	0.2369	4.6237***	0.0001	Supported
*p < 0,05 / **p < 0,01 / ***p < 0,001				

In addition, the results reveal that the existence of women has a positive impact on product innovation and development. The coefficient causal pathway from gender diversity to product innovation is +0.3029. Thus, the second hypothesis in which "H2-Gender diversity has positive impact on product innovation" is supported.

A positive impact of gender diversity on organizational innovation is also observed in Lebanese family firms. The results in Table 5 indicate that the coefficient causal pathway from gender diversity to organizational innovation is +0.2369. Therefore, the fourth hypothesis H4 in which "H4-Gender diversity has positive impact on organizational innovation" is supported.

The above results come in line with several scholars like María Ruiz-Jiménez & Mar Fuentes-Fuentes, 2016; Cropley & Cropley, 2017 and Gallego & Gutierrez, 2018 who confirmed the positive impact of gender diversity on innovation.

Finally, the results show that there is no significant causal pathway between gender diversity and process innovation. Thus, the third hypothesis in which "H3-Gender diversity has positive impact on process innovation" is not supported.

CONCLUSION

This research suggests that family firms are operating in unstable environments and conditions in which the family is looking to sustain their business without losing control of their business. Therefore, the controlling family must lead their firms by employing different "anti-aging" tools to sustain and become competitive in a very

dynamic environment. At this level, the workforce diversity could be employed by controlling family as a tool to enhance innovation and improve the resistance capacity of their firms against any crisis. In addition, the workforce diversity could be used by controlling families to develop the employability and competitiveness capacity of their firms through the initiation of new ideas.

Figure 2. Causal pathway results-SEM model
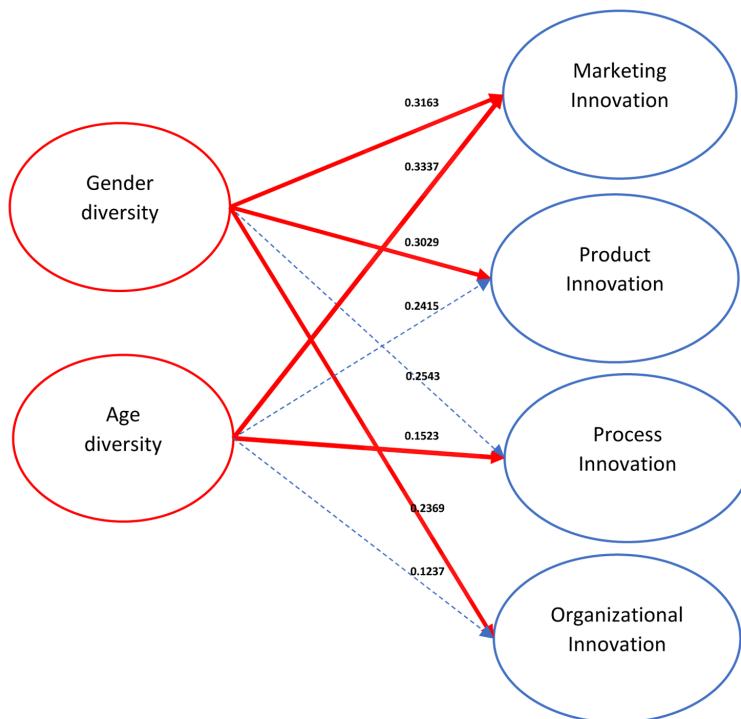
The results of SEM show that both gender diversity and age diversity can improve different types of innovation in Lebanese family firms. First, gender diversity workforce is able to boost three types of innovation namely organizational, product and marketing innovation. Second, age diversity workforce can enhance two types of innovation namely marketing and process innovation. Finally, the results of the SEM model do not show a significant impact of gender diversity workforce on process innovation and age diversity workforce on organizational and product innovation.

Practical Implications

CEOs, controlling owners, and executives in family firms must rely on workforce diversity to enhance the development of business activities. The development of women's implication in several positions could raise the cohesiveness among employees. Their presence can promote the exchange of new ideas and develop creativity. Through their innovative marketing ideas, women can improve the competitiveness level. In addition, women can lead to improving the organizational process and influence positively the quality of decision making. Managers in family firms should balance in a very professional way between females and males to avoid any type of gender discrimination. In addition, they must support work-life balance mainly for women by giving them working flexibility such as flex-time arrangement. Singley and Hynes (2005) and Chung and Van der Horst (2018b) have revealed that flexibility in workplace increases women's satisfaction and allows mothers to stay productive after childbirth.

Family firms must develop the presence of youth in their managerial and operational systems because their presence has several positive contributions mainly on the continuity and sustainability of business activities. Through their presence within family firms, youth can ensure the transfer of knowledge across different generations. Youth also have more capacity to interact and understand customers having different ages. On the other hand, managers in family firms must ensure the existence of an appropriate communication environment across different generations to facilitate the transfer from one generation to another and eliminate any potential conflicts between different age groups. In addition, Family firms must encourage young employee innovation through the employment of several measures and policies such as equip them with practical innovation skills and tools to promote their skills and create innovation environment.

Limitations and Future Research

This research has several limitations that could open new opportunities for future research. First, this study does not consider the sector of family firms; however, the impact of workforce diversity on innovation could be different across sector types. Second, the number of studied family firms is relatively low. Thus, future research based on a larger sample could be conducted. Third, the used independent variables (age diversity and gender diversity) do not reflect all the dimensions of diversity within the family firms; therefore, other diversity variables, like culture and value, could be employed in future research. Finally, this research focused on four types of innovation; however, other types can be considered like digital and technological innovation.

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Chapter 5

Dimensions in EDI Policy Development:
Considerations for Emerging Work Ethics

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ABSTRACT

This chapter reviews literature for a discussion on future influences on workplace diversity management. With an emphasis on the role culture plays on the moral philosophy of individuals, it is taking the viewpoint that there is a distinction between workplace and business ethics. By placing the individual within the realm of non-traditional and traditional, the chapter intends to add to the discourse of future influences on EDI policy development and subsequent understanding. The term language is viewed not only from its linguistic function. It is also presented from its ability to influence power dynamics. When speaking of language, due to the geographical regions of the research papers and the dominant research areas, the performative language is English. This chapter applies a multidisciplinary lens as it presents the following dimensions as key determinants in the emerging workplace ethical field: diversity's constant state of discovery and redefinition, multiculturalism, interculturalism, and intersectionality.

INTRODUCTION

This chapter seeks to enrich existing definitions and theories of equity, diversity, and inclusion (EDI) with input from a multidisciplinary lens. By placing the emphasis on the workplace environment, it allows for a discussion around the worker's physical and psychological safety (Persson, 2006; Chen et al, 2019).

There is the opportunity to unpack how language frames the reality of the non-traditional individual as they seek to make sense of their identity within the workplace amongst diversity management policies which are influenced by "cultural hegemony" (Lears, 1985, p.568).

From the perspective that education (inclusive of professional development) serves as a means of social reproduction, where education preserves the sense of power and ideology of the traditional culture (França, 2019. Escobar et al, 1994). Paulo Freire and Henry Giroux influence the chapter title through their work in critical pedagogy (França, 2019). The link to education is maintained through the concept of language learning and use.

This chapter has evolved through autoethnographic research as part of the author's participation in a self -led directed studies program. The research serves to place the self (author) within the social and cultural context of an adopted homeland (Canada). The chapter arises from the author's experiences as a professional working in various countries and cultures. With a view of an immigrant with international study and work experiences, also being of a mixed-race background with multi-language skills – a heightened sensitivity has emerged to the role diversity management plays within the workplace.

The impact of COVID-19 on the workplace environment and the resultant worker/ employer contract relationships have allowed for a rich field to research the ethics of worker physical and psychological safety (Shin et al, 2021. Sharp et al, 2019).

With an emphasis on the role culture plays on the moral philosophy of individuals, this chapter is positioned within the viewpoint that workplace ethics is distinct to business ethics (Persson 2006). The chapter will frame diversity management, then go on to discuss the emerging awareness for transformation as organizations navigate EDI and societal expectations. Next, it will position climate and culture as key to understanding the dynamics of diversity management and then offer insight on how transformation can take place through language. It will conclude with highlighting key dimensions that must be considered in the emerging workplace ethical field.

Dimensions in EDI Policy Development

BACKGROUND

The motivation to complete research within diversity management, centers around the author placing the self (author) within the social and cultural context of an adopted homeland (Canada). With a view of an immigrant with international study and work experiences, also being of a mixed-race background with multi-language skills – a heightened sensitivity has emerged to the role diversity management plays within the workplace. Working both within the private and public sector, the challenges presented to organizations as they seek to increase their diversity comes against the policies which are based on legislation and framed around compliance.

Although having the prerequisite experience and knowledge gained within the same language, that is English, from another Commonwealth country when applying for immigration and subsequent jobs due to the education being received outside of Canada there are requirements for education equivalency checks. The educational credential assessment, is embedded within legislation that provides guidance to the relevant agencies and organizations with respect to vetting education received outside of Canada to ensure that such education "is valid and equal to a Canadian one" (Immigration, 2020. Department of Justice, 2022). This experience with policy and its application, presented a level of personal conflict as it felt that the requirement suggested a level of unworthiness due to where the education was attained. The author experienced dissonant cognition as the highest education level was attained in the United Kingdom and then having to pay for an assessment within an education system which is based and influenced by the United Kingdom system, resulted in a perception of the inefficiency of the equivalency program and by extension subsequent encounters with diversity management policies.

The ability to manage the immigrant internal struggle as the author sought to identify the parameters of social identity being imposed by the new culture, inevitably led to cognitive dissonance. Aronson, 1997, p.129 points out that Festinger's dissonance theory is about "sense-making" and from the author's perspective no other experience than moving to a new country is this truer. The migrant becomes a non-traditional individual and prior to the status being changed to immigrant is seen as "stateless, an embodied nowhere, a political non-being" (Chang, 2016, p.150).

So how does one begin to identify with the norms of the new society and identify their positioning within it? This is where the identification of self through the awareness of diversity management policies become critical. Although this chapter aims to dive deeper into diversity management specific to organizations, it is necessary to acknowledge that these organizational polices originate in legislation including immigration and citizenship. From the author's experience as an immigrant in North America, Europe and South America with origins from the Caribbean area, in a pursuit to gain international experience and knowledge – it becomes apparent

that "the word "immigrant" is a formal legal term. It centers not the person, but the nation in which the person hopes to become a citizen" (Chang, 2016, p.150).

It is critical here, to position the movement from migrant to immigrant. This becomes necessary as there is need to position the self in a way that is intuitive, often leading to trade-offs as the author experienced moments of cognitive dissonance "embracing one or the other of their two kinds of social identities while simultaneously distancing themselves from the other" (Davis, 2014, p.129). The author through the migrant experience recognizes there is freedom to choose, however in the transition to an immigrant there is a limitation to choice. This limitation to choice arises as the immigration process centers around the laws and disembodies the individual through policies such as the educational credential assessment requirement (Chang, 2016. Wright, 2011). The disembodiment takes place as social conflict presented either through the author seeking employment, moving to new communities or attempts at undertaking social bridging resulted in moments where it was best to pass as another in an attempt to present an altered "social group identification" (Davis, 2014, p. 130).

Although this chapter is not focused on the theories surrounding migrants and immigration factors, it is important to any EDI dimension discourse as very often immigrant groups are equity seeking groups. The author's reflection on the regulatory and bureaucratic processes encountered when making the choice as a migrant to gain international experience, led to autoethnographic research and work within a directed studies program. An initial literature review centered on worker's perceptions of the effectiveness of corporate equity, diversity and inclusion (EDI) policy. Focusing on the role language plays in designing, interpreting and implementing EDI policies allows for critique of diversity management within organizations. This initial review was conducted as the author positioned themselves as a worker, an immigrant coming to the country to contribute to development of the economy and play an active social capital role. As such, they will be influenced by organizational policies which have as their origination existing legislation and compliance requirements.

Building from a research design method this chapter seeks to begin the discussion of the intersectionality between language, the workplace environment and emerging workplace ethical viewpoints.

A review of existing scholarship offers an opportunity to utilize phenomology as an approach to discuss the underlying themes which influence diversity management policy language and the resulting consideration of emerging workplace ethics. Key to discussing these themes is the resulting approach of using Positioning Theory analysis, which allows for a discussion around how a word, action or societal positioning influences an individual perceived notion of their rights and duties (Jupp, 2006).

The literature review also provides support for further research into the role of language within diversity policy development and a recognition that this topic

has been approached consistently from "the perspectives of management theory" (Lozano and Escrich, 2017, abstract).

LITERATURE REVIEW METHOD

A reading list was compiled on diversity policy development reflecting publications within the last five years (2017 – 2021). Key words included themes familiar to the author, such as: decolonization; business communication; race and racism; language policy in multicultural settings; diversity management and diversity studies.

As searches were completed, publications were cross referenced through Google Scholar to identify instances of citation by other authors. This approach helped identify recurring themes, other publications, fields of practice and application. By narrowing to the role language plays in designing, interpretating and implementing EDI policies provides a fertile field for further analysis especially within a multi-cultural environment. This exercise provided insight into terminologies such as workplace incivility; post diversity vision; cultural intelligence; ethnic studies, polyphony and epistemic closure.

By adopting a macro viewpoint of known and new terminologies, publications were identified which allows for discussion of studies at the multi-national, federal/ national level. In addition to this, publications were referenced by looking at broad themes such as leadership and education. At the micro level, publications focused on workplace and specific diversity themes such as race, gender and sexuality.

A publication analysis was conducted to determine relevancy of the author's search criteria: diversity policy development. Utilizing the reported source download counts and the source or Google scholar reported citation count, a ratio was derived to represent the focus on specific themes related to the research question:

Q. What are the key determinants in the emerging workplace ethical field?

FRAMING DIVERSITY MANAGEMENT

Diversity management is influenced by emotion which is core to the human experience and research recognizes there are linkages across cultures in how individuals experience emotions (Gatzke-Kopp, 2016). By accepting this, diversity management can be viewed through the lens of the industrial-organizational (I-O) psychology professional. These professionals undertake scientific study of the workplace, contributing to the creation of a knowledge base and application of scientific methods of psychology to issues of critical relevance to business.

The Society for Industrial and Organizational Psychology (SIOP), is an organization whose members practice across various industries and geographies. A key resource provided by the organization is "The Top 10 Work Trends" which is based on members surveys and "represent broad, complex issues of modern society" (SIOP, n.d.). The list began in 2014 and since 2015 the EDI theme has featured as a business issue for organizations. Notably in 2018, the EDI theme jumped from where it was trending at the lower importance level of eight (8) to a higher importance level of two (2). This increase is consistent with the Google Trends worldwide result for the term equity, diversity and inclusion from the period January 2016 to January 2022, where from May 2018 there has been a sustained increased interest in the term to a peak of August 2021 (Google, retrieved 14 February 2022). The Google Trend analysis numbers ranged from 4 to 100, the analysis numbers "represent search interest relative to the highest point on the chart for the given region and time. A value of 100 is the peak popularity for the term. A value of 50 means that the term is half as popular. A score of 0 means there was not enough data for this term" (Google, n.d.).

The literature reviewed provides consistent recognition the role diversity management plays within the corporate world. Organization's implement some form of diversity management, to recognize the increasing demographic and self-identification variety of the labour force (Kim & Park, 2017. Cohen & Kassis-Henderson, 2017. Schaffer, 2018).

These policies traditionally refer to the workplace as a fixed location, however with COVID-19 accelerating the emergence of at-home or flexible arrangements it becomes critical to provide a definition of the workplace environment. Persson, 2006, offers a definition of the working environment as "almost everything that surrounds an individual in everyday work for renumeration" (p. 1). This definition works well in framing the worker at multiple levels, i.e., service workers who work in frontline food service to professional office workers. However, it poses a challenge to effective policy creation to address ethics and monitor behaviour to ensure compliance to corporate standards.

With an increasing awareness of workplace incivility due to the sentiments and emotions around government (local/federal) and corporate mandates to flatten the COVID-19 curve, organizations must pay attention to the psychological safety of workers. Increasing focus on mental health and the associated costs of incivility have become paramount risk areas. Developing adequate ethical guidelines to manage internal and external stressors is required in the emerging workplace. (Persson, 2006. Porath & Pearson, 2013. Shin et al, 2021)

The literature review also provides recognition that diversity management policies are set at the organizational level rather than at the individual level, this leads into the importance of recognizing the total non-traditional individual through

intersectionality and interculturalism awareness (Cohen & Kassis-Henderson, 2017. Dobusch, 2017. Gulliver, 2018. Harris & Leonardo, 2018. Abe & Oldridge, 2019. Boncari et al, 2019. Dover et al, 2020. Lang, 2020).

Emerging Awareness for Transformation

The events in Minneapolis on May 25th 2020 beginning at 2004hrsCST, resulted in an international movement not experienced since the civil rights movement of the 1960's (NYT, 2021). The murder of George Floyd, led to multiple protests across the USA, Canada and internationally. In response many organisations released statements reiterating commitments to inclusion, diversity, equity and anti-racism.

EDI over the period 2018 – 2020 became highlighted as an important area of focus as organisations attempted to demonstrate an awareness and respond to increasing societal commentary of negative bias to marginalised groups. With the emergence of the Black Lives Matter movement, Reconciliation and Indigenous rights awareness, gender equity and individuals seeking out organisations that reflect their individual social justice viewpoints, many organisations highlight the existence or creation of equity, diversity and inclusion policies or employee/stakeholder teams as a demonstration of corporate social responsibility and employer of choice (Ryan & Turner, 2020).

The SIOP 2022 trend list, notes that the EDI theme is appearing as "more generic for 2022", this is off of the trend in 2020 and 2021 where there was a focus on measurement and checks on the EDI state within organizations (SIOP, 2022). This cooling of the EDI passion within organization can be attributed to the perception that with an increased societal conversation around the EDI theme, awareness is present and individuals can access the information they need whilst organizations continue to ensure their legal compliance to employment, recruitment and retention. However, cracks emerge as there continues to be "social conflict" (Davis, 2014, p. 130) and an increased advocacy for organizations to abandon the practice of placing "the burden for change on individuals from equity-seeking groups" (Roulin et al, 2021 p. 95).

Industry research and societal events have highlighted that the presence of diversity policies sometimes fail to support non-traditional employees (Krentz et al., 2019, para. 1) and leadership statements are not trusted by individuals in non-traditional groups (Atiah, K, 2020, para.3). It appears that the policies, serve to perpetuate traditional perceptions. This results in a feeling of disorientation and loss of recognition for individuals within non-traditional groups as they experience "emotional labour" (Hayes & Kleiner, 2001, p.81) and "cognitive dissonance" (Davis, 2014, p.129).

In the literature, it is presented that organizations focus on their legal compliance requirements as a basis for diversity management (Nachimas et al, 2019). These

requirements have come about as there is an increased focus on equality and valuing differences within the workplace (Galvin & Allen, 2020). Diversity being in a constant state of discovery and redefinition, places organizations in a position where the diversity management process is reactive to issues rather than proactive in a way that would ensure that an individual's diverse experience contributes to the organization performance (Darling-Hammond et al, 2020. Schaffer, 2019. Kim & Park, 2017).

This constant state of discovery and redefinition contrasts with the stability of legal compliance. This stability can be attributed to the viewpoint that a legal framework and subsequent guidance comes from historically established and accepted practices and viewpoints. The historical colonial influence on legal frameworks have helped to shape modern laws and policy (Nachimas et al, 2019). The combination of addressing legal requirement and the competing desire to tackle diversity results in organizations using language which reflect the tone and prevailing political focus of when the policy was designed (Barakos, 2020) with limited ability to be effective in responding to the evolving state of diversity and self-identification (Abe & Oldridge, 2019. Boncari et al, 2019).

Organizations in developing their diversity management strategies are predominantly driven by internal factors such as leadership values, human resources targets and cultural viewpoints which influence their desire to be perceived as a place where the worker can be their authentic self (Cohen & Kassis-Henderson, 2017. Lang, 2020). These internal factors are influenced by externalities, such as, the increased media attention on social justice, gender pay equality, Indigenous rights, and movements such as Black Lives Matter. Although there may not be a direct link between the social justice movements and organization operations, leadership behaviour shows an increased attention to demonstrating diversity management and creating an environment of equality and social justice (Harris & Leonardo, 2018. Dover et al, 2020).

The shortcomings of policy intent and the non-traditional individual's sensemaking of their identity, is also obscured by organizations reliance on a single approach through diversity management training. The training approach and its related expense, is justified as the intent is to increase awareness to influence individual behaviour and public perception (de Aquino, 2018. Dover et al, 2020). However, the increased awareness also leads to increased resentment against diversity management and triggers subtle forms of discrimination such as microaggression or incivility as the traditional dominant individual continues to be influenced by a wider corporate and societal culture (DeSouza & Wesselmann, 2017. Dover et al, 2020. Lang, 2020).

Dimensions in EDI Policy Development

Climate and Culture

Kotter, 2014, writes that opportunities may come about due to "the product of changes in an organization's environment" (p. 132) and this is increasingly evident for organisations as they attempt to address the business phenomenon known as the Great Resignation. This term emerged as over April – July 2021, over 4 million individuals resigned within the United States and a global trend was noticed as government and regional lockdowns impacted the workplace and individuals exhibited high levels of burn-out (Cook, 2021).

The current working climate is not only being shaped by an increased number of individuals choosing to leave the workplace, it is being shaped by the recognition that the "pandemic fell on a workforce that was already under stress" (Sheather & Slattery, 2021). Organizations, have a great opportunity "to focus on structural changes" (Roulin et al, 2021 p. 95) as they look to recruit and retain staff and build out their diversity management system considering that since 2020, the impact of the COVID-19 pandemic accelerated the recognition of "the direct impact that systems and structures have on individuals – particularly in the case of systemic anti-Black racism" (Marshburn et al, 2021).

Organizations in their drive to develop scalable and reactive diversity policies must work on recognizing "climate and culture" (Sharp et al, 2020, p. 291). This is critical in being prepared to respond to resentment for diversity initiatives or even to address instances of workplace incivility (DeSouza & Wesselmann, 2017. Dover et al, 2020. Lang, 2020. Goldman, 2020. Shin et al, 2021).

These instances of resentment and incivility between traditional and non-traditional individuals pose a risk to an organization's role in creating wealth (Porath & Pearson, 2013). Specifically, its impact on staff productivity, team dynamics, solution discovery, conflict resolution costs and innovation (Lozano & Escrich, 2017. Schaffer, 2019. Hammond et al, 2020). However, the literature reviewed provide limited discussion of actions which will aid the non-traditional individual in obtaining and maintaining an influential role in wealth creation and sharing.

In instances of migrants and the multicultural approach, language is used to influence the perception of the migrant who normally does not have a historical perspective and by emphasizing the positive of their landed country, language serves to minimize or negate their cultural practices to change behaviour (Gulliver, 2017. Nachimas et al, 2019. Lang, 2020). Increasing focus is being paid to the impact of workplace incivility, which Chen et al, 2019 and Shin et al, 2021 reference to Andersson & Pearson, 1999 as being defined as "low intensity deviant behaviour with ambiguous intent to harm the target, in violation of workplace norms for mutual respect."

With no reference point for what is respect within the adopted culture, the migrant as a non-traditional individual may begin to mirror the behaviour observed especially if traditional individuals do not speak up against the negative behavior. Sharp et al, 2019, refers to this as "the incivility spiral" (p. 292), resulting in performance deterioration which may lead to economic insecurity due to poor performance and physical or psychological exhaustion (Shin et al 2021. Hayes & Kleiner, 2001)

The matter-of-fact approach of replacing words and minimizing historical context (such as references to exclusions, ethnicity, gender and racial identifiers) from diversity management policy, in the hope of changing behaviour is not the only influence language has in policy development (Wilmot, 2017. Gulliver, 2017). Language is critical in attempting to capture the changing nature of diversity and aid the organization in navigating appropriate responses via policy across cultures (Cohen & Kassis-Henderson, 2017).

Increasing discussions and initiatives within organizations to have workers come to work as their authentic self, highlights gaps in the use of neutral policy language which minimizes the non-traditional individual cultural context (e.g. non-traditional days of worship or clothing) and fails to recognize intersectionality as non-traditional individuals could experience further marginalization if they are representative of other disadvantaged sectors of society (Dobusch, 2017. Lang, 2017. Galvin & Allen, 2021). Policy language can provide an avenue for discussing how to utilize interculturalism to influence worker engagement, public perception and corporate productivity (Cohen & Kassis-Henderson, 2017. Wilmot, 2017. Lang, 2020).

Transformation Through Language

Language from a performative business perspective maintain English as a default communication language within countries that experience high levels of immigration, such as Canada and the United States, this presents a challenge to the multicultural diversity management approach. Multicultural diversity management policies must evolve to be cognizant of translation challenges, talent attraction, information sharing, cultural context and promotion opportunities for those who are non-native English speakers or migrants who have international education and applied experience (Cohen & Kassis-Henderson, 2017. Gulliver, 2017. Wilmot, 2017. Ku et al, 2018. Schaffer, 2019).

Utilizing the lens of critical pedagogy, by looking at the influence of the education system on the non-traditional individual, there is an opportunity to expand Detlefsen, 1998, which demands "a requirement for a uniformity of interests and a diversity of interests" (p. 311). This is within the principle that democracy creates an environment where all can develop their talents and expressions and is key to

the creation of the "cosmopolitan individual" (Detlefsen, 1998, p.323) - one who identifies as a member of different groups.

Using a cultural lens to view the management/corporate viewpoint, as expressed through the diversity management policies and the employee experience, will help understand any language disconnect as experienced through the concept of "transmutation" (Hayes & Kleiner, 2001, p.84). This disconnect occurs as individuals are formed within or try to conform to an education system where the curriculum focuses on the culture contributions of "one dominant group" (Detlefsen, 1998, p.312) and ignores the historical and societal contributions of others who are being formed or live within the education system (inclusive of on the job/professional training).

Using language through a cultural lens, helps with deepening the understanding of intersections and supports an analysis of the role of power within diversity management policies (Wilmot, 2017. Abe & Oldridge, 2019. Boncari et al, 2019). This is important, as it allows for commentary on the way organizational use polices to address normative perceptions of individuals e.g., how someone's accent or use of language in an interview may be perceived as their ability to communicate effectively or ineffectively which will impact their economic wellbeing when it comes to consideration for promotions or hiring – as the accent or use of language is taken as a proxy for their education level (Cohen & Kassis-Henderson, 2017. Harris & Leonardo, 2018).

EMERGING WORKPLACE ETHICAL DIMENSIONS

Building out of the main theme of workplace diversity from the initial literature review, organizations have to consider the following dimensions:

- Diversity's constant state of discovery and redefinition.
- Multiculturalism, interculturalism and intersectionality.
- Diversity management language

These dimensions will help identify and communicate "norms of civility" (Sharp et al, 2019, p. 293). These norms will guide ethical behaviour within the working environment and as presented in Persson, 2006 serve to highlight that the individual will be empowered through policy and ethical guidelines to consider their actions in relation to others and diminish the concept that business interests determine what is "morally right" (p. 4).

Diversity's Constant State of Discovery and Redefinition

Diversity management is a critical strategy for organizations within the public and private sector as they focus on their public perception, service delivery and wealth generating ability (Kim & Park, 2017. Cohen & Kassis-Henderson, 2017. Wilmot, 2017. Lang 2020). The challenge is to design policy which is responsive to the fundamental nature of diversity (a state of discovery and redefinition) with individual and groups seeking to self-identify instead of having their experiences minimized and being assigned mainstream labels (Carter, 2017. Gulliver, 2017. Harris & Leonardo, 2018. Abe & Oldridge, 2019. Boncari et al, 2019).

As organisations look to build out their diversity management system, there must be a consideration that since 2020, the impact of the COVID-19 pandemic accelerated the recognition of "the direct impact that systems and structures have on individuals – particularly in the case of systemic anti-Black racism" (Marshburn et al, 2021). This presents the opportunity for recruitment initiatives to focus on structural changes such as alternative channels to post jobs; revised interviewing processes inclusive of candidate selection; redefining the diversity perspective away from the visible race and gender groupings and revised job descriptions to cater for workplace definitions and candidate expectations of accommodation, which will also involve a review of accommodation determination and declaration (Woods, 2021).

Multiculturalism, Interculturalism and Intersectionality

An organization's need to maintain profitability, legislative compliance, equal treatment for all whilst being cognizant of societal ideologies which influence the individual is a challenge (Lozano & Escrich, 2017. Diangelo, 2018. Nachmias & Caven, 2019. Schaffer, 2019. Dover et al, 2020. Galvin & Allen, 2020). Diversity management strategies do result in mixed responses from their workers, presenting tension between traditional and non-traditional individuals. The organization's ability to react and adapt require an awareness of how policies address intersectionality, emerging forms of discrimination such as microaggression and equity perceptions from both the traditional and non-traditional groups (DeSouza & Wesselmann, 2017. Harris & Leonardo, 2018. Dover et al, 2020).

By adopting a social economic perspective, diversity management processes may be built to recognize workers as "utility maximizing" and as a result are motivated by "individual payoffs" (Davis, 2014, p.123). Key to this is the recognition that this may not be a monetary payoff, that is salary or economic recognition for work performed. This perspective allows for a discussion around the central role which justice and fairness play in organizations (Roulin et al, 2021). Review of policies around recruitment of high skilled workers with regards to pay equity for those

entering organizations with experience and knowledge equal or superior to existing staff, will prove useful in discussing candidate attraction and selection.

Using an awareness of socioeconomic status, organizations can influence diversity within the workplace. This approach increases social mobility for an often-overlooked equity seeking group, those who fall within a lower socioeconomic status. This group typically contain immigrant groups, newcomers, new graduates, those in work transition or any other group reliant on government employment assistant. The bias that this group is best suited to roles which require lower education level has been disrupted by the pandemic as there is an emergence of early retirements, restructuring of organizations focus on skills needed versus education level. Moving forward organizations must be prepared to support skill building courses, focused on the skills needed within an evolving information technology led economy. This transformation may result in a review of the need for education equivalency checks and an increased focus on skills-based interviews (Lund et al, 2021. Preston & De Graaf, n.d.).

Diversity Management Language

There is a recognition that language also influences the power dynamics between the organization and the individual, as it either facilitates discourse or raise barriers (Ku et al, 2019. Lozano & Escrich 2017. Wilmot, 2017). As presented earlier, the focus to maintain profitability and legislative compliance conflicts with the desire to implement diversity management policies which anticipate individual needs. As such, language becomes a political tool and its function within diversity management is to facilitate the continued growth and maintenance of a capitalistic ideology (Wilmot, 2017). However, language when used through a cultural lens can provide an avenue for discussing how to utilize interculturalism to influence worker engagement, public perception and corporate productivity (Cohen & Kassis-Henderson, 2017. Wilmot, 2017. Lang, 2020).

The author's reflection on the regulatory and bureaucratic processes encountered when making the choice as a migrant to gain international experience, led to this autoethnographic research on how language has been used to locate themselves within a social capital perspective. The use of language as a power dynamic tool, within those instances of migration have often placed the author in conflict with a national notion of an identity based on education origin along with the "ascriptive boundaries" of "ancestry ad nativity" (Wright, 2011, p. 839). The exception to this is an experience within a region where English was not the primary business language, in this scenario the focus was based on the skill contribution, familial link to the country and a clear sense that the immigration process is based on bridging the link with the country as a migrant.

Using language through the cultural lens, allows for clarity in understanding the development of relational and categorical social identities. Organizations must work to ensure that any diversity management process is not heavily focused on what is familiar or expected, which may result in group identity deterioration. Resisting developing programs and policies under categorical social identities will allow equity seeking members to build on personal contact and increase proximity as the organizational roles lead to an understanding of how they are connected to others (Davis, 2014).

FUTURE RESEARCH DIRECTIONS

Considering the constant state of discovery which is inherent in the area of diversity management. The limitations in this chapter begins with the literature review. The tight focus on the diversity management policies, presents an opportunity to dive deeper into aspects of organizational tracking and enforcement. This future research focus will help produce insightful and valuable materials that are focused on diversity, equity, and inclusion for corporate organizations, workplace consultants, and universities in order to aid the application of concepts in theory and practice.

A second limitation is the approach of a postmodern reflexive perspective through literature review. This approach although ideal for the research design methodology, does not provide any guidance on acceptable measurements for the efficacy of policies. There is an opportunity to build on the dimensions to provide verifiable measures for evaluating the multicultural, plural, and monolithic organizations, where diversity, equity, and inclusion have been embraced.

A third limitation is the categorization of language to the predominant business language of English. Building this perspective from the author's experience in predominantly English-speaking countries, limits the understanding of how laws are applied within the current study area of Canada where French is also a recognized national language. Consideration needs to be made within the federal framework where different geographic areas (provinces) apply their own employment guidance in addition to the federal requirements. This area may be a good research area for future comparisons. The author provided a commentary on another country experience where English was not the national language, however an expansion into the legislation foundation was not undertaken.

CONCLUSION

The impact of COVID-19 on the workplace environment and the resultant worker/ employer contract relationships have allowed for a rich field to research the emerging ethics of worker physical and psychological safety (Shin et al, 2021. Sharp et al, 2019).

The chapter concludes with highlighting key dimensions that must be considered in the emerging workplace ethical field. With an emphasis on the role culture plays on the moral philosophy of individuals, it becomes critical that the future workplace ethics become distinct to business ethics (Persson 2006). Organizations must be conscious of the underlying constructs of bridging and bonding social capital as equity seeking groups seek to develop their social identity. Allowing for a structural system that encourages the development of proximity due to roles versus encouraging the creation of categorical social identities, will help with a greater sense of interconnectedness within the organization which will lead to increased business gains (Hunt et al. 2018. Davis, 2014)

There is the opportunity to unpack how language frames the reality of the non-traditional individual as they seek to make sense of their identity within the workplace amongst diversity management policies which are influenced by "cultural hegemony" (Lears, 1985, p.568). The author's migrant experience recognizes there is freedom to choose, however in the transition to an immigrant there is a limitation to choice.

This limitation to choice arises as the immigration process centers around the laws and minimizes the individual through policies (Chang, 2016. Wright, 2011). The social conflict presented either through the author seeking employment, moving to new communities or attempts at undertaking social bridging resulted in moments where the best avoidance was to alter their "social group identification" (Davis, 2014, p. 130). However, the development of "greater intercultural sensitivity is associated with greater potential for exercising intercultural competence" (Hammer et al, 2003, p. 422). Organization can benefit from conducting awareness studies incorporating intercultural reflections as policies and organizational strategies must be adaptable to allow individuals to identify where they are with regards to their "orientations toward cultural difference" (Hammer et al, 2003, Abstract).

The increasing mobility of the worker, cross cultural influences in the workplace, emergence of technology to support workers across boundaries and continued migration for economic security – signal that emerging workplace ethics must be able to address "inequality of opportunities" (Bourguignon, 2015, p. 60). This is critical as the trade-offs non-traditional individuals may make in their effort to maintain their economic security reduces their access to opportunities or activities within the working environment (Persson 2006. Bourguignon, 2015). These trade-offs may also lead to increased physical and psychological risk, as they contend

with internal and external workplace incivility (Shin et al, 2021. Sharp et al, 2019. Persson, 2006. Chen et al, 2019).

ACKNOWLEDGMENT

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KEY TERMS AND DEFINITIONS

Civility: Respectful treatment of others in relation to and recognition of their culture.

Cultural Hegemony: The act of exerting dominance on norms and behaviour by the ruling class.

Diversity: The state of encouraging representation.

Equity: Allowing for representation and integration of diverging thoughts, practices, worldviews, etc.

Inclusion: Creating a climate for known and unknown representation.

Non-Traditional: An individual who does not identify as a member of a group which predominantly representative of the study population.

Traditional: An individual who identifies as being a member of a group which is predominantly representative of the study population.

Workplace Incivility: The opposite of civility. An absence (deliberate or implicit) of respectful behaviour towards another. A failing (deliberate or implicit) to adhere to courtesy and politeness.

Chapter 6
Affordable Childcare as a Means to Encourage Women Workforce Participation

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ABSTRACT

In this chapter, the researcher will explore how globally the jobs of women have been impacted. There is a gap in the employment of men and women, and after COVID-19, there is a greater risk of women losing their jobs. The goal of the chapter is to answer the research question of whether affordable childcare encourages participation in the workplace from an international perspective and in India. The chapter includes studies that focus on childcare practices in different countries to understand the problems and scope of the issue. It also attempts to recognise the impact of COVID-19 on women. Instead of asking why, the chapter will answer how women can be integrated into workplaces with the provision of childcare. It has a solution-focused approach to provide suggestions so that the workplaces are supportive and family-friendly to maintain a work-life balance.

INTRODUCTION

In the words of Barnard, "an organization comes into existence when there are a number of persons in communication and relationship to each other and are willing to contribute to a common endeavour". The essential features of an organization include 'goal orientation' which guides the employees to achieve their assigned task. 'Employee involvement' helps employees to engage with the activities of the

company and make the required contributions. It is important that the organization aids the development of a 'team culture'. Encourage people from diverse backgrounds, races, and ethnicity to be a part of the workforce and build strong ethics. It is crucial for an organization to adopt a 'response towards change'. Organizations must have a division of work and predefined policies which state the responsibilities of employees. Companies must be abreast with the changes occurring in the surroundings and be flexible to adapt to the latest trends (Saxena Sanjive, 2015). For instance, making changes in the company's policies so that employees have access to childcare at workplaces. This would enable them to feel comfortable working where their children are attended with care.

The definition of childcare is when the government or an employer offers a subsidy or creates policies to help an employer support their new-born child. Childcare services provided to employees of a certain company or organization are referred to as workplace childcare. It can be understood as childcare services that assist employees of a particular organization with their childcare needs. According to research, it can improve employee performance, minimize absenteeism, increase staff recruitment and retention. Corporations that have sponsored a workplace day-care programme have stated that the benefits of employee retention and engagement have allowed them to revive up to 91 percent of their costs (Newton & Hunter, 2018).

COVID-19 pandemic has had a devastating impact on every individual. Companies have adapted to different strategies to run their business. A global survey conducted by McKinsey comprising 800 senior executives in 2020 showed that almost two-thirds of them were transitioning to automation and AI. It was deployed in warehouses, grocery stores, call centers, and manufacturing plants to meet the demands and maintain the Covid 19 protocol of social distancing. Their research showed that industries which involve high levels of human interaction are more likely to deploy automation and AI (Artificial Intelligence). This indicates that the future of work requires "redesigning" (Lund et al., n.d.). A report by Mckinsey showed that globally almost 4.5% of women's employment is at risk as compared to 3.8% of men during the pandemic. The reason attributed to it is that a majority of these women had jobs in accommodation and food service (54%), retail and wholesale trade (43%), arts, recreation and public administration (46%). Therefore, it is evident that women need training in their requisite fields, and gain skills in order to perform with increased efficacy.

The objective of the paper is to establish that affordable childcare results in a greater number of women joining the workforce. The chapter consists of the background followed by a literature review. The next section covers the main focus of the chapter. It provides an overview of issues related to childcare, Covid 19, and childcare problems with a subsection on special focus of landscape of childcare in India as the author is from India and is familiar with the problems. The last section

will analyse how employers can create policy solutions and implementation strategies, future scope of study, and conclusion.

BACKGROUND

The importance of quality childcare for women cannot be emphasized enough. The types of childcare according to UNICEF include (i) "Family care" which is care provided by parents, grandparents, and siblings. This is the type of childcare that most children in low-middle-income countries receive. (ii) "Non-family care" is received by children in developed countries and wealthy families in low-income countries. Care is provided by a nanny, small group care, childcare centers, school. (iii) "No care" is a situation where there is no one to take care of the child. This can be detrimental for children in long-term outcomes if the child is not tended to at a young age. This is experienced by almost one in five children in low and middle-income countries. Therefore, the 2030 Agenda for Sustainable Development Goal 4 focuses on the provision of good quality early childhood care and education (ECCE), pre-school education for children ("Affordable, Quality Childcare Inaccessible in Many of World's Wealthiest Countries," 2021)

The most noteworthy conclusion from a study showed that the overall quality of the child-care setting has an impact on many areas of social competence and adjustment in children. The impact of quality was recognized discovered in the children's age, family background, and childcare experience. In response to the question "What factors of quality impact social development?" it was discovered that children benefit from a vocally engaging environment in which adult caregivers and children converse regularly. Verbal engagement with peers, on the other hand, appears to have negative consequences on social development, which could be because it replaces the crucial role of the caregiver. Although the result that overall centre quality has an impact on children's social development is theoretically meaningful, practitioners and policymakers seeking to change particular programme aspects that predict favourable outcomes for children will consider it of little relevance which is rather unfortunate (Phillips et al., 1987).

A study showed that physical activity (PA) in children during childhood enhances a variety of health and developmental outcomes. It includes an impact on "adiposity, cardiovascular health, bone health, motor abilities, mental health, self-esteem, and academic achievement". Furthermore, PA behaviours are typically formed at an early age and maintained throughout one's life. Thus, it is consequently critical to target PA in early development. The preschool a child attends has a considerable impact on their or her overall PA. Thus, boosting PA and avoiding sedentary behaviour (SB) among young children in a childcare or preschool setting is crucial.

However, research from throughout the world demonstrates that children in daycare or preschool are majorly sedentary. The research looked at how the physical daycare environment and characteristics of children affect children's SB and PA levels. It showed outdoor movable equipment and natural components were strong favourable environmental predictors of children's activity levels. Moreover, older children, males, and children who were overweight were less sedentary and more active. Children are not inherently sedentary; they just have varied demands when it comes to physical activity. Children are not inherently inactive; they just have varied demands in terms of physical activity. Caregivers have a responsibility to encourage all children to utilize the benefits of PA (Gubbels et al., 2018).

The above studies reflect the importance of childcare for the overall development of children. This further emphasizes the importance of quality caregiving opportunities for children because children need someone to take care of them in the initial stage. The literature review in the next section consists of studies that help us understand the issue in depth.

LITERATURE REVIEW

Due to a limitation of word limit, four studies, two from developed countries and two from developing countries have been selected randomly for this paper. It briefly discusses the expectation of parents related to childcare, patterns concerning childcare, and maternal employment.

Canada

The research was based on a "conjoint analysis" which allows researchers to investigate decision-making in simulated option situations, revealing the real importance given to diverse considerations. It was conducted in Toronto, Canada. According to the report, there are five types of parents who prefer different types of childcare for their children.

a)   "Constrained Conscientious Consumers" were 11.5%. The parents exhibited a high preference for caregivers with an early childhood education degree from a college or university.

b)   "Making it Work" Parents consisted of 30.7%. These parents are concerned about ECEC (early childhood education and care) provider licensing and are aware of other quality-of-care indicators. These parents' educational levels are similarly lower and they rank themselves higher in terms of acquaintance with the ECEC system.

c) "Cozy Care Parents" consisted of 17.6%. These parents tend to be motivated by "traditional values". They desire for their children to be cared for in a home-like setting. This group had the "strongest preference" to get care which is closest to home

d) "Center Centric" (18.3%): This group of parents prefer licensed centers. These parents have a greater level of understanding of the child care system and, as a result, are more likely to be aware of their relative eligibility for child care subsidies.

e) "Quality Conscious Consumers" (21.9%) – This group of parents also worry about the license provider of ECEC. They are more aware of quality-of-care criteria, such as the education, physical environment of the ECEC providers and prefer a college or university degree.

The study found diverse and dramatically different patterns of ECEC preferences in the sample of parents in the City of Toronto. This study demonstrates how to present public policy design aspects that have miscalculated parent preferences significantly. Policymakers in Ontario tend to feel that "parent choice" and "parent access" should be essential components of the child care industry market. However, the survey showed that the quality variables such as the type of caregiver interactions and providers' educational backgrounds, licensed early childhood education and care (ECEC) programmes, were consistently given importance. Majority of the parents in this study preferred licensed ECEC which is difficult for them to afford. It also revealed that parents will have to compromise on the quality of care when they cannot bear expensive childcare. The findings imply that the current ECEC policy framework, which is prevalent across most of Canada creates gaps between what parents desire and what they can attain. (Davidson et al., 2021)

United States

The study mentions that maternal employment in the US varies in different states and regions. It showed that expensive childcare is related to lower maternal employment especially among mothers who have a lower level of education. It was also revealed that education was not a constraint for employment among women without children as they were more likely to be employed. The results stated that childcare expenses are a barrier to maternal employment. Mothers who are college-educated leave their job when they face the issues of "expensive childcare and traditional gender norms". The author mentions that there is a "dynamic relationship between structural and cultural factors and maternal employment". The study suggests that apart from structural barriers, there is a need for progressive "egalitarian gender norms" which encourage an equal contribution of mothers and fathers in family life. The findings

of the study imply that high-cost daycare is related to a decreased rate of mothers' employment, especially among those who are less qualified. It also depicts that college-educated mothers who live in States with "traditional gender norms" remain unemployed in comparison to educated mothers who live in "more egalitarian state" where childcare costs are expensive. The findings of the study distinctively portray maternal employment is at a disadvantage when childcare is expensive and "gender standards are traditional". (Ruppanner et al., 2021).

Vietnam

The data has been collected from Vietnam Household Living Standards Surveys from 2010 to 2016. Kindergartens in Vietnam are typically for children aged 3 to 5, however, some kindergartens accept infants as young as 18 months. Early childcare centres are available for children under the age of three, although access to these institutions is limited in Vietnam. Data shows, 90% of women did not work outside the home in 2016 because they were too preoccupied with household work. The study revealed an inconsequential impact on parental work, which might be attributable to a high prevalence of self-employment in Vietnam. However, it was discovered that childcare had a significant impact on women's labour market engagement and the likelihood of retaining a formal job. Specifically, using daycare improves the likelihood of women having a wage-earning work by 41% and increases the chances of them having formal employment by 26%. These findings highlight the significance of readily available childcare services in improving women's labour market performance and closing gender inequalities. These findings highlight the significance of 'accessible' childcare services in improving women's labour market performance and narrowing down gender inequalities. This has a significant policy impact, especially given that women are entitled to 6 months of maternity leave and the current public daycare availability may be insufficient. Providing childcare in locations with higher pay can be very useful for women's employability. As the economy improves, the potential costs of not partaking in the labour market will increase for women, amplifying the positive effects of childcare (Dang et al., 2019).

Malaysia

The "planning and building design" are the two first elements in increasing the quality of the physical environment in Selangor's workplace childcare centre, according to this study. It is critical to ensure that a sufficient number of modules occur while planning a childcare centre. A module is a collection of physically and functionally distinct areas for children in groups. Almost all childcare centres in Malaysia cater to both infants and toddlers. There is a provision of 'transit' youngsters, for

elementary school children who will stay in the centre between their morning and evening classes. When children stay for a longer duration at the centre, their safety is a concern. The safety and security measures, appear to be inadequate in most centres. Controlling access to the centre's complex and the building is critical to prevent outsiders from entering. Accessibility might be managed even at the planning stage, in addition to the usage of physical elements and technological gadgets. This research demonstrates the architectural flaws in the planning and construction of childcare centres in Malaysian organizations. The findings of this study should show the way for bettering the quality of childcare centre architectural design in Malaysia. The report above demonstrates the absence of proper infrastructure that forces working parents to leave their children in precarious environments (Azhari et al., 2015).

The above studies are unique on their own. They depict the concern of parents to provide a safe environment and licensed qualified professionals for their children. It was interesting to find out that first-world nations like United States still consider women to be responsible for childcare needs.

MAIN FOCUS OF THE CHAPTER

An Overview of Issues Related to Childcare

Early Childhood Care and Education are quite diverse. It has various goals like how care and education are delivered, as well as the differing expectations of those who fund and manage it. At one end of the spectrum are individuals with little or no training who provide primarily custodial care without regard for educational goals, and at the other end are individuals with specialized postgraduate degrees who provide carefully planned educational experiences, with many others in between. Caring for a child's safety and fundamental needs can be at a basic level. At its most complex level, teaching can entail carefully implementing research-based curriculum, individualizing care and instruction, and addressing the full range of developmental areas such as "cognitive, language, social-emotional, fine and gross motor, executive functioning" in both group and one-on-one settings (Workshop et al., 2011). Child care workers are among the lowest-paid workers in the United States according to the Bureau of Labor Statistics in the year. 2020. Additionally, evidence is accumulating that child care workers suffer disproportionately from an array of health risks (Vaughn et al., 2020).

Gender Inequality

According to the International Labour Organization (ILO), globally the labour force participation for men is approximately 75% and for women is 49% ("The Gender Gap in Employment: What's Holding Women Back?" 2017). A survey conducted in 2018 indicated that most women choose their job-based in the childcare facilities rather than their interest. About 40% of mothers stated that they experienced a "negative impact" on their careers due to childcare in comparison to fathers (Schochet, 2019.)

It is important to make our workplaces more inclusive so that every individual can contribute to their full potential. The participation of women in the workplace has shown a boost in the GDP rate and the well-being of employees. It has been seen that liberal universal childcare facilities are provided in Northern Europe. In these countries, women's labour force participation and childcare use are also higher In Southern European countries are instead characterized by low childcare support and low maternal employment. A country-wise policy could exist but it could be a disadvantage in countries with traditional gender roles, where parents do not use childcare. Instead, they prefer "informal childcare: which can be provided by their relatives. In such cases, the policy may be invalid (Vuri, 2016). Therefore, policymakers need to come up with strategies that are inclusive for all.

Impact of Policies

The International Finance Corporation (IFC) along with the World Bank group's research findings show that private sectors are legally bound to provide childcare to 26 countries out of 189. It has been suggested that government incentives can provide affordable childcare so that it is more affordable to families. It also suggests that upgrading childcare will encourage female participation ("Employer-Supported Childcare Brings Benefits to Families, Employers, and the Economy," n.d.). The absence of family-friendly policies can jeopardize parents' ability to establish a bond with their babies. Studies suggest that proper nourishment and environment boost the baby's development in its initial stages. Initiatives must be taken to encourage inclusive policies which are still scattered in the world ("Redesigning the Workplace to Be Family-Friendly: What Governments and Businesses Can Do," n.d.). There is a slow change which brings us to hope that better days are ahead.

The best-performing nations combine "affordability with high-quality organized childcare" while providing both mothers and fathers with extensive and well-paid leave. "Countries with high rates of satisfaction with childcare tend to have high enrolment and few parents struggling with childcare cost". The finest childcare policies are found in Luxembourg, Iceland, and Sweden. However, none of the countries is a leader which indicates that even among the most family-friendly countries, there

is a possibility for development. Iceland, Latvia, and New Zealand offer the best daycare, with low child-to-staff ratios and caregivers with better credentials.

COVID-19 and Childcare Problems

A policy brief by ILO confirms that the 2019 and 2020 Covid 19 pandemic period, shrank women's employment by 4.2% as compared to 3% for men globally. America experienced the greatest decline followed by the Arab States. The other impacted regions are Europe, Central Asia, and Africa. In 2021, it is anticipated that men's employment is likely to overcome the predicament in Asia and the Pacific region. The pandemic exposed the gender gap, unequal pay, and discrimination which is crucial to address at present ("Policy Brief ILO Brief The COVID-19 Gendered Impacts on Global Labour Markets," 2021).

The unavailability of childcare was cited by 26% of women who lost their jobs during the epidemic in United States. Women indicated they spent more time on academics and playing with their children, as well as cooking and cleaning, while males said they spent less time on home tasks. Working parents lost about 8 hours of their work hours due to lack of childcare (Childcare Is a Business Issue, n.d.). It was seen that women shoulder more responsibilities at work and do most of the unpaid domestic work at home. This gender gap is bigger in developing countries ("Women at the Core of the Fight against COVID-19 Crisis," n.d.)

Impact on Mental Health

Due to Covid 19, both children and their caregivers face a variety of mental health and psychosocial issues as a result of the pandemic and its socio-economic consequences. Many people will recover from mental illnesses if their fundamental needs are satisfied and their family, peer, and community support is restored and reinforced. Governments should work to guarantee that persons who require specialist mental health treatment have access to it and that it is delivered in a "non-stigmatizing manner" (Gromada et al., 2020.)

The Current Landscape of childcare in India

In India, according to the Maternity Benefit Amendment Act, 2017 a workplace with fifty and more employees must provide a creche to its employees. The guidelines for implementation are provided in the Act. It is a milestone by the Government of India to support working mothers. However, special care has to be taken to ensure that the professionals have certificates and training in child development. ("The Maternity Benefit (Amendment) Act, 2017 -Clarifications," 2017). In urban India, the

expenses of childcare are enormous. Subsidy from the company or the Government can be helpful for parents. Some of the private companies have designed policies of providing onsite creche and day-care facilities in the workplace.

A study conducted on working mothers who send their children to daycare in East Bangalore used Multiple Regression Analysis to show that two variables "Daycare facilities" and "Child Development" are linked with each other. The regression analysis depicted that working mothers were displeased about the safety of a child and the meals provided in daycare. Working women, for the most part, believe that childcare facilities do not effectively prepare their children for the next level of school. The different facilities supplied by childcare centres were inferred to have aided working women in focusing on their careers. As a result, childcare centres help working women advance their careers. The study showed that there is a lack knowledge concerning night care services. The key recommendation is that childcare centres provide enough facilities for children's safety by establishing a safe play environment and providing improved supervision facilities for better care. This study clarified the need of providing suitable educational facilities for children in order to promote their growth. Evening coaching programmes connected to educational activities for children can be offered by daycare centres to help them develop their "personalities and social skills". As a result, the quality assurance of day-care facilities should develop to give complete satisfaction to working moms, allowing them to focus more on their professional development (Chacko & Bangalore, 2018).

In India, a study by the Centre for Sustainable Employment (CSE) in association with Azim Premji University revealed a contrast in the percentage of unemployment for women during and after the lockdown period in Covid 19. About 19% of women remained employed and 47% endured permanent unemployment could not return to work. The domestic work also increased without any alternative to find help ("STATE OF WORKING INDIA," 2021). India boasts the world's greatest population of children. In terms of COVID-19, it has the second-largest number of cases in the world. The Indian government's early lockdown measures were among the toughest in the world, causing nearly 400 million daily wage employees in the informal economy to lose their jobs and income. In a report on family issues resulting from the COVID-19 pandemic response in 2020, Save the Children India concluded that the most pressing concerns were a lack of money, food, livelihoods, the suspension of children's schooling, and negative health effects. The study focused on young girls from lower-income strata in Delhi. The gender differences in lockdown experiences were especially noticeable in settings of family conflict and dysfunction. All of the younger girls who were questioned expressed considerable "psychological distress." (Napier-Raman et al., 2021).

Apart from the formal and informal work sectors, there is also the gig economy which includes various professions and work dynamics. The "hybrid office" has

emerged in India which provides daytime childcare in organizations. During the pandemic, HSBC bank provided virtual care to employees children. A survey by ProEves shows that almost 85% of different types of companies are providing childcare to employees which is helping them to manage their lives better. Most of these policies are gender-neutral and some companies are on the verge of developing the policies (Singh, 2021). It is important to cater to the need of every employee therefore there should be a Central Government provision in India. A budget must be allocated by the companies for childcare because the quality matters too. This could also be a Corporate Social Responsibility initiative. The well-being and mental of the employees is an asset to a company thus human resource managers and policymakers need to provide a safe working environment free of any discrimination in the workplace.

POLICY SOLUTION AND IMPLEMENTATION STRATEGIES

Some suggestions for policy responses and practical solution-focused approaches that can be implemented in countries and workplaces have been discussed below:

Effective Human Resource Strategies

Organizations should be adopted to adapt to the recent trends. Promoting gender equality at work through policies such as gender-neutral paid parental leave, equal pay for men and women, zero tolerance for violence and harassment at work. There should be more opportunities for women in managerial and leadership positions so that they can work through the traditional barriers related to women's responsibility associated with childcare and design appropriate employee-friendly policies. Women should be encouraged in decision-making and leadership positions in companies. The author feels that their views could be unique which must be considered and given due credit.

Change Management

Some organizations have specific 'change management programs' so that employees can adapt themselves to the new strategies and learn from the entire process (Stoner James A et al., 2013).

a)   For example, creating a "remote work policy" (Lobell, 2020) can be useful so that employees are familiar with their responsibility. These policies must be communicated well with orientation to employees so that they can respond well

during an emergency such as Covid 19. Many countries lacked this structure during the pandemic.

Organizational Diversity

It is essential to address this intersectionality in organizations by promoting a culture of organizational diversity at the workplace. It may be defined as fairness and equality of opportunity for all employees in a company. Organizational diversity may be achieved through providing training programmes, including diversity into the organization's strategic plan, encouraging employee engagement, conducting satisfaction surveys and informal feedback received informally. These characteristics can help to create a healthy workplace and a positive corporate culture free of discrimination and social identity recognition

a) Bias-Free Recruitment should be the protocol in organizations. Covid-19 made work-life balance exceptionally difficult for women, especially single moms and women of colour (ILO, 2021). The technique of recruiting individuals entirely on the basis of their talents and qualifications, regardless of their caste, social standing, sex, colour, or age, is known as organizational diversity. (Saxena, 2015).

Quality Control

Monitoring the quality of childcare provided is essential. There is a need to recruit childcare caregivers with licenses and university education so that all aspects of early childhood development milestones are met. Parents are also assured about the well-being of their children and can work in the workplace without any concern. In developing countries like India, licensing is missing for most day-care workers. This must also be institutionalized so that there is a structure to the system of availing childcare workers.

The Development of "Care Economies"

This can help in expanding the work opportunities in social work. Social care, health and education sector. This sector primarily consists of women and it could be a way to "gender transformative recovery from the COVID-19 crisis". It will also meet the demand-supply constraint in the childcare industry (ILO, 2021).

a) Provision of on-site creche (Roddy, 1969) is also a helpful way of providing childcare to employees although it can be expensive to bear the cost, especially in lower- and middle-income countries.

Alternate Work Arrangements

Flexible work should be made available to employees with a country-wise policy suited for all types of occupation. This should be made available to all employees including full-time, part-time, contract-based. Different types of flexible work should be offered to employees. For example, teleworking can be helpful for working parents. However, this cannot be the ultimate solution because many women balance "double shift" work ("Women at the Core of the Fight against COVID-19 Crisis," n.d., p. 15).

Policy Response for Women in Developing Countries

Women in the informal economies such as women migrant workers, domestic help suffered the most in developing countries. In India, the social protection in the informal economy is porous. Governments should be proactive in building measures that can provide a standard income to these vulnerable groups of people (ILO, 2021).

a) Policy response by the government is essential to help families by providing healthcare, food, and financial aid during an emergency
b) Government should support local businesses by creating a scheme supporting the micro-credit system and regularising the flow of direct cash.

FUTURE SCOPE OF RESEARCH

The simple availability of daycare is insufficient as a policy answer to the challenges of integrating child care and work. It's also vital to cope with diverse social groups' ideas of what constitutes adequate care, especially for very young infants. The approaches need to include redistributive policies and time-related rules — both in the workplace and throughout a person's life. There is no need for a typical "top-down" approach based on cultural expectations to negotiate for these incentives rather a fundamental understanding about children's needs and rights including family, mother's responsibility to be revied and reflected upon. Limiting the discussion to equal possibilities for men and women is insufficient, on the other hand, there is a need to increase women's labour force participation rates for economic reasons. Both arguments minimize the children's point of view. The argument that merges the gender-equal opportunity rhetoric with that of children's rights and - chances

among children is more promising, both in terms of social justice and in terms of responding to parents' concerns about their children. However, to design and advocate for policies while dealing with the issues of social justice and equal opportunity for both men and women and children across social classes, a field of research must be developed that integrates the various dimensions involved while understanding "who should care for very small children, how much, and under what conditions" (Saraceno, 2011).

The current research can be useful for Human Resource professionals, researchers, and students. It paves way for an in-depth comparative analysis of developing and developed countries to bring out the striking differences regarding the mother's role in bringing up the child. The cultural values, cost of childcare, government provision for childcare will construct the important variables of the study.

CONCLUSION

From the above discussion, it can be confirmed that affordable childcare encourages women's workplace participation. It can be stated that affordable childcare is a necessity in this modern world. The studies and reports imply that this is beneficial for the employees and overall organizational culture which promotes inclusion. In India, the structure exists but proactive involvement is needed by the government and the private enterprise to make childcare a necessary mandate in all private and public companies. Organizations must develop a value-based culture that is flexible, transparent, and accommodating. Although childcare costs are expensive, it has been established that the provision of childcare improves retention, morale, engagement, and employee satisfaction. The author feels that a collaborative approach including companies, government agencies, and other stakeholders is necessary to bridge the gap of accessibility to cost-effective childcare and women's workforce participation.

The countries in Canada, USA, Vietnam, and Malaysia shows that the approaches to childcare are novel. In Canada, the parents' wish for ideal childcare for their children does not match what they can provide. In US, the study gives importance to "structure and culture in shaping patterns of maternal employment." Literature has shown that women's education also influences childcare decisions. In Vietnam, in 2016 it was recorded that 44% of urban children aged below six attended childcare centers and kindergartens, while only 33% of rural children had access to the centers. In Malaysia, the structure of the centre and its safety is the primary concern of parents. In all the countries, the common underlying reality was the role of the mother to make the decisions related to childcare. Although a precise cannot be presented with one study from four countries, we can see the contrast in developed and developing countries. While the developed countries focus on licensed caregivers, eradicating

the barriers to maternal employment the developed countries still struggle with basic accessibility of childcare and infrastructure. This shows the gap for governments to create universal childcare policies to boost the employment of women.

As workplaces reopen, companies remember the lessons gained during the Covid epidemic, such as the need of meeting workers' needs by providing benefits that go farther than before in terms of child care. Companies took note as working parents oscillated between their careers and caring during the health crisis. As a result, many companies are trying to give advantages such as backup child care or on-site day-care facilities. Benefits are being increased for firms that currently provide similar services, such as reasonable tutoring, as a method to retain skilled workers. These perks, coupled with reduced hours or work-from-home days, are being designed to assist employees to combine their job and caregiving obligations, which is keeping some parents out of the workforce. These benefits are especially essential for women, who continue to shoulder the burden of family caregiving tasks – a truth that was highlighted even more during the epidemic (El-Bawab, n.d.).

Employees are an asset to any organization, thus irrespective of the gender of the employee, the author feels that the way forward to a bright future is where childcare is made available to all, leading to an improved quality of life.

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Chapter 7
Homo Precarious:
Lifelong Learning as Social Control

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ABSTRACT

The aim of this study is to present an alternative approach to lifelong learning that contradicts the prevailing political rhetoric and highlights the role of lifelong learning as a mechanism to subjugate and control subjects, with the aim of increasing the profitability of companies and employers. Particular attention is paid to the ideological content of the concept of lifelong learning, to the way in which lifelong learning functions as a form of biopower, and to its connection with the emergence of a new 'dangerous' class of the precariat.

INTRODUCTION

The aim of this study is to present an alternative approach to lifelong learning that contradicts the prevailing political rhetoric and highlights the role of lifelong learning as a mechanism to subjugate and control subjects, with the aim of increasing the profitability of companies and employers. The development of knowledge, the cultivation of professional skills and the transformation of subjects' attitudes (with the aim of self-regulation and self-action) are seen as prerequisites for their participation in the labour market, the improvement of productivity, economic development, but also citizenship and social cohesion and justice. Lifelong learning is undoubtedly a basic requirement for human existence and plays an important role in human development and progress. However, the persistence prevailing in contemporary political discourse regarding the importance of lifelong learning

for the integration and exclusion of subjects from economic, social, political and cultural life tends to take on a negative sign. In particular, people are directly and indirectly forced to keep learning in order to retain rights that should be self-evident, such as employment, decent living conditions, political and social participation. Social and economic life is becoming increasingly volatile and uncertain in terms of corporate profitability and its economic commands, which are reflected in the prevailing neoliberal political debate. In this context, lifelong learning has a dual role: a biopolitical policy to control subjects and a policy to protect corporate interests. On the one hand, individuals are controlled from a distance and subjected to the constant pursuit of "valuable" knowledge. On the other hand, a large mass of precarious subjects gradually develops, fearing for their future and possessing a wealth of knowledge and skills that are never considered sufficient by the labour market. Unemployment rates are rising as fewer and fewer workers must meet the demands of employers. Their voices are not heard when they articulate themselves, while their rights are dismantled due to neoliberal political decisions. This creates a new, insecure reserve army of workers, which curtails workers' rights and increases the profitability of companies in terms of costs and efficiency.

The first section attempts to introduce the readers to the ideological content of lifelong learning as given by the prevailing neoliberal ideology. The second section attempts to illustrate the reasons and causes that make lifelong learning a biopolitical issue. The third section is devoted to the currents trends in the labour market determined by the 4th industrial revolution and the emergence of the precariat. The last section is devoted to the sociology of adult education and its findings, which reveal not only the relationship between lifelong learning and social inequality, but also the relationship between lifelong learning and social control. At the same time, reference group theory is used to try to shed light on the way in which the continuous development of knowledge and skills is imposed on subjects.

THE MEANING OF LIFELONG LEARNING IN A NEOLIBERAL HEGEMONY

UNESCO (1984 cited in International Labour Organization 2019, p.7) defined as "*all learning activity undertaken throughout life, with the aim of improving knowledge, skills and/or qualifications for personal, social and/or professional reasons*." Similar approaches followed by the European Commission (2001) who defined lifelong learning as "all learning activities in which people participate throughout their lives with the aim of improving their knowledge, skills and qualifications in their personal, social, civic and professional lives" (p. 1). For International Labour Organization (2019) lifelong learning is "all learning activities undertaken throughout life for the

development of competencies and qualifications" (p. 7). In addition, CEDEFOP (2008) stressed that lifelong learning is "all learning activity undertaken throughout life, which results in improving knowledge, know-how, skills, competences and/or qualifications for personal, social and/or professional reasons" (p. 123).

Skills development and lifelong learning are critical enablers of decent work, productivity, and sustainability, with the potential to increase labour value and output, empower employees, and enrich societies. Individuals can use them to pursue their interests and aspirations, gain entry to the labour market, escape poverty and social marginalization, and adapt to a changing work environment. They give businesses and enterprises a strategic competitive advantage in terms of efficiency and creativity (International Labour Organization, 2021a, pp. 9-10). Employees and employers both benefit from investing in improving working skills. Investing in these skills allows employees to be more creative, flexible, and productive, while businesses benefit from investing in these skills to meet the challenges of competition in their field. As a result, lifelong learning is an important component of enhancing organizational performance and a well-defined staff development strategy (Beqiri & Mazreku, 2020, p. 95).

However, from the above definitions it is assumed that the process of learning has a specific objective. However, the process of learning is a component of human existence (Jarvis, 2009, pp. 9-13). Learning is an existential element that characterizes the conscious state of human life. This instrumental definition adopted by the above organizations implies clear objectives and contrasts with the very content of the concept of learning.

The emphasis on the concept of learning reinforced the individual responsibility of subjects to take advantage of lifelong learning (Jarvis, 2004, pp. 22-23). In a Memorandum, the European Commission (2000, p. 7) called on subjects to adapt to the challenges of the "knowledge economy". Their adaptability was linked to their ability to manage their lives. This goal countered the EU's obsession with the universal existence of homo economicus. The use of this paradigm flirts with the narrative of equal opportunity, meritocracy and excellence. At the same time, however, it obscures the role and importance of demographic and social characteristics in the operation of subjects in the free market (Blackmore, 2017, p. 13). Demographic and social characteristics structure particular social identities, agency practices and lifestyles (Leathwood and Francis, 2017, p. 2).

This approach, which dominates the narrative of neoliberalism, is associated with the curtailment of the welfare state. Public services are weakened while the role of the state in providing public goods is downgraded. Lifelong learning is a tool for developing a 'less' costly welfare state, with a focus on improving the employability of the workforce. For Griffin (2009), the EU's particular interest in lifelong learning is a key component of welfare state reform. Unlike education, which requires a range of

social and educational policies to regulate it, learning is a subjective process (Griffin, 2006, p. 26). The emphasis on the concept of learning therefore implies a change in the role of the state, which abdicates its regulatory role and focuses on developing policies to ensure the 'means' to achieve specific goals (Griffin, 2006, pp. 24-26). The limitation of the role of the state and the consolidation of the individualization of responsibility for the lifelong learning contribute to the inversion of the rights and duties of the subjects.

The limitation of the role of the state is accompanied by a particular concern for the privatisation and commercialization of education and training. Education and training are treated as goods, services and business activities. Although the EU has consistently stressed the need to multiply educational opportunities, this public debate is not accompanied by a corresponding emphasis on the provision of public education, but by general references to increasing public and private investment in lifelong learning. The consolidation of the concept of lifelong learning and the individual responsibility it implies act as a catalyst for the transformation of education and training into a consumer good.

Thus, since 2001, the European Commission has consistently stressed the need to increase private investment in education and training, and has called on Member States to develop strategies to encourage this investment. The pressure to increase private investment was intensified during the economic crisis when budgetary stability came to the fore (European Commission, 2010, pp. 3-5). Increasing private investment means that the cost of education and training is passed on to the individuals themselves. It is a process of deregulation of the rights of subjects, who are called upon to invest in improving their knowledge and skills, regardless of their position in the social hierarchy. Subjects not only have to spend resources, but should also be able to design the necessary "educational strategies". The privatization and commercialization of the lifelong learning acquires a strong socially non-neutral character.

In this context, the public debate on the quality of lifelong learning and the development and promotion of learning outcomes is becoming increasingly intense. The concept of 'quality' is borrowed from the world of business and the market (Stamelos and Vasilopoulos, 2013, pp. 262-263). Quality assurance goes hand in hand with practices of control, evaluation and accountability of education and training systems. On the other hand, the emphasis on learning outcomes demonstrate the 'economic value' of a subject to the labour market. At the same time, the value of qualifications is based on how many other subjects have these qualifications, increasing competition for qualifications and certificates. The emphasis on learning outcomes serves as a reference point for evaluating subjects. In essence, learning outcomes serve the goals of the market and provide a control mechanism for employers

(Allais, 2014, pp. 9-11). In the political economy of learning outcomes, education is a productivity indicator, a filter for selecting efficient workers. Learning outcomes refer to certain rules and regulations and serve to inform the person buying the labour. They are a seal of approval for the quality of employability of a subject. Thus, the certification of learning outcomes is not a means of professional development of the subject, as advocated by the EU, but a source of valid information about acquired qualities, which thus strengthens the managerial right (Dimoulas, 2008, pp. 4, 9)

In relation to the market, lifelong learning stands for the flexible preparation of subjects aimed at the adaptability of the workforce and the promotion of geographical and vocational mobility. In this context, learning is a process subject to constant adaptation and revision in order to meet the demands of the labour market. Learning is thus seen as the fleeting addition of qualifications and skills to meet the fleeting needs of the labour market (Olssen, 2008, cited in Prokou, 2018). Individuals become both the subject and the object of this process of formal assignment of their learning qualifications (Tuschling and Engemann, 2006, cited in Prokou, 2018, p. 87). In this way, lifelong learning becomes a task for subjects, who are asked to take responsibility for the development of their knowledge, skills and qualifications (Prokou, 2018, p. 90).

Biopolitics and Lifelong Learning

Foucault (2011) introduced the concept of biopower. According to him, a necessary, endemic element of capitalism is the controlled integration of bodies into the mechanism of production. At the same time, it was considered necessary to increase their power and usability. Power was thus directed towards the development of their powers and capabilities. Investment in the living body, its use and the management of its powers were therefore essential elements for capitalist development (pp. 164-165). Foucault (1982) claims that governing subjects means determining their field of action. In particular, it is determining the way they behave within an open field of possibilities (pp. 220-221).

For this reason, he elaborated the notion of governmentality. By this notion, Foucault (1991) meant:

the ensemble formed by the institutions, procedures, analyses and reflections, the calculations and tactics that allow the exercise of this very specific albeit complex form of power, which has as its target populations, as its principal form of knowledge political economy, and as its essential technical means apparatuses of security (p. 102).

The neoliberalism that prevails today is a rationality of government that is characterized in a very specific way by a political anatomy of the body. In this context, the population is perceived as a healthy and flexible resource. This flexibility is deeply rooted in neoliberal ideology and can be perceived as a form of governance, a modern form of governance that aims to shape the behavior of others without destroying their false autonomy. It is a redistribution of responsibilities and the transition from government to self-government (Ball, 2021, pp. 213-214).

Lifelong learning represents the global discourse on the flexible preparation of subjects for the demands of capitalism and neoliberalism. It functions as a specific technology that subjects the labour force to a new form of flexible rationalization. More specifically, lifelong learning functions as a mechanism for controlling workers. It serves to promote the infinite production of knowledgeable subjects. A key strategy is the versatility of the workforce to ensure a high degree of occupational mobility, a high degree of continuing education and training, and the opportunity to acquire new skills. As a result, lifelong learners are the ideal workforce for employers (Olssen, 2008, p. 39). In all this, a disciplined and 'responsible' autonomy is established. Submission is constructed through the choices and actions of subjects. Responsible subjects are those who, in their pursuit of constant optimization, develop the skills necessary to remake themselves (Ball, 2009, pp. 203-204).

Fitoussi (2021), in order to describe the current situations established the notion of the new language. This language, developed within the framework of neoliberal hegemony, is based on an imaginary theory that serves to bend reality and limit the scope of subjects' understanding (p. 31). Workers have lost all trace of autonomy, because they are constantly subjected to an evaluation based on the various criteria established by human resources departments. This apparently objective assessment is not devoid of the element of arbitrariness, which increases the workers' fears. Unemployment, job insecurity and the dismantling of social protection feed workers' fear and anxiety (Fitoussi, 2021, pp. 107-108) and determines their participation in lifelong learning. To this end, Biesta (2006) asked

if decisions about the content, purpose and direction of one's learning are beyond one's own control. What is the point of lifelong learning, we might ask, if the purpose of lifelong learning cannot be defined by the individual learner; if, in other words, lifelong learning has no point for the individual who has to 'do' the learning? (p. 176).

When lifelong learning becomes a duty, its concept comes to the fore. According to Deleuze (2001), the forms of control of subjects are in a process of constant readjustment. This control takes place through a standardized language based on statistics, data and information banks (p. 12). Performativity is a new form of control of subjects that has been used in recent years, introducing market practices.

Performativity is defined as a technology, culture, and normative function that involves judgments and comparisons and appears as a means of control and change. Thus, the performance of subtexts serves as a unit for measuring their productivity. The performance of subjects involves and represents their value and quality in the labour market and promotes a regime of crises and comparisons. Performativity directly affects professionalism and promotes a new kind of professionalism in which each professional is responsible for his/her performance and fulfilment of control criteria (Ball, 2000, pp. 4-10). The concept of performativity is directly linked to the concept of employability. Performativity through practical assessments and comparisons stimulates the activation of subjects necessary to improve their employability (Grummel and Murray, 2015, pp. 9-10).

The crucial point for performativity is that we must make ourselves calculable. In this regime, the productivity of subjects is everything. Subjects are called upon to keep striving to achieve the new and ever different ends to which they are called. In this context, performativity is the fundamental mechanism of neoliberal domination with the aim of self-management and self-control of the subjects. It is a new moral system that overturns us and realigns our truths and goals. It makes us responsible for our performance and for the performance of others (competitive thinking). Subjects are made responsible for performance and if they do not succeed, they risk being considered irresponsible (Ball, 2021, pp. 222-224).

Personal efficacy beliefs are a crucial component of human agency. Because skills must be enlarged and reconstructed as a result of educational advancements, confidence in one's ability to learn plays a critical role in one's readiness to try new things. However, the voracious pursuit of self-interest has long-term consequences that can be destructive to society. Control can devolve into personal and functional disputes if there is no commitment to common goals that go beyond narrow self-interest (Bandura, 1997, pp. 3-5).

4th Industrial Revolution and the Precariat

The 4th industrial revolution started at the turn of the century and is dominated by the digital revolution. It is not just about intelligent and connected machines, but a much larger scope. It is about the merging of these technologies and their interaction across the physical, digital and biological domains that make this revolution completely different from previous industrial revolutions (Schwab, 2016, p. 12). The 4th industrial revolution has a direct impact on employment. It is not just a question of the necessary adaptation of the labour force to the new conditions, but of the degree, extent and immediacy of its response. To this end, it is necessary a new approach regarding skills. According to Schwab (2016)

Traditional definitions of skilled labour rely on the presence of advanced or specialised education and a set of defined capabilities within a profession or domain of expertise. Given the increasing rate of change of technologies, the fourth industrial revolution will demand and place more emphasis on the ability of workers to adapt continuously and learn new skills and approaches within a variety of contexts (p. 47).

In this context, the World Economic Forum (2020) identified the fifteen most important skills for 2025. One of the most important skills was active learning and learning strategies, accompanied by a set of soft skills to ensure the adaptability of the workforce (p. 36). Workers can stay up with the changing work environment by regularly reskilling themselves, and leaders may quickly grow their staff to meet corporate goals through lifelong learning (Deloitte, 2019, p. 2). In this context, lifelong learning by the workforce becomes a prerequisite for their participation in the labour market and, consequently, in social and economic life. In other words, people have no choice but to invest in themselves throughout their lives. As clearly stated by Chartered Management Institute (2020) simply to remain employed will require engaging in lifelong learning and regular reskilling (p. 2).

To paraphrase Bauman's (2002) words, the work ethic requires an ethical decision. A moral choice that comes with the constant advancement of knowledge and skills. However, the current conditions of the labour market simultaneously limit or eliminate the possibilities of choice. Subjects will either adapt to the new conditions or be excluded. In modernity, the production process was based on the normalization and predictability of human behavior and practice. Today, normalization and predictability are key to the production process. However, it is based not so much on division of labour, but on the continuous development of human capabilities, with the ultimate goal of effectiveness and efficiency (pp. 67-68). In this context, employment histories become increasingly discontinuous: periods of unemployment alternate with periods of non-work. Unemployment tends no longer to be an exceptional circumstance, but a common stage in the career path. The discontinuity of career paths does not only consist in the alternation of periods of unemployment with periods of employment. It also concerns the change of professional roles, but also the interruption of periods of education and/or training (Tsiolis, 2006, p. 27).

As a result, a new social class developed, the precariat. One of its main characteristics is the particular relations of production in which the precariat lives. The precariat is made up of subjects who live in precarious employment relationships with periods of unemployment or withdrawal from the labour force and who live in uncertainty. The precariat lacks the occupational security that the old working class fought for and sought internationally. On the other hand, there have always been jobs with insecure conditions. That alone does not constitute today's precariat. But the precariat has particular relations of production, because the new norm, not

the exception, is insecure and impermanent work. While the proletarian norm was habituation to stable labour, the precariat is habituated to unstable labour (Standing, 2014, pp. 16-17).

According to Standing (2011), there are two ways of defining precariat:

One is to say it is a distinctive socio-economic group, so that by definition a person is in it or not in it. This is useful in terms of images and analyses, and it allows us to use what Max Weber called an 'ideal type'. In this spirit, the precariat could be described as a neologism that combines an adjective 'precarious' and a related noun 'proletariat'. In this book, the term is often used in this sense, though it has limitations. We may claim that the precariat is a class-in-the-making, if not yet a class-for-itself, in the Marxian sense of that term. […] the precariat consists of people who have no control over their labour or work would be too restrictive, since there is always ambivalence and implicit bargaining over effort, cooperation and application of skills, as well as scope for acts of sabotage, pilfering and boondoggling. But aspects of control are relevant to an assessment of their predicament (pp. 7, 10).

Precarity as a function, then, concerns social vulnerability and exposure to it, which also takes a political form, and its relational meaning, the condition of insecurity as it is otherwise shared, concerns the unequal distribution of the preconditions for social reproduction. In this context, precarization is a continuous process that does not limit the power of precarity to a single event or act, but to the whole of social life (Spyridakis, 2018, p. 22).

As labour becomes more and more precarious, there is a tendency for the subjects to become a whole labour force, including body and mind. The productivity of this form of labour consists in the creation of subjectivities and social relations. Subjects and their capacities for social interaction become both the resource and the product of the new paradigm of political economy. Subjectivity and social relations become valuable resources and through communication. Connection with others is transformed into an economically exploitable exchange relationship. Thus, both the strategic concept of traditional materials and industrial means of production and the classical investment logic of industrial capitalism lose their meaning. A number of their productive functions are transferred to the living actors, i.e. to the social bodies of the workforce. In cognitive and communicative capitalism, these new machine-physical means of production form the central core of a certain scarcity dynamic: it is not so much the products but secure labour contracts that are in limited supply. The creation of precarity becomes the driving force of productivity (Lorey, 2021, pp. 288-289). The precariat has a difficult time finding consistent full-time job. They frequently put in long, unpaid hours to impress the employers, and they have no sense of unity and solidarity. They have no common goals, and there is

competition among the precariat's members (Johannessen, 2019, p. 6). To this end, they become increasingly productive, raising the productivity levels, and in terms of cost-effectiveness, the efficiency of the organization for which they work

It is interesting that global wealth is increasing. According to Woetzel, et al (2021) the world has never been wealthier, with large variations across countries, sectors, and households (p. xi). Productivity at the international level, although affected by the 2010 economic crisis and the current pandemic, is at a high level, with significant differences between developed and developing countries (OECD, 2021; World Bank, 2021). At the same time, our society is confronted with a paradoxical phenomenon. United Nations and Oxford Poverty and Human Development Initiative (2021) gathered information from 109 countries around the world and they concluded that across the 5.9 billion people who live in the 109 countries studied, more than one in five—1.3 billion—live in multidimensional poverty. Half of global multidimensionally poor people are children (p. 1). Furthermore, International Labour Organization (2021b) data show that 21% of all workers live in moderate (13%) or (8%) extreme poverty. This means that for a non-negligible proportion of workers worldwide, having a job is not enough to keep them and their families out of poverty, which points to problems with job quality and, in particular, insufficient earnings (p. 2).

Unemployment has reached alarming levels in 2020, eroding incomes and pushing many households into poverty. Although the global economy has gradually recovered during 2021, job creation generally lags behind previous employment losses, especially in developing countries. In addition, about 220 million people are expected to be unemployed worldwide in 2021, while the global unemployment rate could reach 6.3 percent, then fall to just 5.7 percent in 2022, still above the pre-pandemic level of 5.4 percent in 2019 (United Nations, 2021, p. 1). Unemployment, however, is not only linked to the challenges of the pandemic. It is an endemic element of the capitalist mode of production. As reported by the International Monetary Fund (n.d.)

…it was not a coincidence that the global economy experienced the most severe case of unemployment during the worst economic crisis since the Great Depression. Unemployment is highly dependent on economic activity; in fact, growth and unemployment can be thought of as two sides of the same coin.

However, this argument seems too simplistic and does not correspond to the current situation, because, as has been shown, the productivity of the economy is at a high level.

To this end, the increase in global wealth, the consistently high productivity of the labour force, the high rates of unemployment and the social inequalities that characterise modern society and economy make it clear that the modern work ethic of precarity increases the profitability of the few. Capital operate in an environment

that is favourable to it, while workers are at constant risk of falling into poverty and exclusion.

It seems that labour instability is central to global capitalism (Standing, 2014, p. 17). Governing through precarization means that it is no longer only precarious subjects who can find themselves on the margins of society. Through the individual restructuring of the welfare state, the deregulation of the labour market and the expansion of precarious employment, we are currently in a process of normalisation of the creation of precarity, which also affects larger parts of the middle class. In this process of normalisation, the creation of precarity has become a political and economic means of social control. The individualization of risk, self-management and personal responsibility, and the capitalization of reproduction, are the central points of the basis of precarization in the neoliberal regime for an economy with characteristics of guilt and debt (Lorey, 2021, pp. 290-291).

THE SOCIOLOGY OF ADULT EDUCATION

The sociology of education has demonstrated the role of education in the reproduction of the social system and social relations. Education functions as a vector of socialization through which subjects learn to assume certain roles within the social system. These "rules of the game" are an integral part of the social inclusion of subjects. The sociology of adult education attempts to show that adult education plays an even more important role in the social inclusion of subjects. Adult education is about adulthood, the roles, values and attitudes that should characterize it at a particular historical moment (such as today's change), because adult education is a social construction linked to the reproduction of the social system. In the face of rapid technological and scientific developments, adult education adapts to social change and emerging social needs, trying to fulfill the process of socialization of subjects. As the social system changes, new forms of education and training become necessary to help people perform certain tasks. Therefore, adult education acts as a mechanism of integration, extending the function that initial education was originally intended to fulfil. In this way, just like initial education, it reproduces the existing relations of production and social inequalities (Jarvis, 1985, pp. 135-137). Although lifelong learning is promoted as a mechanism for dealing with social disadvantage, the particular social characteristics of the subjects are the norms for their access, participation and educational strategies (Nesbit, 2005, pp. 10-13).

The sociology of adult education focused on the issue of access to and participation in adult education. Verner and Newberry (1958) were the first to suggest that the decision to participate in adult education is influenced by factors related to the personality of the subjects and the social group to which they belong and in which

they interact (p. 210). London (1963), who studied the attitudes of participants and nonparticipants in adult education in the United States, found that technological and scientific developments, combined with changes in organisation and division of labour, contributed to an increase in participation in adult education. However, this increase in participation was explicitly linked to the social background of the participants. In particular, members of the working class were underrepresented (pp. 227-228).

Jarvis (1985) made a significant contribution to the development of the field of adult sociology by extending and thinking through the findings of earlier studies. Specifically, he argued that in addition to educational level, social background, and employment situation, gender, age, and cultural capital play important roles in adult learning participation (pp. 205-210).

Edwards (1986) further expanded the field of adult learning. Using individual interviews and observations, she showed that adult participation in education was determined to a considerable extent by two other social factors that were not ideologically neutral. More specifically, nationality and place of residence had an impact on access to and participation in adult education. Immigrants and members of ethnic groups in particular faced significant problems related to racist attitudes and negative attitudes towards education. At the same time, place of residence was an important factor in access and participation, as individuals living in remote areas did not have the same opportunities to participate due to lack of transportation, the cost of travel, and limited time (pp. 71-82).

These inequalities can still be observed today. Social background, educational attainment, cultural capital, employment status, gender, age, nationality and place of residence are key factors influencing participation in and access to adult education (Dourgkounas, 2021; Boyadjieva and Trichkova, 2017; Cincinnato, Wever, Keer, and Valcke, 2016; Knipparth and DeRick, 2015; Elman and O'Rand, 2004; Massing and Gauly, 2016; Zarifis, 2012; Ohidy and Forray, 2019).

However, in addition to the social inequalities that determine access to and participation in lifelong learning, the sociology of adult education has also sought to highlight the relationship between lifelong learning and social control. In particular, Coffield (1999), in his study of the growing interest in lifelong learning in the United Kingdom, has argued that this overestimaton theory of investment in human capital is overblown, provides an alibi for policy failure, obscures the possibility of broader social and economic reform, and aims to provide a simplistic solution to important social and economic problems (p. 486). In addition, Coffield argued that:

Lifelong learning appears in the literature and in political discourse in a bewildering number of different guises. For instance, it is an instrument for change (in individuals, organisations and society) and as a buffer against change; it is a means of increasing

economic competitiveness and of personal development; it is a social policy to combat social exclusion and to ease the re-entry of the unemployed into the labour market; it is a way of promoting the professional and social development of employees and of acquiring new knowledge through the labour process; and it is a strategy to develop the participation of citizens in social, cultural and political affairs. But there is also a sceptical version of learning which has received little attention in this country, namely, that it has become a form of social control and has the potential to become so ever more powerfully. We are clearly not dealing with an unambiguous, neutral or static concept, but one which is currently being fought over by numerous interest groups, all struggling for their definition. The insight that lifelong learning has become a moral obligation and a social constraint […] it is obvious that both the state and employers throughout Europe are using the rhetoric of lifelong learning first and foremost to make workers more flexible and more employable (pp. 487-488).

Furthermore, Crowther (2006) pointed out that the promotion of 'flexibility' is fundamental to government economic policy as it is seen as essential to business success, prosperity and employment. Flexibility is associated with a vigorous and dynamic economy, supported primarily by lifelong learning. Flexible specialisation requires new types of malleable workers who are willing to continue their education and retrain to meet the changing demands of the work process. It is a matter of involving people in an agenda that has already been set. All these new forms of control may give the appearance of freedom, but in reality people are subject to "new controls and surveillance from above (p. 127).

However, the sociology of adult learning has emphasised the role of lifelong learning as a mechanism for reproducing social inequalities and social control. It is interesting to point out the way in which the subjects are stimulated in this process. Human identity is the business to be managed, all aspects of life are measured against the interests of the subject. Thus, behaviors such as personal responsibility, autonomy, and risk-taking are cultivated, as is aversion to anything stable or secure. Neoliberal logic encourages the subject to become tougher and more competitive. The competitive ethic is naturalized in determining work and social behavior. To this end, individual explanations are developed to explain unemployment or bad decisions, the willingness to take responsibility and the constant search for new educational opportunities to secure employment. Educational and training decisions are transformed into human capital investments. In this context, the current political and business world rhetoric set the rules of the game, instilling attributes and traits, and developing behaviours that mold the "ideal" worker (Kesisoglou & Nikolopoulou, 2021, pp. 47-50). According to (Dumas & Sanchez-Burks, 2015; Munn & Greer, 2015; Williams, 2000) the prevailing notion of the ideal worker has

been characterized by high devotion to work in organizations and highly segmented work- and nonwork-life (as cited in Worley & Gutierrez, 2020, p. 11).

Lifelong learning is an important part of what makes the ideal worker. Individuals must assume responsibility for their own growth. Ideals personnel were "obliged" to rebrand themselves as a result of this. A personal brand, according to Brassey, Coates, and van Dam (2019), is not static. Over the course of a career, it should change. Most people will need to rebrand themselves numerous times as they gain new talents and take on new professional jobs. Lifelong learners use the process of establishing a brand to consider what talents they already have and which ones they should improve to increase their marketability—both within and outside of the firm (p. 6). In this context, the image of model worker:

not only conveys the demand for particular skills and personality traits but, at another level, focuses attention on finding the right kind of person. […]The individual is incited to reposition his and her behaviour and to reshape his and her mental or emotional disposition» (Flecker & Hofbauer, 1998, p. 113).

The question that arises is how individuals unwittingly adopt the ideal worker's identity. Merton's (1957) reference group theory implies that subjects

act in a social frame of reference yielded by the groups of which they are part […] there is, however, the further fact that they frequently orient themselves to groups other than their own in shaping their behaviours and evaluations» (p. 233, as cited in Gooderham, 1987).

Runciman's (1966) assumption is equally important in understanding the significance of this theory (reference group theory) in understanding how subjects are voluntarily driven to lifelong learning. According to Runciman (1966) sublect's attitudes, and aspirations largely depend on the frame of reference within which they are conceived (Runciman, 1966, as cited in Gooderham, 1987).

Gooderham's (1987) research, through a comparative reference group analysis[1], found that participants in lifelong learning participate in the sense that they are motivated by some sense of relative deprivation. There may be various sources of orientation to comparable reference groups, most notably mass media and work colleagues. As a result, career aspirations are sometimes stimulated along with a sense of relative deprivation (pp. 146-147). Relative deprivation is the feeling of lack of appropriate/necessary skills in relation to others. The sense of relative deprivation that motivates the precariat to constantly develop new knowledge and skills has obvious benefits for businesses. At the same time, it has important

personal and social consequences. The precariat constantly feels inadequate, while the phenomena of overeducation and credentialism increase.

More specifically, the skills required to fill a particular job are increasing. This phenomenon is occurring more as the base of job seekers expands due to rising unemployment. On the other hand, because of this excess supply of surplus labour, employers are pushing for more and more skills, resulting in an increase in the skills required to fill a given job. The paradox is that the position does not require that many job skills to perform. So there is more and more education for reasons that have nothing to do with performing work tasks (Dore, 1980, pp 1-8). Similarly, Brown (2006) developed 'opportunity's trap' theory. Subjects are increasingly dependent on the labour market to participate in social and economic life. The problem that arises, however, is that the labour market cannot keep up with society's expectations of employment affiliation, rewards, and prestige. In this context, everyone's chances depend not only on their efforts but also on the chances of other competitors. However, there are winners and losers. Anyone can belong to one of two categories (pp. 387-390). So it can be argued that the only winners are the capitalists.

CONCLUSION

Lifelong learning, as it is perceived today, has all the hallmarks of a biopolitics. A biopolitical policy that aims to increase the productive capacities of subjects while controlling their behaviour. In an increasingly competitive labour market, subjects are called upon to adopt competitive practises in order to survive. They are called upon to constantly acquire new knowledge and cultivate skills to meet the ever-changing demands of the labour market. At the same time, the prevailing neoliberalism deregulates labour rights with the aim of increasing economic competitiveness. Subjects operate in a context of precarity. Precarity is seen by capital, politicians and policy-makers as a component of an increase in productivity.

As unemployment rates are particularly high, a reserve army of workers is created, many of whom have a high level of education, are able and willing to take on complex work tasks and accept the competitive conditions set by employers. These competitive conditions set by employers include the continuous development of new knowledge and skills. As mentioned earlier, active learning and the development of learning strategies are key skills for the workforce of the future. If the individual fails, employers can look for other suitable candidates from the endless pool of trained unemployed subjects. This model seems to be ideal for employers, as they can ensure a high level of productivity with as few resources as possible, due to the high level of training and flexibility that characterises the subjects. Basic principle of the concept of efficiency. The best possible use of available resources.

In this context, although subjects theoretically have unlimited options, in reality they have only one option. To continue to obey the myth of competitiveness and adopt lifelong learning as a fundamental strategy for securing their place in the labour market. To achieve this, they need to be competitive and tough with themselves and others. They should be constantly aware of the evolution of companies' needs for certain skills and make their decisions based on these needs and the decisions of other applicants so that they do not fall behind in this campaign of investment in human capital. If they fail, it is not the result of distortions in the labour market and the Darwinian principles that govern economy, but the result of not taking care of themselves. It's a convenient scenario both for the state, which considers public action and policies unnecessary and costly, and for employers, who value the smooth functioning of the free market.

To reverse this situation, simplistic approaches to the meaning of lifelong learning should first be avoided. Lifelong learning alone cannot be the panacea for all social and economic problems. Lifelong learning is indeed important in an ever-changing world. However, it should primarily aim at empowering subjects. It should not be a mechanism for control, for subordination and for shifting risks onto the subjects themselves. For this to happen, there needs to be a paradigm shift in mainstream politics. It needs a new social contract. A contract that recognises the importance and various benefits of lifelong learning, but one that advocates for those who are affected by it, rather than just looking out for the interests of employers. At the same time, subjects themselves should recognise that this individuality and intense competition does not benefit them. Only through collective action will they be able to overcome this state of exploitation and subjugation. Politicians and policy makers should give more importance to the findings of the sociology of adult education in order to understand the inequalities and social problems that characterise their adherence to lifelong learning policies. In conclusion, social and economic reforms, sustainable development in terms of equality and social justice for all, are more important than ever.

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KEY TERMS AND DEFINITIONS

4th **Industrial Revolution:** Started at the turn of the century and is dominated by the digital revolution. It is not just about intelligent and connected machines, but a much larger scope. It is about the merging of these technologies and their interaction across the physical, digital, and biological domains that make this revolution completely different from previous industrial revolutions.

Biopolitics: Is a technique of biopower that operates through "the regulatory control and series of interventions deployed in order to supervise the mechanics of life.

Biopower: A power that exerts a positive influence on life, that endeavours to administer, optimize, and multiply it, subjecting it to precise controls and comprehensive regulations.

Governmentality: The ensemble formed by the institutions, procedures, analyses and reflections, the calculations and tactics that allow the exercise of this very specific albeit complex form of power, which has as its target populations, as its principal form of knowledge political economy, and as its essential technical means apparatuses of security.

Lifelong Learning: All learning activity undertaken throughout life, with the aim of improving knowledge, skills/competences and/or qualifications for personal, social and/or professional reasons.

Performativity: Is defined as a technology, culture, and normative function that involves judgments and comparisons and appears as a means of control and change. Thus, the performance of subtexts serves as a unit for measuring their productivity.

Precariat: The precariat is made up of subjects who live in precarious employment relationships with periods of unemployment or withdrawal from the labour force and who live in uncertainty.

Reference Group Theory: A general conceptual framework that assumes that individuals' attitudes, values, and self-appraisals are shaped, in part, by their identification with, and comparison to, reference groups.

Social Control: Is the study of the mechanisms, in the form of patterns of pressure, through which society maintains social order and cohesion. These mechanisms establish and enforce a standard of behavior for members of a society and include a variety of components, such as shame, coercion, force, restraint, and persuasion.

ENDNOTE

[1] Runciman (1966) in order to understand comparative reference group dynamics gave an indicative example "the more people a man sees promoted when he is not promoted himself with in a situation where the comparison will make him feel relatively deprived" (p. 21).

Chapter 8
Institutional Factors Hindering Equitable and Inclusive Women Entrepreneurship in Northeast Nigeria

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ABSTRACT

The influence of institutional factors in promoting diversity, equity, and inclusion among entrepreneurs in developed countries has been well researched, but very few studies exist on equitable and inclusive women entrepreneurship in developing countries. To advance the diversity and inclusion literature, this chapter discusses institutional factors hindering equitable and inclusive women entrepreneurship and the influence of these factors on the financial performance of women entrepreneurs who are members of the Farin Wata Multi-Purpose Cooperative Society in Yola, Northeast Nigeria. Five findings finally emerged. Estimations from Hypotheses 1, 2, and 3 indicate that ease of registering a business, access to finance, and entrepreneurship support have a significant influence on financial performance. However, estimations from Hypotheses 4 and 5 suggest that work-family conflict and managerial skills have no significant influence on financial performance. The chapter validates the argument that institutional factors influence equitable and inclusive women entrepreneurship.

INTRODUCTION

In developed and developing countries, women entrepreneurship has emerged as a front-burner issue because of its importance in economic growth and development. The bulk of the studies on woment entrepreneurship are from the Anglo-Saxon countries (Tlaiss, 2013; Bastian, Sidani & El Amine, 2018). For example, Garg and Agarwal (2017) noted that women entrepreneurs in the US have taken the lead in entrepreneurial activities and initiatives when measured in terms of participation and contributions. The 2017 report of the Global Entrepreneurship Monitor (GEM) indicated that across 74 economies, there are 274 million women-owned new or established businesses (Kelley et al. 2017). The 2021 report of GEM confirmed that the number of women entrepreneurs is increasing, as they represent almost one-third of the total growth-oriented entrepreneurs in the world (Global Entrepreneurship Monitor, 2021). In addition, women are reputed to play key roles in entrepreneurship and business development in different communities, but institutional factors hinder them from performing comparatively well as their male counterparts when their performance is measured in terms of sales, employment growth and profitability (Hechavarria et al. 2019). In the U.S., it has been reported that sales of 1.5 trillion dollars were generated by over 9 million businesses owned by women entrepreneurs (Garg & Agarwal, 2017). However, as important as entrepreneurship is in developing countries, such as Nigeria, there appears to be a wide gap in participation by women because of diversity, equity and inclusion issues.

Previous studies have focused on the individual factors hindering the financial performance of women entrepreneurs, such as lack of access to information (Khan & Hossain, 2018), poor access to finance (Oseremen, 2015), and work-family conflict (Itani et al. 2011). However, while these studies provide important information on why women entrepreneurs succeed or fail, they fall short of offering a more collective and in-depth understanding of how several institutional factors affect the financial performance of women entrepreneurs. The present research, therefore, intends to bridge this important gap by leveraging an institutional theory lens. The few studies that focus on the influence of a set of institutions on women entrepreneurship are largely carried out in developed countries and developing economies with relatively stronger institutions (Estrin and Mickiewicz, 2011; Bruton et al. 2016; Xheneti, 2016). Curiously, not many studies have carefully considered on the use of institutional theory to investigate the financial performance of women entrepreneurs, particularly in remote contexts of developing countries, such as Yola, of northeast Nigeria. In other words, how do institutional factors affect the financial performance of women entrepreneurs? The paper makes two contributions. First, it extends academic research on the application of institutional theory to study the financial performance of women entrepreneurs in a developing country context. Second, it articulates the need for

more understanding of enterprise development under the influence of institutions in climes of adversity.

Given the gap in the literature, this study examines the institutional factors hindering small-scale women entrepreneurs' profitability. Specifically, the study will provide an answer to the effects of institutional factors such as ease of registering business, women entrepreneurship support, access to finance, work-family conflict and managerial skills on the financial performance of women entrepreneurs in Yola South, Adamawa, Nigeria. There are seven parts to this chapter. The first part is presents an overview of women entrepreneurship. The second part focuses on the literature review, particularly in achieving clarity on women entrepreneurship and financial performance. The third part discusses the institutional factors affecting women entrepreneurs and extends to the development of five hypotheses. The fourth part explicates more about the theoretical and conceptual frameworks. The fifth part discusses the research methodology considered relevant for the conduct of the study. The sixth part presents the findings/results and discussions. The final part of the paper concludes with policy implications and suggestions for further research.

BACKGROUND

Previous studies discuused women entrepreneurship from the complex perspectives of ethnic, social, cultural and religious diversity issues (Bastian, Sidani & El Amine, 2018). This chapter expands the frontier of knowledge by focusing on how institutional factors hinder equtable and inclusive women entrepreneurship in Nigeria. In entrepreneurship, the gender gap is enormous in Nigeria because in the form of lower tendency of women to take up entrepreneurship compared to their male counterparts because of cultural beliefs, which stipulate that the most enviable role of women in society is to raise children rather than chase economic opportunities (Garba, 2011). Some economic opportunities that women have not been able to optimally access include education, training, and entrepreneurship (Ihugba et al. 2013). The same development operates in other developing economies, including India, where women have not succeeded in gaining and making appreciable impacts in the manufacturing, service and trading sectors, but their presence is felt in a few selected professions (Garg & Agarwal, 2017). Given that the potential of women entrepreneurs in developing economies is beginning to be recognized and appreciated as a new engine of growth because of their contributions to economic growth to different degrees (Minniti & Naude, 2010, Tende & Ph, 2016), this study is highly important. Women entrepreneurship through systematic involvement in business activities has forged the effective use of labour, income generation, improvement

in living standards (Mahanta, 2016) and advancement of women's self-esteem (Taiwo, et al., 2016).

Moreover, entrepreneurship is beneficial to women in terms of professional expertise, personal achievement and social abilities that they build over a period. Through entrepreneurship, women can enjoy an advantaged position in enhancing their financial role and living standards, improving their knowledge, and enhancing their self-esteem. In other words, women in entrepreneurship display multiplied participation in social and professional settings, which over time develops their management abilities, expertise and technical skills in their community. Access to the aforementioned soft skills are signs of women empowerment in societies that encourage women entrepreneurship (Lal and Arora, 2017). Apart from organizational participation, women entrepreneurs play a major role in the economic progress of their families and community (Ekpe et al. 2010). Unfortunately, some societies still believe that women's primary role is to take care of their families and not to venture into the business world. Women entrepreneurs in Nigeria, like their counterparts in other climes, faced comparable institutional constraints that are barriers to equitable and inclusive women entrepreneurship. These nonconstraints have consistently hampered women's contributions to business activities in Nigeria (Ukonu & Tafamel, 2011), although women account for more than 50% of the country's population (Odoemene, 2003, Ogundiwin et al. 2018).

In Nigeria particularly, several barriers have engendered gender gaps, low inclusion and lack of equity against women in entrepreneurship. One of such barriers is the socially constructed role of women that prevents them from achieving their entrepreneurial dreams. Women are culturally forced to depend on their spouses or family members for financial assistance (Ekpe et al. 2014). Furthermore, gender discrimination is a critical challenge to entrepreneurship because it prevents women from unleashing their talents and accessing economic opportunities for creating businesses in Nigeria (Adetoyinbo, 2018). Specifically, women consistently experienced monetary discrimination or nonfinancial inclusion in the entrepeeneurship ecosystems because of lack of knowledge of data analysis, lack of access to training and business knowledge, financial literacy and a host of other factors that limit their success in entrepreneurship (Ukonu & Tafamel, 2011).

Moreover, despite the numerical strengths and knowledge in small businesses of women in developing country contexts, they are not well-represented in policy-making bodies and professions, where critical issues on enterprises are decided, partly because they tend not to belong to those bodies or because they have not reached leadership positions in mainstream business (Mwobobia, 2012). Even at the corporate level, the same trend of underrepresentation remains a front-burner issue. Therefore, the problem is that institutional factors such as regulations, norms, values, culture, access to funding and other socioeconomic issues do have

an influence on the financial performance of women entrepreneurs in in contexts such as of this study. To understand and redress this issue, there needs to be studies on the institutional antecedents of women entrepreneurship performance in order to create a favourable and permissive environment to inspire women to take part in economic development due to their multitasking nature (Mansor, 2005, Mwobobia, 2012; Ogundiwin et al. 2018).

MAIN FOCUS OF THE CHAPTER

Issues, Controversies, Problems – Women Entrepreneurship

The section focuses on the review of scholarly works to gain more insights into women entrepreneurship, problems of diversity, equity and inclusion, financial performance and institutional factors.

Women Entrepreneurship

In retrospect, women have been operating small businesses in different parts of the world for a very long time, yet academic articles did not acknowledge the exploits of women entrepreneurs until the work of Schwartz in 1976 (Jennings & Brush, 2013). Since then, several scholars have published many articles and books on women entrepreneurship (Jennings & Brush, 2013). The idea to reinvent women entrepreneurship as a specialized field of formal and productive form of entrepreneurial activities is justified because statistics have shown that women's participation in economic activities represents the next frontier of the growth of economic development across the world despite the paucity of research in this field (Haxhiu, 2015).

Women entrepreneurship has been defined in many ways. Women entrepreneurship is a unique form of entrepreneurship in which women organize all factors of production, undertake associated risks, and employ other members of society. It could also be defined as distinct entrepreneurship exploitation dominated by women who take up wholly business risks and uniquely deploying resources and taking advantage of the economic opportunity identified in their immediate environment through the production of goods and services (Raimi et al. 2016). The Indian government (2006) defined women enterprise as "an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women" (Bharthvajan R., 2014, p. 16104). Female entrepreneurs have been defined as women who utilize their knowledge, skills and business resources to develop or create new business

opportunities, functionally own at least 50 percent of the business and participate actively in managing their businesses for more than one year (Moore and Buttner, 1997; Farr-Wharton & Bruneto, 2009).

Financial Performance

Financial performance (otherwise called business success) is defined as a prosperous achievement of the goal set by a business. It may be measured quantitatively and qualitatively. According to Weber (2014), quantitative indicators of financial performance include operational, economic and financial outcomes of the business. Studies have revealed that men perform relatively better than women when success is measured using quantitative measures because, unlike men, women entrepreneurs venture into businesses to pursue intrinsic goals driven by their needs for independence and desire to do something outside their homes (Hailemariam & Kroon, 2014).

According to a study conducted in Ethiopia, it was found that women entrepreneurs defined success based on their growth, social contribution, financial status, helping others and personal fulfilment. In business, fulfilment/success and failure can be interpreted as measures of excellent or unsuccessful management. The concept of fulfilment/success is also used to measure a company's financial performance. However, there is no best definition of success (Delmar et al. 2003), but the commonly used measures of business success that have been in use for ages are return on investment (ROI) and growth in sales (Dess & Robinson, 1984; Delmar, Davidsson, and Gartner 2003; Lopez-Garcia and Puente, 2012) and market share (Gilbert, McDougall, and Audretsch, 2006). Apart from the two measures above, fulfilment/success has also been widely measured using metrics such as survival rate, gross profit margin, net profit margin, total earnings, monthly recurring revenue, payback on investment, return on sales, return on equity, sales cycle length, the quantity of hired employees, and other measures (Mirkovic, 2018).

THEORETICAL AND CONCEPTUAL FRAMEWORKS

Institutional theory provides a sound underpinning for this study. According to Scott (1995), institutions refer to the "cultural, normative, and regulatory structures and activities that provide stability and meaning to social behaviour of individuals (microlevel), organizations (meso-level) and societies (macrolevel). Institutions operate at multiple levels of jurisdiction described as "multifaceted, durable social structures, made up of symbolic elements, social activities, and material resources" (Scott 2001:48). However, Hoffman (1999) described institutions as "rules, norms, and beliefs that describe reality for the organization, explaining what is and is not,

what can be acted upon and what cannot" (p. 351). In addition, institutions represent the macroenvironment where organizations operate and manifest as a set of shared understandings, norms, values and rules, regulations and basic requirements to be fulfilled for organizations to operate and seen as legitimate by the public (McCarthy, 2012; Xheneti, 2016).

Institutional theory offers the most consistent and appropriate conceptual framework to probe and explain the influence of environmental factors on entrepreneurship (Veciana, 1999). Scott (2008) described institutional theory as a widely accepted theoretical posture that emphasizes rational myths, isomorphism, and legitimacy structures that define and influence institutions. More explicitly, institutions are multilayered social structures with three pillars, namely, regulative institutions, normative institutions and cultural cognitive institutions. Regulatory institutions comprise the laws of the country and other informal rules and regulations guiding society; normative institutions include the norms, customs and values cherished by society; and cultural-cognitive institutions describe the codes of conduct that evolved from people's interpretations of societal norms (Scott, 2008; Welter and Smallbone, 2012). Additionally, the cultural-cognitive pillar of institutionalization includes peoples' shared beliefs regarding what is typically taken for granted and are generally difficult to apprehend and discover because they are normally deeply entrenched in society (Scott, 2008).

INSTITUTIONAL FACTORS AND HYPOTHESIS DEVELOPMENT

Despite the prospects of women entrepreneurs, there are several institutional factors hindering women entrepreneurship in the global business environment. Five such factors that are of interest in this study are:

1. Ease of registering a business
2. Access to finance
3. Women entrepreneurship support
4. Work-family conflict
5. Managerial skills.

Ease of Registering Businesses

The first factor limiting the potential of women entrepreneurs is the bottleneck of getting formal registration. For operating a business in any context, the law requires that entrepreneurs obtain licences or permits to run formal enterprises. Studies show that complex administrative processes and excessive charges for registering a business

delay the process of formalizing a business. Formal business registration is required to have access to business credits, foreign markets, business development support services, and other benefits that informal organizations do not have. Studies show that women entrepreneurs lack access to information to register any business venture (Khan & Hossain, 2018). Based on the explanations above, it could be hypothesized that the ease of registering a business will have a significant effect on the financial performance of women entrepreneurship in Yola South (Hypothesis 1).

Access to Finance

Lack of access to finance is another limiting factor that women entrepreneurs face in their quest for business sustainability. Loveline, Uchenna, & Karubi (2014) noted that women entrepreneurs could not access finance because they lacked the required assets that are prerequisite to sourcing growth capital. In one of the studies in Nigeria, Oseremen (2015) found that 60% of women in Edo state identified finance as a problem that affects their businesses. Another study by Obamuyi (2010) confirmed that lack of finance represents a large hindrance to the development of businesses. Similarly, Rakhal (2015) affirmed that access to finance is indeed a critical problem facing women entrepreneurs and that women would be very active in their businesses if provided access to funds sustainably. For Northern Nigeria, Zivkovic (2014) found that banks and other financial institutions do not give a loan to women entrepreneurs because the majority of them do not have the required collateral. Mustapha and Subramaniam (2016) also confirmed that women entrepreneurs have difficulty accessing loans from banks largely due to inadequate records, which is a precondition for accessing the loans. Rosemary (2016) reported that 86% of women entrepreneurs did not finance their businesses with a bank loan because of their inability to meet the terms and conditions of financial institutions. Apart from Nigeria, the same status quo was confirmed in other emerging economies (Bharthvajan, 2014). Itani et al. (2011) confirmed that women entrepreneurs in the United Arab Emirate are facing similar difficulties, while a study in Bangladesh reported the same plight about women entrepreneurs (Rahmatullah & Zaman, 2014). From the foregoing, it could be hypothesized that access to finance will have a significant effect on the financial performance of women entrepreneurship in Yola South (Hypothesis 2).

Women Entrepreneurship Support

The absence of or inadequate women entrepreneurship support interventions limits the potential and success of women entrepreneurship in developing economies. Despite the various government entrepreneurship support interventions launched in Nigeria, most women entrepreneurs, especially those in rural areas, are unaware of

the different schemes created to support businesses owned by women entrepreneurs (Agarwal & Lenka, 2014). Apart from the information asymmetry, society views entrepreneurship as a male-oriented activity; hence, women entrepreneurs who take up entrepreneurship face serious challenges (Haxhiu, 2015). An empirical study on women entrepreneurship revealed that 65% of women who are in businesses lack societal support, a phenomenon that limits the success of their businesses (Oseremen, 2015). Related to the above is a lack of market information and how to access the correct market for their products (Rashmi, 2016). In addition, Okafor and Mordi (2010) explained that women in developing countries do not enjoy entrepreneurship support interventions because they lack access to policymakers who influence business policies (Ewoh, 2014). Findings from Indonesia, Singapore, Malaysia, and Brunei also revealed that government policies in these countries give more support to men business owners than women (Dauda, 2011). Based on the insights from the above scholarly works, it could be hypothesized that women entrepreneurship support will have a significant effect on the financial performance of women entrepreneurs in Yola South (Hypothesis 3).

Women Entrepreneurs and Work-Family Conflict

Mustapha & Subramaniam (2016) found that women entrepreneurs are facing a problem of time management. They find it difficult to handle their family, business, and customers. Lack of proper time management affects the growth of their business since they have to share their time to take care of the family and the business as well. Another study by Winn (2005) found that women entrepreneurs faced many difficulties in balancing their business work and taking care of their family (cited in Mustapha & Subramaniam, 2016), which in most cases affects the success of their businesses. Additionally, a study conducted by Itani et al. (2011) showed that work-family conflict is also one of the problems faced by women entrepreneurs, which hinders their business growth. On the other hand, Rahmatullah and Zaman (2014) found that the level of work-family conflict faced by women entrepreneurs in Bangladesh is so low and this is due to the high support they receive from their partners. The findings of Rahmatullah and Zaman (2014) show that women having their own business will not affect their responsibility toward their family. Unlike Rahmatullah and Zaman (2014), Moitui (2015) stated that the majority of Nigerian men are not helping their partners in household chores because their minds have been socially constructed by the notion that household chores are meant for women, not men. Consequently, some female business owners, particularly those who are mothers, display the feeling of guilt because they do not fulfil the traditional female role (Rao, A, & Joshi, 2012).

Another dimension of work-family conflict is labour burden and gender bias, which have imposed serious limitations on the success of women running businesses. Richard (2013) noted that females have a difficult labour burden compared to males. For instance, the time required to make women enterprises more successful is taken away by the community and family members (Loveline, Uchenna, & Karubi, 2014). Worse still, some people believe that investing in female-owned and operated businesses is a failure and waste of resources (Jahanshah, Pitamber, & Nawaser, 2010). Given the foregoing, it could be hypothesized that work-family conflict will have a significant effect on the financial performance of women entrepreneurs in Yola South (Hypothesis 4).

Women Entrepreneurs and Managerial Skills

Several studies have revealed that women in developing countries operating small- and medium-scale enterprises (SMEs) have inadequate managerial experiences before starting their businesses (Ibeh, 2009), and these inadequate skills make it difficult for them to be successful (Decal, 2010). From an empirical standpoint, Rahmatullah and Zaman (2014) confirmed that approximately 66% of women in Bangladesh ventured into business without sufficient experience in how to manage the business. Similarly, Bharthvajan (2014) stated that a key managerial problem facing women entrepreneurs is a lack of adequate knowledge about business management. From the above findings, it is apparent that inadequate managerial skill hinders women entrepreneurship. This problem is particularly serious in the rural contexts. From the foregoing, therefore, it could be hypothesized that managerial skills will have a significant effect on the financial performance of women entrepreneurs in Yola South (Hypothesis 5).

RESEARCH MODEL

In this research, Scott's institutional theory, which comprises regulative, normative, and culture-cognitive pillars, provides the required theoretical underpinning. The various factors limiting the success of women entrepreneurs are discussed, analysed and reported with the framework of three pillars of institutional theory. The independent variables (institutional factors) are measured using five metrics, namely, business registration, access to finance, work-family conflict, women entrepreneurship support and managerial skills (Decal, 2010; Rahmatullah and Zaman 2014; Haxhiu, 2015; Itani et al. 2011; Mustapha & Subramaniam, 2016; Oseremen, 2015; Khan & Hossain 2018), while the dependent variable (financial performance of women entrepreneurs) is measured in this research using three

financial metrics: asset owned, profit and income and three nonfinancial metrics: customer satisfaction, personality development and self-fulfilment (Salwa-Fatima & Tmkin-Joni, 2013).

Figure 1. The research model explains the relationships that exist among institutional conditions and small business profitability in northeast Nigeria. The model was developed based on insights from the literature.
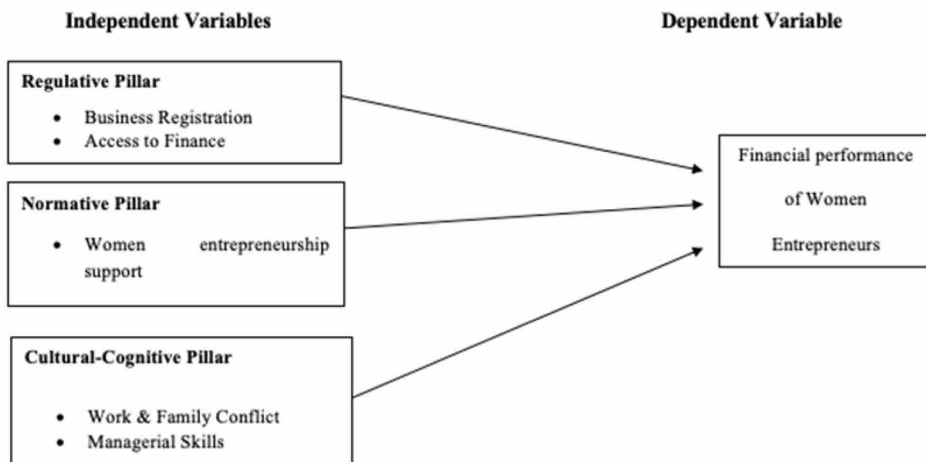
METHODS

The exploratory nature of this research made a descriptive research design the most appropriate strategy. The quantitative research method was used using primary data collected through a structured questionnaire. Using simple random sampling, a questionnaire was distributed to the Farin Wata Multi-Purpose Cooperative Society limited to Yola South of Northeast Nigeria. The population used in this study is 200 women entrepreneurs in Farin Wata Multi-Purpose Cooperative Society Limited (FWMPCSL), out of which a sample of one hundred (100) respondents was randomly sampled. The data collected were coded and analysed using the Statistical Package for Social Science (SPSS). Specifically, descriptive and inferential statistical analysis was used to compute the means and valid percentages of the data, and a multiple linear regression model was used to test the hypotheses. A multiple linear regression model is concerned with predicting the values of one response (Y) variable-based set of predictor variables (X_i). The ordinary least squares method was used to obtain

the parameter (β_i)s of the model's estimates. The multiple linear regression model is given by:

$$Y = \beta_o + \beta_1 X_1 + \beta_2 X_2 + \ldots + \beta_k X_k \text{ where } i=1,2,\ldots,k$$

where
  Y = dependent variable (Financial Performance: Profit and Profit Growth Rate)
  X = Independent Variables (Ease to Registering, Women Entrepreneurship Support, Managerial Skill, Access to Finance and Work Family Conflict)
  β_0 = Intercept or Constant
  β_1 = slope or regression coefficient.

RESULTS AND FINDINGS

The results of the study are presented as descriptive and inferential statistics. Table 1 below shows the demographics of the respondents. Regarding age distribution, 20 respondents (20.0%) were within the age range of 16-25 years, 31 (31.0%) were within the age range of 26-35 years, 31 (31.0%) were within the age range of 36-45 years and 18 (18.0%) were 46 years and above. Therefore, the majority of the respondents fall within the age range of 26-35 and 36-45 years, while those within the age range of 46 years and above constitute the minority.

  With regard to religion, 75 respondents (75%) are Muslim, while 25 respondents (25%) are Christians. Therefore, the majority of the respondents are Muslims. The marital status of the respondents indicated that 60% of the respondents were married, 20% were unmarried, 9% were divorced and 11% were widowed. Therefore, the findings show that the majority of the respondents are married and few are divorced. Concerning the number of children, 25% of the respondents were without children, 30% of them had 1-3 children, 30% of the respondents had 4-6 children and 15% of the respondents had more than 7 children. This implies that the majority of the respondents have children. Regarding the years of membership, 42% of the respondents reported they joined the Farin Wata Multi-Purpose Cooperative Society limited within 2-4 years, 31% joined the organization 5 years and above and 27% joined the organization within a year. On educational qualification, 18.0% of the respondents possess a primary school certificate, another 18.0% hold secondary school certificates, 29.0% have diploma, 5% have NCE, 22.0% are graduates and the remaining 8% do not have any qualification. The finding shows that the majority of the women entrepreneurs in Yola are literate.

Institutional Factors Hindering Equitable and Inclusive Women Entrepreneurship

Table 1. Personal Information of the Respondents

Variables	Frequency	Percentage (%)	Cumulative Percent
Age of the Respondents			
16 – 25 years	20	20.0	20.0
26 – 35 years	31	31.0	51.0
36 – 45 years	31	31.0	82.0
46 years above	18	18.0	100.0
Marital Status			
Married	60	60.0	60.0
Unmarried	20	20.0	80.0
Divorced	9	9.0	89.0
Widowed	11	11.0	100.0
Number of children			
0	25	25.0	25.0
1-3	30	30.0	55.0
4-6	30	30.0	85.0
7 above	15	15.0	100.0
Period of membership			
0-1 year	27	27.0	27.0
2-4 years	42	42.0	69.0
5 years and above	31	31.0	100.0
Educational status			
Primary	18	18.0	18.0
Secondary	18	18.0	36.0
Diploma	29	29.0	65.0
NCE	5	5.0	70.0
Graduate	22	22.0	92.0
Other	8	8.0	100.0

Source: Researcher's Field Work

Hypothesis Testing and Interpretation

The five hypotheses formulated from the insights from previous studies are presented below in Table 2.

Table 2. Research hypothesis

SN	Null Hypothesis Statements	Level of Sig.	Regression Estimates	Decision
1.	Ease of registering a business has a significant effect on financial performance of women entrepreneurship in Yola South.	5%	(Beta = 0.146 p value 0.148 >0.05.)	Rejected
2.	Access to finance has a significant effect on the financial performance of women entrepreneurship in Yola South.	5%	(Beta = 0.167 p value 0.046 < 0.05.)	Accepted
3	Women entrepreneurship support has a significant effect on the financial performance of women entrepreneurs in Yola South.	5%	(Beta = 0.268 p value 0.007 < 0.05.)	Accepted
4	Work-family conflict has a significant effect on the financial performance of women entrepreneurs in Yola South	5%	(Beta = 0.122 p value 0.228 >0.05.)	Rejected
5	Managerial skills has a significant effect on the financial performance of women entrepreneurs in Yola South.	5%	(Beta = 0.150 p value 0.136 >0.05.)	Rejected

Source: Researcher's Field Work

From the regression output in Table 3 below, it is revealed that ease of registering a business has no significant effect on the financial performance of women entrepreneurship in Yola South, with a P value = $0.148 > 0.05$. The R^2 indicates that 2.1% (0.021) of the profit growth rate is explained by the ease of registering a business. This implies that ease of registering a business did not significantly influence profit in Yola South of Adamawa State, Nigeria.

Table 3. Regression Analysis of Profit Growth Rate on Ease of Registering a Business

Variable	Coefficient	S. E.	Beta	T	P value
(Constant)	1.609	.366		4.391	.000
Ease of registering business	.034	.023	.146	1.457	.148
R = 0.146 R^2 = 0.021 F = 2.123 P value = 0.148`					

Source: Researcher's Field Work

The regression output in Table 4 below revealed that access to finance had a significant effect on the financial performance of women entrepreneurship in Yola South, with a P value = 0.046 < 0. 05. The R^2 indicates that 4.1% (0.041) of the profit growth rate is explained by access to finance. It is revealed that there is a significant relationship between access to finance and profit growth rate, with P value = 0.046 < 0.05.

Table 4. Regression Analysis of Access to Finance on profitability

Variable	Coefficient	S. E.	Beta	T	P value
(Constant)	1.536	.314		4.891	.000
Access to Finance	.046	.028	.167	1.660	0.046
R = 0.202 R^2 = 0.041 F = 4.078 P value = 0.046					

Source: Researcher's Field Work

The regression output in Table 5 indicates that women entrepreneurship support had a significant effect on the financial performance of women entrepreneurs in Yola South, with P value = 0.007 > 0.05. The R^2 indicates that 7.2% (0.072) of the profit growth rate is explained by women entrepreneurship support.

Table 5. Regression Analysis of women entrepreneurship support on profitability

Variable	Coefficient	S. E.	Beta	t	P value
(Constant)	1.061	.399		2.663	.009
Women Entrepreneurship Support	.057	.021	.268	2.738	.007
R = 0.268 R^2 = 0.072 F = 7.495 P value = 0.007					

Source: Researcher's Field Work

The regression output in Table 6 below indicates that there is no significant relationship between work-family conflict and profitability, with P value = 0.228 > 0.05. The R^2 indicates that 1.5% (0.015) of the profit growth rate could be explained by work-family conflict.

Table 6. Regression Analysis of work-family conflict on profitability

Variable	Coefficient	S. E.	Beta	t	P value
(Constant)	1.874	.225		8.315	.000
Work-family conflicts	.051	.042	.122	1.214	.228
R = 0.122 R^2 = 0.015 F = 1.475 P value = 0.228					

Source: Researcher's Field Work

The regression output in table 7 indicates that there is no significant relationship between managerial skills and profitability, with P value = 0.136 > 0.05. The R^2 indicates that 2.3% (0.023) of the profit growth rate could be explained by managerial skills. It is revealed that there is no significant relationship between managerial skills and profit growth rate, with P value = 0.136 > 0.05.

Table 7. Regression Analysis of managerial skills on profitability

Variable	Coefficient	S. E.	Beta	t	P value
(Constant)	1.804	.231		7.828	.000
Managerial skills	.083	.055	.150	1.505	.136
R = 0.150 R^2 = 0.023 F = 2.264 P value = 0.136					

Source: Researcher's Field Work

DISCUSSION OF FINDINGS

From the results of the five tested hypotheses, it was confirmed that the regulative and normative pillars of institutional theory had significant effects on the financial performance of women entrepreneurs in Yola, while the cultural-cognitive pillar of institutional theory did not.

Specifically, the results of the first two hypotheses affirmed that the regulative pillar of institutional theory with ease of registering a business and access to finance had a significant effect on the financial performance of women entrepreneurs. This finding is consistent with the work of Oseremen (2015), who reported that 60% of women in Nigeria's Edo state noted that access to finance was a key challenge affecting their business. The third hypothesis established that the normative pillar of

institutional theory with women entrepreneurship support had a significant effect on the financial performance of women entrepreneurs in Yola South, Adamawa State. This implies that women entrepreneurship support affects the financial performance of women entrepreneurs. The fourth and fifth hypotheses affirmed that culture-cognitive pillars of institutional theory with work-family conflict and managerial skills had no effects on the financial performance of women entrepreneurs in Yola South, Adamawa State. This finding is in contrast with previous studies such as Winn (2005) and Mustapha & Subramaniam (2016), which found that women entrepreneurs had challenges running their businesses because of work-family conflict family, that is, balancing their business work and taking care of their family. Both challenges affect the growth of their business because they have to share limited time with care for the family.

SOLUTIONS AND RECOMMENDATIONS

As a solution, this section discusses the findings from the study and how inhibiting institutional factors could be redressed to support equitable and inclusive women entrepreneurship in Yola Northeast Nigeria in particular and similar transitional economies. From the findings, it was confirmed that the regulative and normative pillars of institutional theory supported the financial performance of women entrepreneurs in Yola, while the culture-cognitive pillar of institutional theory did not.

To promote equitable and inclusive women entrepreneurship in Nigeria, the elements of the regulative pillar of national institutions, such as access to finance, should be consolidated to continue to promote and advance equitable and inclusive women entrepreneurship because of the strong influence of financial performance in developing contexts. With respect to the normative pillar of national institutions that support women entrepreneurship and influence the financial performance of women entrepreneurs. This pillar, as an associated element, should be consolidated and expanded to advance equitable and inclusive women entrepreneurship. However, the cultural-cognitive pillar of national institutions and its elements, such as work-family conflict and managerial skills, need critical intervention from the local and state government because they inhibit equitable and inclusive women entrepreneurship, leading to poor financial performance by women entrepreneurs in Yola, Northeast Nigeria. Finally, the government needs to develop a long-term agenda on equitable and inclusive women entrepreneurship that would sustainably and permanently eliminate discrimination, isolation, exclusion, and marginalization of women entrepreneurs in the developing context of Northeast Nigeria.

Implications and Limitations

The findings of this chapter have few practical implications. First, the current study validates the argument that institutional factors that are supportive of diversity, equity and inclusion are catalysts of financial performance in both developed and developing contexts. The two contributions from the above research implication are as follows: first, it extends academic research on the application of institutional theory to the financial performance of women entrepreneurs in a bespoke developing country context. Second, it articulates the need for policy-makers to recognize the influence of institutions, such as access to finance and provision of support programmes for women to enhance social and economic equity and inclusion. In other words, the paper bridges the knowledge gap by enriching the findings on the effect of five institutional factors on financial performance. Second, the finding on the cultural pillar affirms that policymakers need to organize reorientation and sensitisation programmes on gender balance, gender inclusion aimed at redressing the negative influence of the cultural pillar of institutions on equitable and inclusive women entrepreneurship. Third, policymakers need to complement reorientation intervention with gender inclusion funding interventions to create more access for women access funds, training and support services required to operate their business effectively and efficiently in a male-dominated society. However, there are two research limitations: (a) the study focused solely on women organization in Yola, Adamawa called "Farin Wata Multipurpose Cooperative Society, hence the scope of the data is limited; and (b) the finding on the effect of five institutional factors variables (easy of registering business, access to finance, women entrepreneurship support, work-family conflict, and managerial skills) on the financial performance of women entrepreneurs in Yola cannot be generalized as representing the trends in Nigeria.

FURTHER RESEARCH DIRECTIONS

The analysis shows some limitations that provide valuable opportunities for future researchers in this underestimated area of research. First, we acknowledge that the highlighted factors hindering women entrepreneurs' profitability, explored in the paper, do not represent a comprehensive list of factors for expressing all the potentialities hidden inside this concept. This study provides a basis for further analyses in this vast area using larger sample sizes, expanding research locations, employing other specific methodologies, and employing context-related factors. Therefore, similar research is suggested to identify how institutional factors affect the financial performance of women entrepreneurs in a broader context. Last, other

case-based studies should explore how the regulative and normative pillars of institutional theory impact women entrepreneurs. Emerging qualitative comparative studies can in particular clarify the joint and configurational effects of institutions and entrepreneurship, given their endogenous nature, as noted by Naude (2011).

CONCLUSION

This study sets out to empirically investigate the factors hindering small-scale women entrepreneurs' profitability. After analysing the data collected from 100 small-scale women entrepreneurs, five findings emerged from the survey. Estimations from three hypotheses (1, 2, and 3) indicated that ease of registering a business, access to finance, and women entrepreneurship support have a significant influence on the financial performance of women entrepreneurs. Estmations from two other hypotheses (4 and 5) affirmed that work-family conflict and managerial skills have no statistically significant influence on the financial performance of women entrepreneurs. Our five findings are consistent with previous empirical studies that underpin their research on institutional theory, albeit offering a modest contribution to the diversity, equity and inclusion debates in an understudied developing country context. In contextualizing the findings, the chapter validates the argument that institutional factors have a strong influence on equitable and inclusive women entrepreneurship because they are catalysts of financial performance in developing contexts.

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Chapter 9

Structural Integration Theory as Underpinning for Discourse of Diversity, Equity, and Inclusion:
A Conceptual Review

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ABSTRACT

In view of the growing popularity of diversity, equity, and inclusion (DEI) in academic and policy circles, there is a need for supportive theories. To bridge this gap, this chapter discusses structural integration theory (SIT) as a potent theoretical underpinning for diversity, equity, and inclusion (DEI) discourse. The study made use of secondary resources for critical literature review. In particular, several scholarly articles, texts, and internet resources were reviewed, integrated, and synthesised to provide clarity on the definition of structural integration theory and its assumptions and relevance to discourse on diversity, equity, and inclusion. Ultimately, it was affirmed that structural integration theory is stronger and better for explicating DEI in the workplace and society; hence, it is articulated as a useful theoretical model for devising a multimodal approach to integrating DEI in workplaces.

Structural Integration Theory as Underpinning for Discourse of Diversity, Equity, and Inclusion

INTRODUCTION

In view of the growing popularity of DEI in academic and policy circles, there is a need for supportive theories. In the extant literature in the field of human resources management, structural integration theory (SIT) is commonly used to explain and justify diversity, equity and inclusion (DEI) in the workplace. The SIT is understood as the degree of heterogeneity that exists within the formal institutional structure in the workplace or society (Gupta, 2013; Ferreira & Groenewald, 2016). Its meaning extends to measuring the level of an institution's progress towards equal opportunities, including affirmative action activities such equity and inclusiveness (Cox, 2008) and the extent to which all identity groups have access to social networks. However, Hellriegel et al. (2012) describe integration as the inclusion of minority members in social activities. Lack of DEI leads to wide historical imbalances in the workplace and society based on race, gender, language, social standing, education, economic status, and opportunities, among others (Strydom & Fourie, 2018). Considering the importance attached to DEI in recent times, they are now being recognized as strategic imperatives and drivers of organizational excellence across global workplaces.

Research has shown that diversity leads an organization to become more attractive to a wider array of applicants and increases student innovation, creativity, and complex problem solving (Antonio et al., 2004; McKay & Avery, 2006). As a result, medical schools have created diverse offices whose mission is to promote high-quality medical education and achieve health equity. An unintended consequence of this push for best practice is that terms such as "diversity," "equity" and "inclusion" are often used interchangeably to convey the aforementioned mission. However, it is important to distinguish the critical differences between each concept because they each convey a different strategy toward creating excellence. Moreover, "diversity" paired with "inclusion" expresses a different message than "diversity" paired with "equity".

According to the Association of American Medical Colleges (AAMC), diversity refers to the richness of human differences, including socioeconomic status, race, ethnicity, language, and individual aspects, such as personality, learning styles and life experience (Hurtado et al., 1999). Inclusion is perceived to have everyone in mind, but equity acknowledges that there are unique experiences and barriers that not everyone faces. In education and industry, DEI is being recognized. For instance, some medical schools have adopted the title "Diversity, Equity and Inclusion" to demonstrate their commitment and advanced understanding of diversity issues. These three terms, together, indicate the presence of identity differences in the workplace in particular and the society at large (McCleary-Gadd, 2019).

The chapter has five sections. Section 1 is the introductory part of the paper that provides background to the discussion of diversity, equity and inclusion. Section 2 discusses the methodology used for chapter development. Section 3 focuses on

the literature review that covers weaknesses of social identity theory, definition of structural integration theory, the two types of structural integration and related issues. Section 4 contextualizes the insights on structural integration theory, including further research directions. Section 5 concludes with a summary of insightful conclusions on structural integration theory.

BACKGROUND TO DEI DISCOURSE

Although definitions for these concepts may vary, the following are used for this study. Diversity is defined as ''a broad range of individual, population and social characteristics, including but not limited to age; sex; race; ethnicity; sexual orientation; gender identity; family structures; geographic locations; national origin; immigrants and refugees; language; physical, functional, and learning abilities; religious beliefs; and socioeconomic status'' (American Association of Colleges of Nursing, 2017). Other common diverse characteristics include veteran status, housing status, mental health status, and body size/image. It is important to note that definitions of diversity by academic and health care organizations explicitly state or imply that increased diversity should be sought to advance overall excellence and respect for others. An inclusive environment is requisite to achieve increased diversity (AACN, 2017; City University of New York Queensborough, 2016).

In addition, the AACN defines inclusion as ''environmental and organizational cultures in which faculty, students, staff, and administrators with diverse characteristics thrive. Inclusive environments require intentionality and embrace differences, not merely tolerating them. Everyone works to ensure the perspectives and experiences of others are invited, welcomed, acknowledged and respected in inclusive environments'' (AACN, 2017).

Equity is defined by the World Health Organization (WHO) as ''the absence of avoidable or remediable differences among groups of people, whether those groups are defined socially, economically, demographically or geographically'' (WHO, 2016). Diversity, equity, and inclusion are distinct but interrelated concepts. Integrating these three definitions, equity is achieved when unfair, and avoidable differences between diverse groups of persons are addressed through correction of the underlying causes and through inclusion of the affected population. According to the AACN's DEI Position Statement, improvements in nursing education must be made to "address pervasive health inequities by ensuring the preparation of nurses and other health care professionals [who are] able to meet the needs of all individuals in an increasingly diverse American society" (AACN, 2017). Simulation is a potentially powerful pedagogy for teaching nursing concepts pertaining to DEI. However, it is important not only to improve the representation of diverse patients

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but also to integrate equity and inclusion through scenarios addressing these topics in ways that might be encountered in actual nursing practice. An example for learners might be examining how difficulty accessing primary care in low-income areas (equity) disproportionately affects persons of color (diversity) and how the problem might be addressed in partnership with the affected population (inclusion) (Buchanan & O'Connor, 2020).

Diversity Typologies

The choice of social or functional diversity (or both) varied between studies. Bunderson and Sutcliffe (2002) studied functional diversity using two different formulations, dominant function diversity and intrapersonal functional diversity, to compare different formulations of functional diversity. However, the authors did not specify how this type of diversity was defined. A common selection of social diversity types was race-ethnicity and gender (Gonzales & Denisi, 2009), although some studies focused only on a single aspect of diversity, such as race (Richards & Kirby, 1999). Østergaard, Timmermans and Kristinsson (2011) also used ethnicity (although not classified as race) and gender, as well as age and educational level. Arguably, educational level could actually be seen as a functional characteristic, but this distinction was not made by the authors, who positioned education as a demographic difference. The authors did not use any other functional characteristics. However, Jehn and Bezrukova (2004) used a mixture of social characteristics (age, race and gender) and functional characteristics (tenure, educational level, and functional background) as differentiating factors, although they did not identify these groupings as social or functional. Jehn, Northcraft and Neal (1999), however, clearly identified multiple forms of diversity and identified which characteristics belonged to each, providing a very clear understanding of the constructs they were using. Rynes and Rosen (1995) discussed diversity training programs but did not examine the content of these training programs. Given the time period and the fact that they mentioned women and minorities in the introduction, it can be presumed that gender and race-ethnicity were the targets of the diversity training programs discussed, but this is not explicitly identified. There was no clear definition of the type of diversity discussed in Zanoni and Janssens (2004), but given the emergent nature of this research, this is a reasonable outcome for this study. There was also no clear indication of a type of diversity focused on by Pitts et al. (2010). Overall, DEI has received very good attention in terms of definition, but the same cannot be said of structural integration theory. That is the crux of this chapter.

METHODOLOGY

This chapter employs a qualitative research method. Secondary resources used for critical literature review were sourced from several scholarly articles, texts, and internet resources. The valuable information extracted from the aforementioned resources was reviewed, integrated and synthesized to provide clarity on the definition of structural integration theory and its assumption and relevance to discourse on diversity, equity and inclusion.

MAIN FOCUS OF THE CHAPTER

Issues, Controversies and Problems of DEI Theories

DEI has long been viewed and treated as a legal issue because discrimination against certain groups and individuals on the grounds of gender, age, educational background and disability orientation, among others, is perceived as a flagrant violation of the law (Arneson, 2006). To extend the frontier because of the poor theoretical underpinning for DEI discourse, this chapter discusses structural integration theory (SIT) as a potent theoretical underpinning for diversity, equity and inclusion (DEI) discourse. The social identity theory that came before structural integration theory suffers foundational weakness because it explains why people belong to diverse groups as opposed to the need to accommodate, tolerate and embrace people from diverse backgrounds in workplaces. Specifically, Ashforth and Mael (1989) stated that social identity theory merely explains that individuals identify themselves as suitable within certain social groups, and this concept of self-identification is shaped by emotions and value that are of significance to social group membership. Furthermore, the self-identity imperative of social identity manifests in three ways: role identity, social/group identity and personal identity (Stets & Burke, 2014). In view of the above weakness, structural integration theory provides a better theoretical underpinning.

The Institutional and Organizational Context of DEI in Nigeria

Diversity, equity and inclusion (DEI) have historically been problematic and controversial in Nigerian society. In 1999, an important step was made to deal with these issues, with a constitutional clause expressly prohibiting discrimination on the basis of community, ethnicity, place of origin, gender, religion and political opinion. In recent years, attempts have also been made to introduce legislation that specifically addresses different dimensions of diversity: age, gender, HIV/AIDS

status, disability and sexual orientation (Adeleye et al., 2014). Most attention has, however, been paid to ethnic and religious diversity, which have been the most problematic areas for several decades. The national legal framework mainly covers ethnic diversity, using strict affirmative action quotas based on state of origin in public and political institutions; however, the legal framework is somewhat weak (SHRM, 2009). Generally, the concept of diversity management has low maturity in Nigeria, as emphasis on managing differences has narrowly focused on legal and moral factors, the so-called "discrimination-and-fairness" approach (Thomas & Ely, 1996; Adeleye et al., 2014). The so-called "business case for diversity", which is increasingly popular in the West and emphasizes the economic benefits of managing differences strategically (Klarsfeld et al., 2012), has not yet been widely embraced.

Furthermore, the legal framework and institutional environment for DEI in Nigeria is still very weak. Not surprisingly, Nigeria ranked 45th out of 47 countries in the global diversity readiness index prepared by the Society for Human Resources Management, with a score of 31.3 out of 100 (SHRM, 2009). It actually received top ranking for being one of the top five most diverse countries, but high levels of exclusion and a weak legal framework drove down the country's diversity readiness. Nigeria ranked poorly on social and government inclusion due to persisting ethnic and religious conflicts, underrepresentation of females in politics and higher education, and discrimination and victimization against gays/lesbians (SHRM 2009). In such an environment characterized by high diversity and low inclusion, national diversity policy matters (Healy & Oikelome, 2007).

STRUCTURAL INTEGRATION THEORY

Different theories abound to explain DEI, but this chapter focuses on structural integration theory. Structural integration theory (SIT) refers to the combination of formerly distinct organizational units into the same organizational unit following an acquisition (Haspeslagh & Jemison, 1991; Puranam et al., 2006; Paruchuri et al., 2006; Puranam & Srikanth 2007). When related to the social group or simply "grouping" of organizational units, structural integration theory is a construct that takes on discrete values (Nadler & Tushman 1997). Discrete decisions about grouping units together within common organizational boundaries are different nondiscrete decisions that focus on the use of "linking" mechanisms between organizational units (such as the alignment and standardization of processes and systems, common hierarchical control, cross-unit teams, and integrating managers) both temporally and in importance (Galbraith, 1977; Nadler & Tushman 1998; Thompson, 1967).

Moreover, structural integration theory draws insight from the word structural integration in clinical psychology. According to Muller and Haase (1994), the

term structural integration is a quantification approach for measuring the degree of integration of marginalized groups such as women and other racio-ethnic minority groups management positions in organizations. Therefore, when applied to human resources management, structural integration theory explains the level of heterogeneity that exists within formal institutions or a measure of the progress of organizations towards equal opportunities and the adoption of affirmative action (Cox, 2008; McCann & Kohntopp, 2017). There are two types of workplace structural integration: poor structural integration and good structural integration (Connor & Koenig, 2013; Akobo, 2017).

Viewing structural integration theory in terms of the gains from coordination it generates, this perspective offers insights about the conditions under which integration is necessary, as well as when it can be avoided. Despite its disruptive consequences, structural integration theory generates a powerful coordination effect between acquirer and target firms, which is particularly valuable in the presence of significant interdependence between them (Thompson, 1967). Industry experience confirms that companies that are well structurally integrated based on diversity and inclusiveness are more effective and better at driving business strategy and performance (Blain, Royal & Stark, 2019). Likewise, structural integration is a formal design intervention that helps workplaces achieve coordination in organizations with common ground—where knowledge is shared by diverse individuals and is known to be shared (Clark, 1996)). Similarly, structural integration enables successful coordination, as it allows interdependent actors to adjust their actions appropriately to align with each other (Becker & Murphy, 1992; Chwe, 2001; Schelling, 1960). If substantial common ground exists in the process of structural integration between acquiring and target firm personnel at the time of the acquisition, it may suffice to coordinate interdependence, making structural integration less necessary and thereby avoiding its disruptive consequences. In discussing the costs of structural integration theory, it is useful to distinguish between the processes by which structural integration theory is achieved—the set of short-term changes that must be accomplished to create an integrated organization—and the longer-term effects of the final integrated organizational form. The logistics of the transition itself may be costly in terms of time and effort, but these short-term effects are not our focus (Zollo & Singh, 2004).

DEI and Key Structural Integration Dimensions

Structural integration from a professional standpoint, as explained earlier, could be good or poor depending on how inclusive and equitable the diversity elements are structurally integrated in workplaces. Good structural integration allows organizations to maximize the potentials of primary and secondary DEI dimensions. In other words,

workplaces with good structural integration exploit age, gender, sexual orientation, marital status, ethnicity/race, educational level and disabilities to engage with diverse customers to build inclusive and productive organizations that accommodate and respect diverse employees and customers. According to Blain, Royal & Stark (2019), workplaces with structural integration maturity ensure that five key dimensions of DEI are structurally well aligned, namely, compliance with DEI, awareness about DEI, talent integration, operations integration, and market integration. They also underscored the need for DEI behavioral initiatives (inclusive mindsets, skill sets and relationships) and DEI structural initiatives (equitable and transparent structures, processes and practices), as depicted in Figure 1, to be implemented for long-term sustainable impacts.

Figure 1. DEI behavioral and structural initiatives
Source: Blain, Royal & Stark (2019)
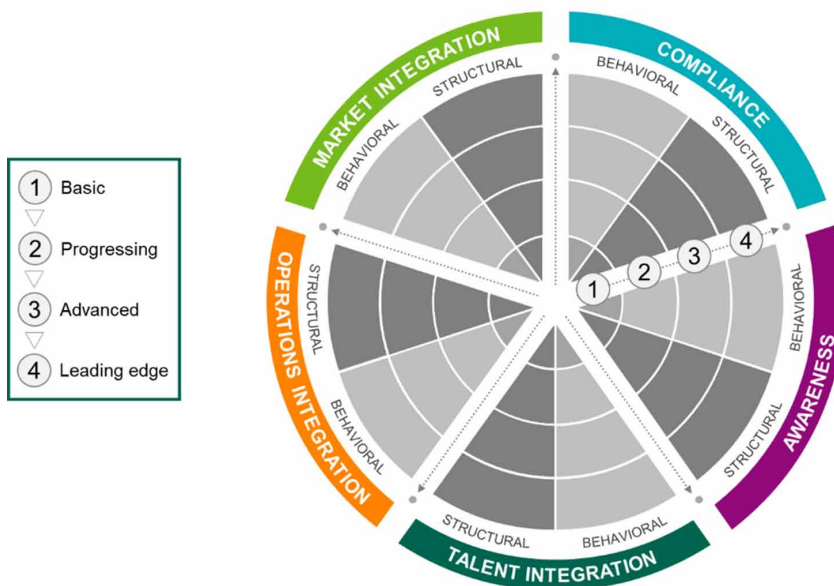
Concise explanations of DEI in relation to key structural integration dimensions are provided below.

1. **Compliance:** The first element requires managers, HR specialists and top leaders in the workplace to monitor DEI practices and ensure that threats and risks are averted, including enforcing sanctions that violate the organizational policies and values that accommodate DEI.

2. **Awareness:** The second element requires managers and leaders in the workplace to passionately advocate and make DEI practices a top leadership priority and a core value to be imbibed and respected, and compliance by employees is recognized and rewarded to take part in DEI learning journeys.

3. **Talent Integration:** The third element ensures that DEI practices are fully integrated with the talent-management lifecycle activities of the workplace, such as recruitment, talent development and promotions.

4. **Operations Integration:** The fourth element explicates that business leaders must embed and integrate DEI practices in the operations of the workplace to improve performance, innovation and problem solving.

5. **Market Integration:** The fifth element underscores the need for managers with cross-cultural knowledge and competencies to integrate DEI practices into their marketing operations (sales, marketing and customer-service functions). Market integration ensures leaders reach out to diverse buying, clients, the public, partners and customers in the market as valuable segments of an organization's brand.

The Costs of Structural Integration in Restructured Workplaces

Beyond the workplace discourse, the concept of good and bad structural integrations also occurs during mergers and acquisitions. Structural integration (proper alignment of positions and roles for males and females based on equity) in restructured workplaces leads to re-engineering of organizational boundaries (in terms of role changes in divisions, departments, units) in the acquiring and merging firms. The alternative to structural integration is structural separation, in which activities originating from merging and acquiring firms (now under common ownership) remain organizationally distinct. In discussing the costs of structural integration, it is useful to distinguish between the processes by which structural integration is achieved—the set of short-term changes that must be accomplished to create a structurally integrated organization—and the longer-term effects of the final integrated organizational form. The logistics of the transition from bad structural integration to good structural integrations may be costly in terms of time, resources and other organizational efforts (Zollo & Singh, 2004), but these short-term effects are not our focus. In other words, structural integration when implemented in workplaces could disrupt the target firm's innovative capabilities because it ends its autonomous existence. This "loss of autonomy" effect can arise in two different ways. First, there is the possibility of lowered motivation and productivity of inventors in the target firm after they are structurally integrated. In other words, structural integration that accommodates and tolerates diverse social groups across race, religion, gender and disabilities may be costly, offensive and demotivate to some people and groups in the workplace.

Structural integration in the workplace therefore has mixed outcomes. Arguments from agency theory suggest that structural integration weakens the link between reward and effort because the number of other agents whose actions influence unit performance increases when units are integrated. Free riding increases whenever formerly distinct organizational units are grouped together, and this precludes the use of sharper incentives (Baker, 2002).

Talented employees, particularly those with hard-to-measure skills and efforts, are often attracted to smaller organizations because of the high-powered incentives they offer (Zenger, 1994). Such employees are likely to become demotivated and could possibly leave after their firm has been fully integrated into the acquirer, which would critically undermine the target firm's innovation capacity (Ernst & Vitt, 2000). Lowered intrinsic motivation caused by lowered task autonomy following structural integration can lead to similar results (Osterloh & Frey, 2000; Wageman, 1995).

Second, structural integration creates a combined organizational unit; the boundaries of an organizational unit imply common authority, work practices, and procedures (March & Simon, 1958; Thompson, 1967). However, to become a part of such an integrated unit, the work practices in the target firm must have undergone change, and a superseding of authority and status may have been inevitable. Change can cause disruption, independent of any improvements brought about by a new configuration of organizational attributes (Amburgey et al., 1993; Hannan & Freeman, 1984). Such changes can alter valuable organizational routines within the acquired firm and in doing so can undermine its innovative capabilities (Benner & Tushman, 2003; Leonard-Barton, 1992; Ranft & Lord, 2002). These adverse consequences for motivation and organizational routines can significantly and permanently damage innovation capabilities in acquired firms (Paruchuri et al., 2006; Puranam et al., 2006).

SOLUTIONS AND RECOMMENDATIONS

Strategies for Managing DEI in Workplaces

In the earlier discussion, we discussed SIT extensively, including the benefits and costs of structural integration in workplaces. This section focuses on strategies for managing DEI in global workplaces.

Setting a Good Example

This basic tool can be particularly valuable for small business owners who hope to establish a healthy environment for people of different cultural backgrounds. This is because they are generally able to wield significant control over the business's

basic outlook and atmosphere. The leaders must exhibit strong commitment to addressing issues such as myths, stereotypes, and real cultural differences, as well as organizational barriers that interfere with the full contribution of all employees.

Communicate in Writing

Company policies that explicitly forbid prejudice and discriminatory behavior should be included in employee manuals, mission statements, and other written communications. DEI must be part of an organization's strategic business objectives. It should be a super ordinate goal rather than a goal ascribed to individual groups.

Training Programmes

Training programmes designed to engender appreciation and knowledge of the characteristics and benefits of multicultural work forces have become ubiquitous in recent years. Two types of training are most popular: awareness and skill-building (Cox, 1994). The former introduces the topic of managing DEI and generally includes information on workforce demographics, the meaning of DEI and exercises to get participants thinking about relevant issues and raising their own self-awareness. The skill-building training provides more specific information on cultural norms of different groups and how they may affect work behaviour. New employee orientation programmes are also ideal for introducing workers to the company's expectations regarding the treatment of fellow workers, regardless of their cultural or ethnic background.

Recognize Individual Differences

There are various dimensions around which differences in human relationships may be understood. These include such factors as orientation towards authority, acceptance of power inequalities, desire for orderliness and structure, the need to belong to a wider social group, etc. Differences should not be assumed to be cultural alone. Other sources are personality, aptitude or competence (Goffee, 1997).

Actively Seek Input from Minority Groups

Soliciting the opinions and involvement of minority groups on important work committees, etc., is beneficial not only because of the contributions that they can make but also because such overtures confirm that they are valued by the company. There must be an improvement in its supply of diverse workers through aggressive recruiting. It must break the "glass ceiling" and increase the number of women

and minorities in the management levels through career development, mentoring, and executive appointment. It must empower all of its employees to use their full capacity (Schauber, 2001).

Make Room for Social Events

Company-sponsored social events – picnics, softball games, volleyball leagues, bowling leagues, Christmas parties, etc. – can be tremendously useful in getting members of different ethnic and cultural backgrounds together and providing them with opportunities to learn about one another.

Flexible Work Environment

Cox (1994) indicated that flexible work environments, which he characterized as a positive development for all workers, could be particularly beneficial to people from nontraditional cultural backgrounds because their approaches to problems are more likely to be different from past norms.

Continuous Monitoring

Experts recommend that business owners and managers establish and maintain systems that can continually monitor the organization's policies and practices to ensure that it continues to be a good environment for all employees. Jorgensen (1993) further opines that this should include research into employees' needs through periodic attitude surveys.

RESEARCH AND POLICY IMPLICATIONS

The theoretical critique of structural integration is the strength of the structural integration theory of social identity theory. The managerial implication of this chapter is that policymakers and managers must embrace DEI practices and adopt good structural integration of the cross-cultural workforce for more beneficial future performance outcomes. Additionally, good structural integration has the prospect of permanently eliminating discrimination, stereotypes, isolation, exclusion, marginalisation and other occupational biases in the workplace.

FUTURE RESEARCH DIRECTION

A review of structural integration theory underscored the usefulness of DEI practices in the literature, and it is in the interest of employers to embrace and accommodate diverse characteristics in workplaces. The chapter theoretically highlights the perspectives of structural integration theory for use by academics and policymakers. Therefore, for future research, it suggested that more policy-focused and empirical studies be carried out using structural integration theory.

CONCLUSION

This study examines the conceptual review of structural integration theory and diversity, equity and inclusion (DEI). A coordination perspective helps explain why structural integration theory may be necessary. The study concluded that interdependence that comes with accommodation of DEI motivates structural integration, but preexisting common ground offers acquirers an alternate path to achieving coordination that may be less disruptive than structural integration. The key implications for capability renewal through external sources are the importance of interdependence as a criterion to assess the attractiveness of external capabilities and the value of creating and harnessing common ground between source and recipient organizations. The study concluded that diversity, inclusion and equity (DEI) are intended to serve as a model that can help other organizations devise a multimodal approach to integrating DEI throughout a simulation program. It will be important for such programs to thoughtfully assess their own unique needs. In particular, effective engagement of DEI cannot be accomplished within an isolated program, such as the simulation program, without organizational commitment. For other organizations striving to enhance the DEI agenda, organizational changes may be needed before certain actions (e.g., organizational accountability) can be effectively implemented to enhance a simulation program. It should be noted that a needs assessment, in addition to gathering data, may also be useful for generating enthusiasm and promoting engagement around an organization's needs.

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Chapter 10
Financial Inclusion and Economic Growth in the Central African Economic and Monetary Community:
Implications on Gender Balance

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ABSTRACT

This chapter investigates the effect of financial inclusion on economic growth in the Central African Economic and Monetary Community (CEMAC). The generalized moments method (GMM) was used to capture the effects of financial inclusion on growth indices. The results show that financial inclusion has relative effects on growth. The final public expenditure (information and communication technologies and education) of government is significant and has a relative effect on the level of growth. Trade in goods contributes significantly to improving the level of growth in the Central African Economic and Monetary Community. Digitalization policy must be intensified for more trades. To do this, new tools based on the use of mobile telephony and information and communication technologies (the digitalization of financial services) would be some avenues to explore in the short and medium-term for the amelioration of economic growth. The CEMAC institutions should review the whole regulatory system to provide clear direction, firm control, and confidence in the system using gender analysis.

INTRODUCTION

Diversity and inclusion are two intertwined concepts that have been discussed in firm-level and national-level contexts. A number of studies investigate diversity issues in connection with financial inclusion because the latter is a potent mechanism for addressing different diversity and inclusion dimensions. In developing countries contexts in Africa, Asia and other continental axes, the issue of financial inclusion is serious and calls for urgent policy review. Conceptually, financial inclusion refers to a deliberate policy of making financial services accessible to people from low income and weaker socio-economic backgrounds and ensuring credit access to social groups (Reserve Bank of India, 2015). From this definition, three diversity dimensions are clearly visible – gender, income level and socio-economic status. Moreover, a number of scholars connect financial inclusion with DEI from a definitional perspective. In mainstreaming gender diversity with financial inclusion, Adegbite and Machethe (2020) found that the financial inclusion gender gap (FIGG) has widened when viewed from gender, income level, status and other diversity dimensions because of socio-economic, cultural socioeconomic, institutional, legal and regulatory factors in the developing context of Nigeria. Furthermore, Chavan (2020) noted that India excluded women under the category of a weaker socioeconomic group until 2013 when women were included. Similarly, it has been argued that women's financial inclusion through digitalisation has the propensity to improve their agency, reduce poverty, create a more inclusive financial playing field and positively impact growth and productivity in the developing context of India (Chatterjee, 2021). Moreover, financial digitalisation has the capacity to bridge financial exclusion in three areas, namely, gender, income level and socioeconomic status. Financial digitalization entails the integration of multiple technologies and strategies that enable the finance function to deliver value and bridge the gender, social and economic gaps in the digital age. Digital Financial Services (DFS) include a broad range of financial services accessed and delivered through digital channels, including payments, credit, savings, remittances and insurance. Another similar concept is the Mobile Financial Service (MFS). Specifically, MFS is the use of a mobile phone to access financial services and execute financial transactions (Tchouassi, 2012). Digitalization advancements have transformed the financial services industry in recent years, boosting financial inclusion and popularizing online and mobile phone banking across the world (Tchouassi, 2016). For more than two decades, the Central African Economic and Monetary Community (CEMAC zone) has been going through a difficult economic episode characterized by a relatively low GDP growth rate which went from -0.1% in 2016 to + 2.1% in 2019 (BEAC, 2016; 2019). In addition, only 14% of households in the area and 30% of businesses have access to financial services (Mvondo, 2019). This worrisome and topical development is making headlines.

We note that financial inclusion policy expectations continue to occupy a prominent place in development strategies today in both developed and developing countries (UN, 2006; Beck & al. 2008, World Bank 2012, Demirgüç-Kunt and al. 2018). Unfortunately, the social and economic costs of financial exclusion continue to grow (Servet, 2000; Kempson and al. 2000; Gloukoviezoff, 2009; Guérin, 2015; Pinos, 2015).

Financial inclusion is the ease of access and use of the formal financial system by all economic agents (Sarma, 2008; 2012; Iyer, 2015). Financial exclusion, seen as the lack of access to financial services for part of the population, represents a barrier to economic development. This is why it is essential to build an inclusion policy in the context of inclusive financial systems (Beck and al. 2008). The difficulty of access to financial services for part of the population does not favor the creation and densification of economic activities. This difficulty weakens and affects economic stability and financial inclusion. Thus, promoting an inclusive financial system remains an economic policy priority in many countries (Yorulmaz, 2018).

The debates on the need to promote financial inclusion in Africa in general and in Central Africa in particular (CEMAC) result in a way from the difficulties of access to financial services of low-income populations and those working in the informal sector of a part. On the other hand, these controversies concern the high transaction costs of bank loans and the requirement for guarantees deemed beyond the reach of many economic operators, especially in the informal sector and in rural areas (property titles, for example).

Under a development strategy background, the financial inclusion policy is presented as a consensus resulting from all previous debates and research (Servet 2000; Lelart 2007). These contributions concern both the field of finance and that of formal and informal microfinance. They contribute to economic development and poverty reduction, and therefore to inclusive growth. It is a rich construct marking the evolution of decisions affecting the financial sectors in developing countries and aimed at enabling populations to access basic financial services (Haning and Jansen, 2010; Vo and al. 2021).

Likewise, similar to the weaknesses observed in the provision of financial services to populations, the interest in common and viable socioeconomic policies encourages governments and development partners to set up a provisional plan on financial inclusion. As a result, at the international level, financial inclusion policy has become a priority for policy makers, regulatory authorities and financial sector development (World Bank, 2012; Sarma, 2012). The actions to be carried out aim to improve the conditions, instruments and channels of access to financial services for natural and legal persons while contributing to economic development (Karlan and al, 2016; Demirgüç-Kunt, Klapper and Singer, 2017).

Better still, the financial inclusion policy obliges all the institutions in charge of the process (government, telecommunications, digital and digital platforms, banks, etc.) to include the need to guarantee populations "financial citizenship" (Leyshon and Thrift, 1995). These populations encounter difficulties in carrying out normal financial and socoeconomic activity. Expanding access to the financial sector should enable consumers to take advantage of and take ownership of technological innovations brought about by new financial products and services (World Bank, 2012).

For example, the electronic wallet, also known as an e-wallet, one of the instruments for financial inclusion, covers two different realities. The first type of wallet is the prepaid bank card. It allows you to store change without the need for a bank account and to make payments directly at payment terminals. This device is very secure because it is impossible, from the card, to return to the main bank account. The transfer is in most cases instant and it is also possible to pay in physical stores.

This device and many others, the result of financial and technological innovation, therefore act as a substitute for the traditional bank card and the word electronic wallet can thus be challenged, the device not containing money but simply allowing to '' access their bank account securely. This format continues to develop because its advantages are numerous: they allow secure online transfers advanced procedures are put in place to detect fraudsters, and most of these methods use the most recent means of encryption. It is quick in terms of both the time it takes for the creditor to transfer the money and the time it takes to reach the beneficiary. Increasingly international, it thus tends to reduce taxes and promote financial inclusion. Indeed, there are many players and institutions involved, ranging from individuals to banks, including businesses, businesses, industries, regulators, etc. In addition, this type of application is constantly evolving to best meet the needs of the growing number of users. This is how there is some competition between the big companies promoting e-wallets.

In addition, the mobile money service constitutes a boulevard on which the various actors can rely to guarantee the whole population a "financial citizenship". This contributes in the medium and long term to economic development and inclusive growth through digital access channels (Fungáčová and Weill, 2014).

Several studies have been carried out on financial inclusion (Donovan, 2012; Tchouassi, 2012: Fungáčová and Weill, 2014; Sukumaran, 2015; Adeola and Evans, 2017; Abessolo and Timbi, 2019), without the emphasis always being on the effect of financial inclusion on growth. Most of these studies have focused on the importance of financial inclusion as a panacea for the development of the banking sector or for the banking of populations excluded from financial services.

Gender balance has always been an integral part of the social, financial and economic fabric and continues to be a key priority for the future. In general, the central African countries' financial sector does not tailor their products to women.

However, microfinance institutions seem more inclined to develop these areas than other players in the sector. Is it possible to canalize the existing financial product offering equally to men and women? (Tchouassi, 2011).

Therefore, the objective of this contribution is to assess the growth effects of financial inclusion in the CEMAC zone and to consider solutions to promote it. Our assumption is simple: financial inclusion helps improve growth. To verify this, we use the method of generalized moments (GMM) based on recent results from the existing literature.

The rest of this contribution is organized as follows. Section 2 discusses the literature review, section 3 presents the methodology, section 4 addresses the analysis of empirical results, and the last section concludes the chapter.

LITERATURE REVIEW

Financial Inclusion Policy: What is it?

Financial inclusion is a process that aims to reduce barriers not only to access but also to the availability and use of financial services (Ramji, 2009; World Bank, 2012; Sarma, 2012; Yorulmaz, 2018). This process refers to access by all economic agents (households, businesses, etc.) at a reasonable cost to a range of financial services to which they are entitled. These financial services relate to savings, short, medium and long term credit, leasing and factoring. These financial services extend to mortgages, insurance, pensions, payments, national (local) money transfers and international remittances.

These different services are delivered by a variety of financial and banking institutions, governed by appropriate internal and external management and regulatory systems, prudential sector performance standards and market performance monitoring. Prudential regulation concerns, among other things, financial and institutional sustainability guaranteeing sustainable access to financial services and a proliferation (as soon as possible) of financial service providers to offer clients a wide variety of cost-effective solutions (UN, 2006). Providing affordable and affordable banking services to disadvantaged, unbanked and low-income groups of the population (Dev, 2006) remains a principle of financial inclusion policy.

Financial inclusion is a major economic policy goal for governments in developing and emerging countries. The financial inclusion policy leads people excluded from the formal financial sector to sustainable access to formal financial products and services (Allen and al. 2016). A relatively recent and abundant body of literature feeds the debate on financial inclusion in developing countries (Ardic and al. 2011; Guérin, 2015; Abessolo and Timbi, 2019; Mvondo, 2019). The issue of financial

inclusion is felt when talking about gender balance. Women are very often victims of discrimination in the formal financial system. The studies of Demirgüç-Kunt and al. (2013) confirm this assertion and insist on the gap between the sexes in the access and the use of financial products and services. The issue of financial inclusion is also of interest to the poor and the excluded in developed countries because poverty is not only a concern of developing countries (Lelart, 2007). These poor people are excluded from banking because of income instability, inadequate benefits and high transaction costs (Gloukoviezoff, 2009; Lazarus, 2009).

In this sense, financial inclusion is a tool geared towards economic and human development by promoting inclusive growth (Vo and al. 2021). The main problem that emerges in the functioning of formal financial systems stems from a client selection process that limits access to and use of financial services (Eber, 2000; Gloukoviezoff, 2009). Likewise, there is the question of inequality in the location and geographic distribution of banking and financial infrastructure and institutions (Leyshon and Thrift, 1995).

In addition, the psychological blockages of populations are most often presented as barriers to access to financial services (Kempson and al. 2000). In principle, any efficient financial system helps to generate prior information on possible investments, monitor investments and the execution of corporate governance, diversify and manage risks, mobilize and allocate savings, and exchange goods and services (Levine, 1997).

Therefore, improving financial services is challenging for institutions, financial regulatory actors and financial intermediaries. This is how financial intermediaries, such as banks and other credit institutions are better trained to reduce counterparty risks linked to information asymmetries (Chevalier-Farat, 1992; Saïdana and Asma, 1999). Nevertheless, the financial inclusion policy offers facilities through the proximity, accessibility, availability and use of financial services (Sarma, 2008; 2012).

The availability of financial services has the power to improve the socioeconomic conditions of populations (UN, 2006). Access to local financial services is often restricted for populations living in rural areas. Indeed, the localities farthest from urban centers are the most difficult to serve (Morvant-Roux and Servet, 2007). In the CEMAC zone, the greatest opportunity to bring rural areas closer together is to already use mobile telephony with simple and accessible technology. As relatively inexpensive cell phones are now available to a large segment of the population, mobile banking by phone has become an important tool to explore in promoting financial inclusion. This communication tool brings the banking process closer to excluded, poor and unbanked populations (Tchouassi, 2012).

According to the World Bank (2012), financial regulators in a number of countries have made commitments to financial inclusion policy as part of the "Maya Declaration". In the process of financial inclusion for inclusive growth, this declaration aims at least five goals.

1. Create a favorable environment that broadens access to financial services and reduces transaction costs, particulary through the use of new information and communication technologies,
2. Establish an appropriate regulatory framework that reconciles the objectives of financial inclusion and stability policy and financial sector integrity,
3. Make consumer protection and empowerment a core element of financial inclusion policy,
4. Use financial data to inform public policies of inclusion,
5. Monitor the results obtained (World Bank, 2012).

In Asia and Africa in particular, experiences in financial inclusion are visible through programs and platforms. This is the case in India with the PMJDY program and in Rwanda with the "Community savings and credit cooperatives". Regarding mobile platforms, we have the M-pesa in Kenya introduced in 2007, which has spread under other skies, such as in Cameroon with MTN Mobile money, Orange Money, Peru with ModeloPeru and Bim (Tchouassi, 2012).

Digital finance and monetary and financial innovations are widely used to achieve financial inclusion policy goals in a direction that minimizes the importance of risks due to poor and vulnerable clients. Related policies are developed and should encourage monetary and financial innovation, digitization, diversification and competition in the delivery of financial services (Ozili, 2020).

Finally, innovation in the digitization of financial services can help reduce transaction costs in sending (transferring) funds, receiving money, paying bills, etc. The tele-declaration system to the National Social Security Fund and to the General Directorate of Taxes in Cameroon is now done remotely and payments in cash, by bank transfers and by mobile money.

In a five-month relief program initiated in Niger, payments for monthly government social benefits services shifted from cash payments to e-payments by mobile phones. This program saved beneficiaries an average of twenty hours in terms of overall travel and waiting times to obtain payments. For the government, the shift from cash to electronic and digital payments is reducing corruption and improving transaction efficiency. Digitized and digitized financial services allow populations to accumulate savings and increase their spending and transactions in basic necessities (Demirgüç-Kunt and al. 2018). They are therefore effective channels for financial inclusion.

Review of the Empirical Literature Assessing the Link Between Financial Inclusion and Growth

Sarma (2008; 2012) proposes a financial inclusion index that captures the results of financial inclusion policy in an economy through a multidimensional approach.

This index is used to compare the level of financial inclusion between regions or economies at any given time. It can be used to track policy initiatives that aim for financial inclusion over a period of time. This index is special in that it allows us to highlight an empirical relationship between the level of development and financial inclusion. The index takes into account the accessibility, availability and use of financial services. In a deterministic logic, the services in an inclusive financial system must be available to users.

This availability of financial services can be indicated by the number of outlets for banking services (per 1,000 inhabitants) and/or by the number of automated teller machines (per 100,000 adults) or by the number of employees per client. In the absence of these, use is made of the number of commercial bank branches (per 100,000 adults). The volume of credit and deposits as a proportion of GDP is used to measure the use of basic services in the banking system. Some research takes into account custodians and borrowers from commercial banks (per 100,000 adults) (Chuc and al. 2021).

Other work highlights the effects of financial inclusion on economic development. Along these lines, Hannig and Jansen (2010) show that greater financial inclusion offers opportunities that improve financial stability in Kenya. Following research carried out by "German Gesellschaft für Technische Zusammenarbeit" (German technical cooperation agency), it emerges that technological innovations focused on poor segments of the population make it possible to overcome shortcomings in financial services. Among the solutions considered are the mobile banking service, mobile payment, the diversification of providers and the reform of state banks. In this context, consumer protection, financial identity (information on financial transactions) and the permanent evaluation of the framework for the implementation of the decisions made are possible. This is the case with mobile money transfer offers through the M-PESA service in conjunction with mobile network operator Safaricom in Kenya. This innovative financial service has been exported to other African countries, particularly in the CEMAC zone, where it finds a wide response.

Ardic et al. (2011) use the Financial Access database to identify the number of unbanked individuals in the world and analyse the change in accessibility to financial services around the world. These authors show that the growth rate has a negative effect on the financial inclusion index.

Donovan (2012) assesses the impact of mobile money on promoting financial inclusion in developing countries. He concludes that one of the reasons why governments, development partners and businesses (industries) should support the creation of mobile money services is based on mobile telephony. It is a service that promotes the access of the poor to financial markets through the creation, use and management of specific monetary circuits. This offer takes into account mobile finance (microcredits, microsavings, microinsurance and microtransferts), mobile

banking (mobile accounts, mobile transactions and information), and mobile payment (person to person, government to person, business to business, person to business, business to government, etc.).

Fungáčová and Weill (2014) show that in China, a high level of financial inclusion results from a greater use of formal savings accounts than in other BRICS countries. In addition, these authors also show that high income, better education, gender and age are associated with high use of bank accounts and formal loans. Income level and education significantly influence the use of alternative sources of borrowing. These authors conclude that financial inclusion policy is not a major problem in China, but the limited use of formal credit poses a challenge for economic development.

Sukumaran (2015) highlights the importance of access to financial services in the development of the financial sector of the economy. He concludes that financial education or literacy is identified as a key factor influencing the demand side of financial inclusion. Equal access to financial services between men and women in the CEMAC zone influences the social and financial inclusion of the latter in relation to their empowerment (Klasen & Lamanna, 2009). Adeola and Evans (2017) assess the impact of financial development and financial inclusion on economic diversification in Nigeria using the fully modified least squares method. Their study shows that financial inclusion has significantly higher effects on economic diversification than financial development. Thus, financial inclusion is a powerful accelerator of economic diversification, as it helps achieve national goals of economic transformation for inclusive growth and poverty reduction.

Abessolo and Timbi (2019) examine the relationship between institutional factors and financial inclusion in CEMAC over the period 2004 to 2017. The methodology used is based on the generalized least squares estimator from panel data and the mobilization of the model of Reinhart and al. (2010). The empirical results show that monetary freedom and financial accountability negatively affect financial inclusion. In addition, the quality of regulation positively and significantly affects financial inclusion.

METHODOLOGICAL APPROACH

Two tasks are performed to achieve the objective of this research. First, we construct a financial inclusion index using the methodology of Sarma (2008). The details of the construction methodology of this index can be found in the appendix. Second, the generalized moment method (GMM) is used to assess the effects of financial inclusion on growth.

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Construction of the Financial Inclusion Index

This step involves the selection of the variables of interest that we present in Table 1 below:

Table 1. List of variables of interest

Variables	Abbreviation	Definition	Sources
Gross domestic product	GDP	Annual GDP growth (%).	World bank
Financial inclusion index	FII	Bank ATMs (per 100, 000 adults)	The Authors
			World bank
		Commercial bank branches (per 100, 000 adults)	World bank
		Deposits bank commercial (per 100, 000 adults)	World bank
		Borrowers with bank commercial (per 100, 000 adults)	World bank
Inflation	INF	Change of Consumer Price Index	World bank
Investment	INVEST	Gross Fixed Capital Training (% GDP)	World bank
Trade (Exhange)	T	Exports and Imports Goods (% GDP)	World bank
Public expenditure	PEX	Final consumption of public Administrations (% du GDP)	World bank

Source: The authors

The period runs from 2004 to 2018. The information in the table covers Cameroon, the Central African Republic, the Republic of Congo, Gabon, Equatorial Guinea and Chad, which make up the six CEMAC countries. Our sample is calibrated, and all data have been collected for all countries and over the entire period.

Table 2 Statistically describes the variable used.

Table 2. Descriptive statistics

Variables (%)	Observations	Average	Standard deviation	Minimum	Maximum
Real GDP	90	3,58	8,51	-36,39	37,99
FII	90	0,77	0,62	0	0,429
INF	90	2,74	2,86	-8,97	10,30
INVEST	90	27,32	12,24	6,81	77,89
T	90	64,81	34,68	18,94	185,49
PEX	90	11,70	4,75	2,74	25,33

Source: The authors, under STATA

Two essential pieces of information deserve to be noted. These are the very high variability of the growth rate and the coefficient of external dependence, the average of which is approximately 65%. The methodology for calculating the financial inclusion index (variable FII) is given in the appendix.

SPECIFICATION OF THE EMPIRICAL MODEL

We analyse the effect of financial inclusion on growth in CEMAC. Theoretical analysis leads to the estimation of an equation in which we link the growth rate of real GDP on the financial inclusion index and other control variables. Consider the following basic model:

$$Git = \alpha i + \beta Fit + \gamma Xit + \varepsilon it \tag{1}$$

In this formula, Git is the growth rate of real GDP; Fit financial inclusion; Xit is the matrix of control variables; it represents the data for country i, year t.

Formula (1) is modified to integrate all the control variables contained in the vector X. We thus obtain the following empirical specification.

$$Git = \beta 0 + \beta 1 FIIit + \beta 2 INFit + \beta 3 INVESTit + \beta 4 Tit + \beta 5 PEXit + \psi it \tag{2}$$

With FII the Financial Inclusion Index, the variable of interest at the heart of this work; INF is inflation; T, foreign trade; PEX, general government final consumption expenditure (Information and Communication Technologies and education); INVEST, investments, and ψ, a zero-mean error term.

The method of generalized moments (GMM) is used to estimate the parameters of model (2).

We use the instrumental variables whose formalization proposed by Hansen (1982) is widely used in economics and finance (Aït-Sahalia and Hansen, 2009). We are inspired by the work of Levine (1997), which is indeed based on the use of instrumental variables. Indeed, MMG is widely used for well-known reasons. In particular, MMG provides a simple alternative to other estimators (Johnston and Dinardo, 1997). Likewise, in practice, MMG estimators are constructed without specifying the complete data generation process that would be required to rewrite the maximum likelihood estimator (Hansen, 2007).

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RESULTS OF ESTIMATES

Table 3 presents the results of the estimation by the Method of Generalized Moments from annual data for all CEMAC countries.

Table 3. Estimates of the effect of the FII on growth

Explanatory variables (right)	Real GDP, explained variable (left)
FII	-1,000
	(0,945)
INF	-0,321
	(0,401)
INVEST	-0,238
	(0,229)
T	0,131*
	(0,0783)
PEX	-1,152***
	(0,261)
CONST	16,73***
	(4,473)
Wald chi2(5)	28,90
Prob> chi2	0,0000
Root MSE	7,0496
Observations	90
R^2	0,307
Notes: Standard deviations are in parentheses. 1% (*), 5% (**) and 10% (***) represent the significance thresholds of the parameters	

Source: The authors, using STATA software

Compared to the original question, Table 3 shows that the FII has no significant effect on growth, not even at the 10% level. This result is confirmed by the data in Table 4, which shows a very low linear correlation coefficient between financial inclusion and real GDP (approximately 20%). All this is probably explained by the low level of financial inclusion in CEMAC, where the banking rate is still very low. However, we can also explain this result by the composite indicator used to capture financial inclusion. Indeed, this indicator is a combination of several variables whose direct link with growth is not easy to establish. For example, the relationship

between ''Number of bank ATMs per 100,000 adults '' and growth is not obvious since this product is not accessible to operators without a credit card or debit card. In other words, ATM density is not a sufficient indicator to measure the financial inclusion of individuals or organizations.

Table 4. Matrix of correlations between variables

	GDP	**FII**	**INF**	**INVEST**	**T**	**PEX**
GDP	1,0000					
FII	0,1989	1,0000				
INF	0,0425	0,1072	1,0000			
INVEST	0,0274	-0,0161	0,0754	1,0000		
T	0,0713	-0,0245	0,1379	0,7825	1,0000	
PEX	-0,5295	-0,4529	-0,1718	0,2596	0,2822	1,0000

Source: The authors, under STATA

The empirical results contained in Table 3 show that the coefficient attached to foreign trade in goods is positive and significant at the 1% level.

Foreign trade appears to be the driving force behind real GDP growth in the CEMAC zone. Contrary to the teachings of the multiplier theory, the final consumption expenditure of the administration seems to be negatively related to the real GDP. The coefficient attached to this variable is negative and significant at the 10% threshold. This result is in line with empirical observation, which shows that in the CEMAC Zone, public spending has a multiplier effect outside where most of the goods and services consumed by local operators come from. For example, general government consumer goods (computers and consumables, office materials and equipment, among others) are generally imported. However, an effective financial inclusion policy could make it possible to produce some of these goods, boost growth and create jobs.

IMPLICATIONS OF FINDINGS ON GENDER BALANCE

The findings from this chapter have far-reaching implications on gender balance when viewed in relation to previous studies in developing countries. For instance, Adegbite and Machethe (2020) noted that the prevalence of the financial inclusion gender gap keeps women out of the financial services sector and hinders inclusive growth and development because the financial inclusion of males and females is

part of the benchmarks for the achievement of the Sustainable Development Goals (SDGs).

First, the positive impact of international merchandise trade as a determinant of growth should advance gender balance because presently, the male population in CEMAC dominates international merchandise trade, but the participation of women is very limited. Women are more visible in local trade. Additionally, the low impact of financial inclusion on economic growth (real GDP) is an indication that gender balance would be worsened because women are already the most economically disadvantaged gender group in the CEMAC developing context. Consequently, governments and policymakers in the foreign trade departments in CEMAC should be more committed to advancing gender balance (equality and parity) in international merchandise trade.

Second, the low level of financial inclusion in CEMAC linked to poor adoption of banking and financial services is an indication that socioeconomic, sociocultural, institutional, legal and regulatory factors are barriers to gender balance in embracing banking financial services in CEMAC. Policymakers need to remove the barriers to the adoption of banking and financial services in CEMAC to enhance financial inclusion and gender balance.

Third, low ATM density may not be a sufficient indicator to measure the impact of financial inclusion on economic growth, but it does explain the gap between men and women with regard to the ownership of ATMs and banking accounts in CEMAC. Policymakers need to create gender balance through access to digital services and technologies, education on financial literacy/numercay and sensitisation on responsible saving and investment behaviour for male and female populations in CEMAC.

Fourth, while working to strengthen financial inclusion policy to impact economic growth, the governments and policymakers in CEMAC should be more committed to advancing gender balance (equality and parity) in the financial service sector because gender balance is at the heart of inclusive growth and actualization of sustainable development goals (SDG).

FUTURE RESEARCH DIRECTION

In view of the connection between financial inclusion and gender balance, future studies should investigate the moderating influence of gender balance on the effect of financial inclusion on economic growth in CEMAC. It is also suggested that the role of gender balance in the relationship between international merchandise trade and economic growth be investigated to understand the extent of gender disparity in the region.

CONCLUSION

This chapter made it possible to assess the impact of financial inclusion on growth in the CEMAC zone. Two steps were taken to achieve this. First, we built a Financial Inclusion Index (FII). Second, the Generalized Moments Method was used to measure these effects from panel data from the World Bank over the period 2004 to 2018. The empirical results show that international merchandise trade appears to be an important determinant of growth, reflecting the extraversion of economies and the dependence of these countries vis-à-vis the outside world.

On the other hand, the financial inclusion index does not have a significant effect on growth, probably because of the threshold effect. The level of financial inclusion in the CEMAC zone is still very low to stimulate demand for financial services and finance projects that promote economic growth. The level of financial inclusion will have to reach a certain threshold to have a positive effect on growth.

As a result, in their community development strategy, public authorities would benefit from designing and implementing effective financial inclusion policies. This requires the densification of institutions and banking and financial services. To do this, new tools based on the use of mobile telephony and ICT, information and communication technologies (the digitalization of financial services), would be some avenues to explore in the short and medium term.

The CEMAC institutions should review the whole regulatory system to provide clear direction, firm control and confidence in the system using gender analysis. They should evaluate which barriers to women's financial inclusion lie within their jurisdiction and study how these barriers can be relaxed or removed to further include women in the formal financial sector.

The CEMAC institutions should look to financial and digital success stories in other African countries targeting women in the financial markets. They should also note that these successes are built on more interaction with women.

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Chapter 11

Entrepreneurs out of Necessity in the Developing Context:
A Story Told by Igbo Women Entrepreneurs Who Battled for Inclusion

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ABSTRACT

The issue of diversity, equity, and inclusion is topical globally. Despite the slow embrace of the triple concept in Africa and Nigeria especially, literature has continued to grow in the area. Entrepreneurship is an area that has been enjoying attention in Nigeria also with women found to be important contributors. The Igbo entrepreneurship system has recently gained some global attention. While it is heavily masculine, the role of women has not been sufficiently studied. This study sought to find the experiences of Igbo women entrepreneurs in the Iwo Road Business Hub of Ibadan, Nigeria in terms of inclusion. An unstructured questionnaire was used to elicit information from participants. This study presents challenges faced by participants for inclusion. It informs stakeholders of the need to deliberately adjust to take advantage of the potential of women for both entrepreneurial and economic growth in Nigeria.

INTRODUCTION

The issue of gender inequality is a challenge in both the developed and developing world. The challenge continues to attract interest from different quarters. Policymakers, economists, governments, and other stakeholders expend so many resources trying to unravel the issues around gender inequality. The consequences of inequality among genders are multifaceted, affecting every area of human activity. The reasons for gender inequality seem to be as numerous as there exist, peoples, races, nations, cultures, religions, and even individuals. The United Nations recognized the need to close the gaps created by gender inequality included in the Millennium Development Goals, underscoring the education of the female gender. The UN document MDG3 puts it succinctly: "This the overarching gender equality goal, which encompasses parity in education, political participation, and economic empowerment" (UN WOMEN). Essentially, the aim is to promote gender equality and empower women in all ramifications (Abu-Ghaida & Klasen, 2004; The Millennium Development Goals Report 2013; UN, 2015). While some nations have made significant progress in promoting gender inequality in many areas, some have not made appreciable progress. For instance, The UN reports marked improvement in primary school enrolment globally while disparity is noticeable from the secondary to a higher level of education (The Millennium Development Goals Report 2013). The report reveals an extreme gender gap in higher education enrollment in Sub-Saharan Africa.

From the educational part of the Millennium Development Goal, this introduction shifts to the political and economic empowerment of the goal. It is not out of place to reason that anyone who has economic empowerment potentially wields political power, even if not on a large scale. However, the need for gender equality in the pursuance of economic and political empowerment leaves the quest unfulfilled. This gap is revealed by the UN, which reports that: "In every developing region, women tend to hold less secure jobs than men, with fewer social benefits" (The Millennium Development Goals Report 2013, p. 21). Undoubtedly, many factors account for the underwhelming participation of women in economic empowerment activities, especially in Sub-Saharan Africa. Specifically, "Women's responsibilities in unpaid care work, the lack of childcare facilities and other social rights may also play a significant role in women's non-participation in the labour force, in their occupational choices, and their employment patterns" (The Millennium Development Goals Report 2013, p. 21). If gender inequality will be eradicated or reduced, there is a need to look for a more creative and innovative way to study the causes of gender inequality in economic and political empowerment. Such efforts will yield outcomes that will guarantee the realization of the millennium development goals.

Entrepreneurs out of Necessity in the Developing Context

Literature exposes the complexity surrounding gender issues and their economic and social consequences (Cuberes & Teignier, 2014). The possible outcomes of gender issues also come with antecedents. These antecedents affect several issues in the entrepreneurship discourse. What these antecedents suggest is that they shape whatever issues concern gender inequality. Belingheri, Chiarello, Fronzetti, Colladon, and Rovelli (2021, p. 2) contend that: "Many bodies of literature (e.g., business, economics, development studies, sociology, and psychology) approach the problem of achieving gender equality from different perspectives–often addressing specific and narrow aspects ."For Belingheri and colleagues, this approach leads to a lack of clarity on how various questions, situations, and solutions may intertwine to precipitate or mitigate gender disparity or its effects. Such a situation challenges researchers to choose particular aspects of the gender discourse to resolve the gender challenge. While gender inequality research has grown, especially in developed nations, it seems to be a reluctant area in developing countries.

Moreover, gender and entrepreneurship research is burgeoning in developing nations, especially Africa. Consequently, there is some improvement as developing nations are making efforts to keep up with the developed countries to take advantage of gender and entrepreneurial research to grow their societies and economies. This new interest is because of the integral roles played by women in the development and growth of their societies. It is also an effort to eradicate poverty among women and take advantage of their contributions to society. Therefore, an inclusive approach that will take advantage of the qualities of women for entrepreneurial and, ultimately, economic growth becomes imperative. Further, the economic involvement of women is critical in attaining a competitive environment that will enable shared prosperity (Nwachukwu, Fadeyi, Paul & Vu, 2021).

It is estimated that the current population of Nigeria is over a 200milion (United Nations Population Division, 2021). According to the National Bureau of Statistics (2021), unemployment in Nigeria stood at 33.3% in the third quarter of 2021. Out of these unemployed people, 35.2% were females signifying an increase to 35.2% from 31.6% recorded in Q2 2020. This suggests that more than half of the country's labor force is unemployed. Moreover, a significant number of women are unemployed. The prevailing harsh social-economic reality in Nigeria means that the governments at various levels will look for alternative sources to help in the rebuilding and revitalization of the economy to make life easier for the millions of citizens and especially women who are usually most vulnerable in times of social, economic and political crises. While governments at these levels pursue policies and practices that will facilitate job creation and economic empowerment, various traditional and otherwise groups also create wealth for individuals and groups. These groups help complement the governments' efforts to alleviate the sufferings of the masses. However, one group that has continued to suffer neglect in the revitalization

of the economies of developing nations like Nigeria is women. According to Jamali (2009), the talents and potentials of women have not been adequately exploited in developing societies due to sociocultural and economic intricacies. Nevertheless, evidence confirms that the dynamic environment for business in Nigeria pushes visionary women entrepreneurs to seek ways to remain competitive and persist in the marketplace (Nwachukwu, Fadeyi, Paul & Vu, 2021). The competitive strategies are essential for all visionary women entrepreneurs of the contemporary world.

Nigerian women entrepreneurship literature is growing. Such studies range from barriers (Afolabi, 2015; Amaechi, 2016; Bowei, 2020; Nwachukwu, Fadeyi, Paul & Vu, 2021; to contributions to the Nigerian economy (Akanji, 2016; Nwankwo & Okeke, 2017). However, the extant literature on the contextual environment for entrepreneurship seems scanty (Dvouletý, Gordievskaya & Procházka, 2018), thereby affecting the comprehension of the phenomenon. (Paul, Hermel, & Srivatava, 2017). In Sub-Saharan Africa, women are commonly engaged in vending products and providing services that form the workforce driving the economy to a new level. Unfortunately, they over-populate petty trading, hospitality, and retail while largely absent in manufacturing and construction due to barriers (Etim & Iwu, 2019; Diop, 2017). The implication is that research on the participation of women in these two sectors is not well researched. In Nigeria, aside from the large construction companies, both local and multinational, that engage in the industry as corporate participants, individual men find a means to participate in the Nigerian construction industry by selling building materials. Nationally, these men are mostly Igbo found in numerous towns and cities, plying their trade successfully. The Igbo traditional entrepreneurship currently enjoys attention in the literature (Chinweuba & Ezeugwu, 2017; Adim & Amadi, 2020; Adeola, 2020; Agu & Nwachukwu, 2020; Madichie, 2021). One distinguishing feature of this acclaimed entrepreneurship is its heavy dominance by men. This dominance is a product of a culture that prefers and propels the male to lead the society in every sphere of human endeavours (Ekweariri, 2020; Duruji. Azuh, Oviasogie & Ajayi, 2014). How then will the conversation about diversity and inclusion fare within Igbo entrepreneurship? Studies in Igbo entrepreneurship have not provided answers, especially within the Nigerian construction industry. This study consequently focuses on the experience of women entrepreneurs among an overwhelming number of men who trade in building materials at the popular Iwo Road Building Materials Hub in Ibadan, Nigeria. It seeks answers to how they became business leaders, how the structure supports their businesses, other challenges, and successes.

LITERATURE REVIEW

Entrepreneurship/Igbo Entrepreneurship

Entrepreneurship exploits opportunities to create value through wealth creation for the entrepreneurs and others by creating jobs and contributing to society's economic growth and development. Entrepreneurship continues to transform lives, ways of life of people, nations, and the world at large. It is the process of generating, organising, and sustaining a for-profit or non-profit business initiative (Nwachukwu et al., 2021). Further, Entrepreneurial activities sustain the existence and growth of business ventures (Nwachukwu, Chládková & Zufan, 2017). The term "Igbo Entrepreneurship" derives from Igbo culture and entrepreneurship. It is essentially the "planning, organizing, coordinating and controlling other factors of production and production process in Igbo learning culture" (Adim & Amadi, 2020p.3). The Igbo culture pervades all Igbo entrepreneurial activities. Consequently, an Igbo entrepreneur coordinates factors of production and periodically seeks opportunities to make a profit through creativity, innovation, customers' satisfaction, and practical application of scarce resources in a constant cultural pattern (Orugun & Nafiu, 2014).

Influencing the Igbo entrepreneurial mindset is a pervasive socio-economic view of the universe which is the primary catalyst behind their socio-economic existence in the world (Chinweuba & Ezeugwu, 2017). Apart from being an Igbo established value, there is no doubt that the desire to begin any entrepreneurial activity is a function of an individual's worldview. Therefore, if one does not desire to become an entrepreneur, there will be no motivation to become an entrepreneur. The Igbo would thus seem to have such entrepreneurial motivation in abundance. The Igbo is a group that thrives on pragmatism. This Igbo positive result-orientedness would seem to supersede cultural specifications. The meaning of this value system is that it forms an economic philosophy. This materialistic philosophy incorporates the necessary dialectics of the individual, community, and eschatological anticipations in accomplishing economic performance (Adim & Amadi, 2020). However, there is a dimension of individualism in this dialectics as achievement must be personal and the result of the individual's responsibility. The individualism of the Igbo is underscored in the traditional Igbo economy, which emphasizes that products and the means of production belong to individuals. Individualism is further emphasized in the personal acquisition of property, productions, acquisitions, exchange of goods and services. Focus is, therefore, on the individual in the community. Since individuals constitute the community that makes up the society, the economic accomplishment of the individuals also translates to the economic success of the society at large. One significant implication is that the Igbo worldview ensures the people's equipment for entrepreneurship.

Igbo Apprenticeship System

Apprenticeship is a unique system of developing craftsmanship that will produce a self-employed person at the end of the apprenticeship, and it has long existed in developed and developing countries (Adekola, 2013; Adetiloye, 2018). The apprentice acquires skills through enrollment of youth under the tutelage of a master who mentors and teaches them the skill and the vocation for an amount of time, often determined before the commencement of the training. At the end of the determined learning time, the apprentice is granted some freedom to independently own a business and practice what they had learned from their master. The master assists the former student/apprentice with some resources/funds to begin their own business. Uwameiye and Iyamu (2010) argue that traditional apprenticeship offers the core prospect for obtaining employable skills in the informal sector. The Igbo apprenticeship system captures all the above features of apprenticeship and more enduring to this day.

An integral part of the Igbo entrepreneurship system is the acclaimed apprenticeship system. In the Igbo language and culture, this practice is called *Igba Odibo* or *Igba Boi*. The apprentices are primarily boys or teenagers. These youths are looking to make something out of life by being mentees to successful business people who are incidentally mostly men also. Several Igbo entrepreneurs have explored the system to launch small-scale enterprises, which served as the necessary means for partnership, promoting private sector development and national industrialization. For example, Omonijo et al. (2018) compared the Igbo apprenticeship system to other known apprenticeship systems and argued that their mentors' skills and financial backing have greatly facilitated the development of some businesses in the country. This fact makes the Igbo apprenticeship system a peculiar and attractive one justifying its continuous survival through the years. Further, Kehinde, Abiodun, Adegbuyi, and Oladimeji (2016), commenting on the innovation which the Igbo apprenticeship system contributes to national development, argued that the presence of small scale enterprises provides individuals with technical innovation and that ideas that lead to innovation could emerge from mentors who supported entrepreneurs to start their enterprises. Innovations are thus presented by establishing businesses that facilitate novel ideas in society and the national economy.

Women Entrepreneurship

According to Lawan (2017), studies in women entrepreneurship in developed countries have concentrated mainly on three major themes: financing, networking, and performance. He explained that literature revealed that gender variances in networking behaviour and network structure might impact decisions to begin and

grow a business and business survival and success. In financing, female entrepreneurs "start and grow their businesses with both lower levels of overall capitalisation and lower ratios of both equity and debt financing than their male counterparts and that these differences are related to sectorial and structural differences" (Lawan, 2017 p. 20). Furthermore, he found that gender had a prominent role in business performance because it influences the self-perception of female entrepreneurs and their knacks for business growth considering the allure of society towards business success. The above contrasts with the literature's focus on women's entrepreneurship in developing economies. Lawan identified motivational factors, psychological traits and personality characteristics, barriers before beginning business, and entrepreneurial behaviour. Other scholars corroborated this position when they concentrated on the challenges women entrepreneurs face in Africa (Aladejebi, 2020) and elsewhere (Terjesen & Elam, 2012; Thébaud, 2015). These researches demonstrated that restricted access to finance, opportunities for human capital development, social constraints and discrimination, restrictions in decision making, work and family life conflicts, patriarchal nature of African societies, and gender discrimination hampers women entrepreneurship. Howbeit, Yunis, Hashim, and Anderson (2019) observed a departure from the focus of women entrepreneurial scholarship. They averred that understanding the role of gender and the institutional environment is gaining interest in the literature. This new shift, they conclude, offers a robust theoretical underpinning for investigating women-owned enterprises. However, the literature on the contextual environment for entrepreneurship is not fully established (Dvouletý et al., 2018). This situation for Paul et al. (2017) limits the comprehension of the phenomenon (Paul et al., 2017).

Inclusion, Diversity, and Equity

The issue of Diversity, Equity, and Inclusion has become topical in contemporary life. There is virtually no area of human activity where there is no attempt at ensuring that everyone is involved. This development stemmed out of the noticeable multiple discriminatory tendencies and practices globally. People are being discriminated against based on gender, race, religion, disability, socio-economic status, to mention a few. Those promoting inclusion, diversity, and equity seek to reduce or eliminate stereotypes, attitudes, myths, and inappropriate behaviours towards others for whatever reason. If all human beings are born equal, they should be treated equally no matter their circumstances. These triple concepts could possess different meanings within the different contexts. However, the emphasis is always to give every member of such a group, society, organization, or nation equal opportunities to access available resources to realise themselves to the full. In 2016, in a presidential communication,

President Barack Obama, underscoring the essence of diversity, equity, and inclusion, averred that:

Research has shown that diverse groups are more effective at problem-solving than homogenous groups, and policies that promote diversity and inclusion will enhance our ability to draw from the broadest possible pool of talent, solve our most demanding challenges, maximize employee engagement and innovation, and lead by example by setting a high standard for providing access to opportunity to all segments of our society.

There is currently a burgeoning academic literature and field of specialisation in the area of diversity, equity, and inclusion. As usual, extant literature is dominated by Western experiences raising more Western experts. The current situation means that as the field grows, it is pertinent that studies should turn outside the Western world to understand how the triple concepts of diversity, equity, and inclusion are managed in different contexts as well as the impact of diverse national contexts on the concepts and human capital practices (Klarsfeld, Booysen, Ng, Roper and Tatli, 2014). For Tan (2019),

Inclusion refers to the intentional, ongoing effort to ensure that diverse people with different identities can fully participate in all aspects of the work of an organization, including leadership positions and decision-making processes. It refers to the way that diverse individuals are valued as respected members and are welcomed in an organization and/or community (ppS30-S31).

It is the growth of relationships and the real sense of belonging among members, society, organisation, or even nation. This prompted The Verna Mayers Company to state that: "Diversity is being asked to the party. Inclusion is being asked to dance" (n.d). This position suggests that individuals and systems might place some hurdles to prevent some people from participating in the possibility of dancing. Inclusion thus seeks to eliminate such barriers.

Diversity

Diversity is about the existence of differences within any particular setting. Diversity may comprise race, religion, gender, ethnicity, sexual orientation, nationality, place of practice, and practice type (Tan, 2019). Diversity underscores the way people vary but are simultaneously at both the individual and group or organisational levels. Diversity demands that members of a group or organisation assess the constituents of their group in order to ensure that multiple perspectives are respected and represented.

"Recognizing the power that a diverse membership brings to an organization and implementing this diversification at all levels…will allow for increased creativity and innovation, promotion of leadership opportunities, and enhancement of opportunities for growth" (Tan, 2019, p. S31).

In the global diversity survey led by the Society for Human Resource Management (SHRM), USA, and the Economist Intelligence Unit (SHRM, 2009), Nigeria fares strangely in the levels of diversity. In its words:

In ranking 45th overall [out of 47 countries], Nigeria places unusually high for the national diversity category and has one of the five most diverse populations in this model. Nevertheless, it places in the bottom half of countries for all remaining categories [social inclusion, government inclusion, and legal framework] because of poor workplace inclusion, a weak legal framework, and government and social exclusivity. (Society for Human Resource Management, 2009, p. 51)

Explaining the above reality, Adeleye, Aja- Nwachukwu, and Fawehinmi (2012), reported that the low score reflects Nigeria's essentially voluntarist approach to diversity, equality, and inclusion, and the inadequate institutional provisions for monitoring and enforcing equality and diversity in the workplace. Consequently, the choice to practise and promote these three values becomes the prerogative of the one with authority to enforce or not to enforce. In such a case, if the advantaged does not believe in the values, there is no chance that such values will be respected. Despite an anti-discrimination clause in the 1999 federal constitution prohibiting discrimination on the grounds of gender, place of origin, religion or political opinion, community, ethnicity, there is widespread evidence that people continue to face inequities and restrictions in organizations (Adeleye & Atewologun, 2014). Furthermore, most legislations and efforts at attaining ethnic diversity and equity have focused mainly on the public sector, such as public education and political institutions. This emphasis leaves employers and organizations in the public sector substantial independence in managing diversity. Predictably, most organisations do not have any established structure like policies and practices or formal processes to manage equality, diversity, and inclusion issues.

The discussion moves to gender inequality from the above since it is the focus of this chapter. Gender inequality is entrenched in Nigeria despite the progress towards diversity, equity, and inclusion. The British Council, for instance, reports that:

Nigerian labour markets are gendered. A majority of those in formal employment are men. National Bureau of Statistics data confirm that in 2007 only 32.5% of women were employed in the (non- agricultural) private sector. The public sector, which is often perceived to be more progressive (it is the only area where direct

public policy intervention can effect changes in gender composition), does not fare any better. (British Council, 2012, p. 18).

Further, The World Economic Forum's (WEF's) Global Gender Index, which provides standards for national gender differences on political, economic, health and education criteria, ranked Nigeria 110th out of 135 countries in 2012. The situation has not significantly improved to date. Reasons for the preponderance of gender inequality in Nigeria are multiple. No matter the culture or tribe in focus, women are traditionally seen as belonging to the home or family. They are homemakers in the traditional setting who strive to permanently preserve and promote family values like honour, history and all practices that separate each family from the other. Women in Nigeria have been consigned to some stereotypes which prevent them from achieving their goals in life. The social setting is habitually affected by tribal tendencies that encourage patriarchal culture, thus ensuring that the womenfolk are structurally beneath the men (Nwachukwu et al., 2021). These cultural standards grant men unusual control over women's lives, to the point that gender becomes an organising code for society. In entrepreneurship, women face hurdles because their social environment has been negatively impacted by factors that discriminate against them. Therefore, the inequality experienced by women in the Nigerian context could be attributable to a structural system that has refused to yield to modern realities, which have continued to prove that not providing the enabling environment for the female gender to thrive has equally dire consequences Nigerian socio-economic existence.

Equity

The idea of equity is very controversial. Does it mean everyone has the same capacity and ability? If given the same opportunities, can everybody arrive at the same outcomes? The questions around the issue are many. However, there are standard features surrounding equity. For Tan (2019), "Equity refers to an approach that ensures that everyone has access to the same opportunities. It recognizes that advantages and barriers exist and that, as a result, everyone does not start from the same place" (p. S31). Equity concerns a process that starts by acknowledging that unequal starting point and works to correct and address the disparity. Equity guarantees that everyone has the same opportunity to grow, develop and contribute irrespective of their identity. Fundamentally, the issue of equity is the fair and just treatment of all who exist in a community. It entails commitment and intentional attention to strategic priorities, respect, civility, resources with continuing action, and calculation of advancement towards accomplishing identified goals. Hence,

all the members of any group or organisation and the missions and goals of the organisation should reflect this diversity.

In Nigeria, the 1999 constitution expressly includes an anti-discrimination clause that condemns any form of discrimination based on tribe, ethnicity, gender, religion, political inclination, place of origin, or community. However, the reality is far from the intentions of that clause. There is overwhelming evidence proving that people face inequities and restrictions in organizations (Adeleye, Atewologun & Matanmi, 2014). Generally, Nigeria's diversity management concept has not had full development and implementation. Managing differences has narrowly focused on legal and moral factors, the so-called "discrimination-and-fairness" approach (Thomas and Ely, 1996; Adeleye et al., 2014). As a result, diversity issues have been downgraded to the background in Nigeria. This is mainly because organisations, especially in the private sector, are not answerable to anyone and are allowed to continue by the government. This situation becomes one in which there is much freedom and a voluntarist approach to diversity issues.

For Nigeria to make progress in diversity, equity and inclusion, there must be a deliberate policy that promotes practices that will back up the needed change in the country. Such progress occasioned by policy and practice will ensure that all citizens of Nigeria, irrespective of their gender, community, ethnicity, circumstances of birth, religious or political affiliations, and the like, will possess equal opportunities to realise themselves and contribute their quota to the progress and development of Nigeria with any fear of discrimination of any kind. Conclusively, policymakers

will benefit from an evidence-based approach to policymaking. Such an approach requires evaluating the effectiveness of current diversity legislation and regulatory enforcements, identifying best practices for promoting diversity and inclusion in government and public sector organizations, and drawing lessons from other highly diverse and divided countries (Adeleye, Fawehinmi, Adisa, Utam & Ikechukwu-Ifudu, 2019, p.21).

METHODS

This study employed a mixed-methods research approach that combines quantitative and qualitative research methods (Cresswell & Poth, 2018). The quantitative approach concerns the use of descriptive statistics to report the demographical information of the sample. The other data collected were semi-structured interviews with three women entrepreneurs registered members of Iwo Road Traders Association, Ibadan, Oyo State, Nigeria. Iwo Road is a Business Hub noted for selling building materials in the Southwest of Nigeria. Apart from the big building materials hubs in Lagos,

Nigeria's commercial capital, Iwo road is the next place where building materials are sold in large quantities in the whole of Southwest Nigeria.

Design and Instruments

This study used a descriptive method for quantitative analysis. In contrast, the phenomenological technique was employed for qualitative analysis because it was determined that it was essential to understand people's common or shared experiences of a phenomenon (Cresswell & Poth, 2018). Comprehending these shared experiences aids the development of policies and practices or develops a profound knowledge of the phenomenon's characteristics. The choice of the method was to draw out the experiences of Igbo women entrepreneurs in the issue of inclusion within the Igbo and Nigerian business environments. Phenomenological qualitative research design is characterised by a manifestation of the living experiences of subjects within a survey (Neubauer, Witkop & Varpio, 2019). The challenges of Nigerian women entrepreneurs, especially Igbo women entrepreneurs within the famed Igbo entrepreneurial system, are enormous. It is thus inevitable that their personal experiences should be studied to improve the general Igbo and Nigerian entrepreneurial discourse. This study adopted a qualitative content analysis involving coding participants' spoken words within this phenomenological research design framework. It is a research technique founded on interpreting written data content and personal effects using a specified classification method of coding and style appreciation (Hsieh & Shannon, 2005). The research instrument was in two parts—part one comprised nine (9) questions that elicited the demographical information of respondents. In Part two, eleven (11) open-ended questions were used to elicit information about the entrepreneurial experiences of the interviewees as it concerns their entry into the business, inclusion, diversity and equity challenges and success stories, and the like.

Sample and Data Collection

Data collection occurred over three weeks. The researcher learned that 300 registered Iwo Road Traders Association members in Ibadan, Oyo State, Nigeria. This group of businessmen and women deal basically in the sales of building materials such as iron rods, tiles, stone chippings, electrical materials for house wiring, marble cement, water closet, plumbing materials, among other minor materials in the construction industry. Out of this registered 300, only 10 are women. Purposive sampling was used to identify registered women entrepreneurs of the Iwo Road Building Materials Hub. These women were approached because their businesses involved the sale of iron roads, stone chippings, or tiles which are regarded as the significant offerings of the building materials business for the construction industry. The sale of these

items is also regarded as the exclusive preserve of male entrepreneurs in the Iwo Road Business Hub and the Igbo Entrepreneurship System. One of such women was identified. She told the researcher that there were six of them and one died last year. This left five of them. Out of the available five women entrepreneurs who fit the above criteria, three were interviewed out of convenience. The data collection method lasted between 34 minutes and 40 minutes. The data collection started with an introduction during which the participants were informed about their rights to guaranteed confidentiality necessary for the ethical considerations in research. They were assured that the data collection was for research purposes only and that they could decline any uncomfortable question.

Results

Quantitative Aspects: Descriptive Statistics

Table 1. Demographics of selected Iwo Road Igbo Women Building Materials Entrepreneurs

Variable	Participant 1	Participant 2	Participant 3
Age	47	54	51
Marital Status	Widow	Widow	Widow
Years in Business	25	26	27
Educational qualification	SSCE	NCE	SSCE
Tribe	Igbo	Igbo	Igbo
Language Spoken	Igbo, English, and Pidgin	Igbo, English, and Pidgin	Igbo, English, and Pidgin
Membership of Iwo Road Traders Association	Registered	Registered	Registered
How Did You Start your Business	After my husband died	After I lost my husband	When my husband died, I had to take over his business
What do you sell?	Iron Rods	Stone Chippings	Tiles

Table 1 above reveals that the three sampled participants confirmed that they were Igbo women doing business in the Iwo Road Building Materials Business Hub in Ibadan, Nigeria. The least educational qualification is the West African Secondary School Certificate. This shows that they could understand the ideas that the researcher was looking for and would be able to communicate the information adequately. During the interview, more than one of the respondents resorted to pidgin English,

albeit briefly, to drive home some points. The three interviewees also spoke some Igbo proverbs to buttress some traditional issues.

Further, their years of experience in business range from 25 years to 27 years. This long duration in business points to the fact that they are authorities in the information sought after. Their experiences thus become invaluable to this study. The fact that they are all widows attracts much curiosity. The analysis of the results provides answers to this and more concerns. The three women trade in traditionally reserved materials for men, namely, iron rods, tiles, and stone chippings. This observation suggests a novelty.

Qualitative Aspects: Content Analysis

After the transcription of the interviews, there was a search for recurring themes and concepts from the participants. This step led to the design of a codebook. Finally, the codes were written out according to the noticeable relationship between the questions asked and the participants' responses.

Table 2. Coding of responses provided by female entrepreneurs

S/N	Question	Responses	Code
1	How did you get into businesswomen?	I was doing another business until my husband died. I never really showed interest in the business at the beginning. When things became difficult after his death, I joined!	Entrepreneurs by necessity
2	Did you learn the business?	No! It is by trial and error. No one agreed to teach me anything. People around used to cheat me. With time I learnt small, small.	Learning on the job
3	Why did you choose your type of business?	I could not imagine myself doing this until my husband died. It brought in money, so, I had to continue where my husband stopped.	Necessity is the mother of invention
4	Why do you think girls like boys do not participate in the apprenticeship system of the Igbos?	I have not seen such. Girls will eventually marry, and it is not traditional Igbo culture. A girl can seduce the master who has a family.	Resignation to the status quo/ Women are not welcome in this business.
5	What was your experience when you started?	My late husband's colleagues sold to me at higher prices. Some told me I could not do it. So I used to give the men money to buy goods for me. Before GSM came, the men scared me. Because I never followed them to Lagos.	Barriers to inclusion and equity
6	How many women are officials of the Association?	We are not interested. They meet at night. No woman will like to be outside the home at night.	Structural inconsideration

continues on following page

Table 2. Continued

S/N	Question	Responses	Code
7	Men receive loans from other men for their business. Did you get any loan?	I used my money to begin the business. No loan from anyone. With time we started sharing vehicles to bring our goods together from Lagos.	Reluctant acceptance
8	I learnt some wives stay in their husbands' shop. How do they fare?	Most of the men will never allow their wives to handle business transactions. The men trust the male apprentices more than their wives	Equity is shunned
9	What about other females found in the shops?	They are sales girls or secretaries. They are even sent on errands by the boys who are junior to them.	Male superiority/ Inequality institutionalized
10	Is there anything you want to share?	Business is good. Women will not like to learn the building materials business. They prefer fashion and other things. The women in building materials sell electrical materials. Those are easier for ladies.	Stereotypes against women by women/ Mental oppression
11	Can you share your success stories?	I can feed my family. I am living in my own house. I can pay my bills. You can make more in business than through your salaries.	Success stories in business/ Entrepreneurship is profitable.

DISCUSSION

Coded results presented in Table 2 confirm inclusion, diversity, and equity problems within the Iwo Road Traders Association. When asked how they became entrepreneurs, one of the female respondents answered:

I joined around 1997 when my husband died. I did not move to learn from anyone because I did not have the opportunity. As a result of the need to cater to my children, I joined the business. I had a shop before where I sold carpentry materials, work tools, mosquito nets, pure water (sachet water), and minerals. I realised I could not cope financially, so I joined the tiles trade. I was learning by myself and building my trading skills. I learned from other traders, too, by watching how they were doing their businesses.

The above response indicates that the women sampled in the building materials business of Iwo Road became entrepreneurs by accident. However, again, their entry into the business was not accepted entirely. The men they met refused to welcome them by supporting them even though they were widows. One would expect that a famed entrepreneurship system such as the Igbo Entrepreneurship System would possess a mechanism that will help women readily become an integral part of the system, especially being widows of their former colleagues. This anti-women posture in the system, which does not desire the inclusion of women, is further underscored by

the response of one of the respondents when asked why no woman has been elected an officer of the Association after doing business for 27 years. She averred that

the officers held executive meetings in the evening from 5 pm. Moreover, they take their time because their wives cook for them at home. A woman who has responsibilities at home will not wait long before retiring home.

The above scenario negates what equity stands for. Tan (2019, p. S31) had posited that: "Equity ensures that all people have the opportunity to grow, contribute, and develop, regardless of their identity." Unfortunately, the situation at Iwo Road among the Igbo traders does not seem to promote equity. The situation also stems from an Igbo culture that resists the rise of women but perceives them as people that should stay at home. Unfortunately, such a stance is retrogressive in 21st Century Nigeria. The reality is that: "Many Nigerians owe their allegiance first and foremost to their ethnic/religious group than to an entity called Nigeria" (Mamman and Baydoun, 2009, p. 194). So no matter what the UN or Millennium Development Goal says, culture will always take center stage in the mind of the Nigerian irrespective of tribe.

The respondents reported a lack of easy access to loans, forcing them to develop skills in managing available scarce resources. This situation in Nigeria is beyond any cultural practice. It is common for men to have more wealth than men. It is also very convenient for men to grant loan facilities to their fellow men in Iwo Road Business Hub, as reported by the participants in this study. It would seem that these men got a cue from the government. Nwachukwu et al. (2021) note that the government's attitude concerning financing small-scale businesses in Nigeria, especially those run by women, has not been promising. Governments globally provide all kinds of support and protection for their citizens in many areas of their life. Governments primarily protect and encourage entrepreneurs by providing soft loans and the like. Individuals and groups thus take advantage of the vulnerable in their societies when the governments shirk their responsibilities towards businesses, whether small, medium, or large. In the case of the Igbo women doing business in the Iwo Road Building Materials Hub, finance is a problem they initially encountered and could not overcome because of their gender. One of the women interviewed retorted: *Who wants to borrow woman money for business!* However, sheer determination and frugal living kept them going before they succeeded.

The results of this study revealed a disturbing trend. All the women entrepreneurs in the study location doing business in the building materials sector seen as the exclusive preserve of men joined the business out of misfortune. One might ask, how can this trend be reversed? Three out of the five surviving women sampled have put in more than twenty-five years in the business on average. This is further shocking because it reveals a system dominated by men who have been largely untouched

by all the efforts at diversity, equity, and inclusion locally and internationally. The situation also confirms that external and personal circumstances, both favourable and unfavourable, impact women's decisions to start their businesses (Lawan, 2017). The results show that bereavement forced the widows to continue in the footsteps of their dead husbands. This survival spirit is typically Igbo. In the words of Chinweuba and Ezeugwu (2017), "The struggle to survive also deepens their entrepreneurship in the sectors of trade and manufactures. This became real through 'self-help' and individual efforts, which are parts of the abilities existential in the blood of the Igbos" (p.21). Hence in Igbo sociocultural context, necessity is an essential bedrock of their entrepreneurial performance.

The sampled women population might be the only ones operating in Iwo Road Business Hub. The reality is different. First, women are allowed to come and trade in the electrical aspect of the building industry. Both the sampled women and others believe that it is a business that fits women. One of the women respondents posited that:

That one (electrical business) is good for women. They will not have to be carrying heavy, heavy loads like we do when selling stone chippings.

When asked why, she replied that many women are initially thought to be male professions like engineering, architecture, driving, etc. She replied:

It is not the same o! This one you will need to get dirty when you are selling our articles of trade

The other reason women are found around the business premises in Iwo Road Business Hub is that females are hired as secretaries and sales girls. An interviewee explains that.

They are less dishonest than some of the male apprentices. So they are used to checkmate the male apprentices. Nevertheless, you will need to monitor them. One day, I suspected my sales girl. I observed her for a day or two, and I went to the shop where she was selling unannounced and caught her. So I just fired her on the spot.

The use of young ladies as secretaries and sales girls is a use and dump phenomenon which the women also admit they do. One would notice that boys are not mentioned as sales boys. This speaks to the discriminatory practices of the system against women. The situation would seem to justify why feminist scholars usually lament that it is the lot of the womenfolk everywhere to be positioned in an inferior standing relative to men (Brunsden,1978).

It is highly commendable that the women trading in building materials have put in nothing less than an average of 25years as entrepreneurs. This information points to the fact that they have managed to succeed in the face of adversity. The women described their situation thus:

a.   I can afford to buy whatever I want now, both for my family and me and my business.
b.   Business is good. I encourage other women to join the business. They can make a profit that *will be more than a worker's salary in a day. Hard work will help you to succeed.*
c.   When I started, there were many problems. However, I thank God now. With cell phones now, I do not need to travel to Lagos to buy my goods anymore. Instead, I phone my suppliers in Lagos, tell them what I want, pay for the transportation, and transfer the money to the suppliers.

The success of these women who survived their fight for diversity, equity, and inclusion among the men gives credence that when females can uphold economic autonomy, their status always remains unimpaired as they can organise and keep their rights intact (Leacock 1978).

CONCLUSION

It is very clear from the outcomes of this study that despite the eminence of the Igbo Entrepreneurship System, women do not seem to play a huge part. This is because they are often not found to be an integral part of the system where wealth is created in large numbers. The lack of inclusion is a systemic problem. For this to end, much effort has to be made. Since it is a cultural and systemic challenge, this study recommends that feminists and other sympathizers begin grassroots campaigns targeted at women. Women should also be encouraged to become more daring. The participants should begin to intentionally mentor other women the same way men mentor young men. This definitely will become revolutionary, and this example can be replicated in multiple locations around the country. The Iwo Road Traders Association members should begin to accommodate more women and elect them into offices, and their executive meetings should consider the fact that women must be allowed to leave early to take care of their families. The town unions, which are very influential in Igboland, could be approached to assist in changing the status quo against women and include them more in the decisions that concern them. The weak institutional environment in Nigeria makes opportunities and challenges probable for managing inclusion in organizations. Unfortunately,

because any enforcing authority is not held accountable, people feel obligated to practice diversity, equity, or inclusion. Individuals and groups like the Iwo Road Traders Association should learn to manage diversity, equity, and inclusion. Suppose women have been reported to contribute significantly to the economies of nations. In that case, the government should tackle all forms of practices that deny them the opportunity to exploit and take advantage of their talents and treasures to protect everybody's legitimate interests. Therefore, the Iwo Road Business Hub would be doing the economy of Oyo State in particular and Nigeria as a whole plenty favour by becoming intentionally inclusive towards the womenfolk by creating the enabling environment that will promote inclusiveness for job creation and economic growth.

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