

Factors Affecting Women Career Advancement in the Banking Industry in Kenya

(A Case of Kenya Commercial Bank Branches in Nairobi County, Kenya)

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Abstract

Purpose: The purpose of this study was to investigate the factors affecting women career advancement in Kenya Commercial Bank. The study was guided by the following specific objectives: to assess the extent to which age affects women's career advancement in the banking sector in Kenya; to evaluate the extent to which gender affects women's career advancement in the banking sector in Kenya; to examine the extent to which education affects women's career advancement in the banking sector in Kenya; and to investigate the extent to which core-self evaluation affects women's career advancement in the banking sector in Kenya. to determine the extent to which age affects women's career advancement in the banking sector in Kenya; to establish the extent to which gender affects women's career advancement in the banking sector in Kenya.; and to determine the extent to which education affects women's career advancement in the banking sector in Kenya; and to establish the extent to which core-self evaluation affects women's career advancement in the banking sector in Kenya. **Methods:** The study focused on selected branches of Kenya Commercial Bank branches located in Nairobi region, whose number stood at 19 as at June 2013 (Kenya Commercial Bank, June 2013). There were two respondents from each of the bank branches, the branch manager and another senior bank official, of the opposite sex from the branch manager. A semi-structured questionnaire was used to collect primary data from the respondents. Computation of frequencies in tables, charts and bar graphs were used in data presentation. In addition, the researcher used standard deviations and mean scores to present information pertaining to the study objectives. **Results:** The findings of the study indicate that majority of the respondents either "agreed" or "strongly agreed" that individual factors: age; gender issues; individual's skills, tenure, hard work, reputation and performance and affect women's career advancement; and women's lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement in the banking sector in Kenya. The findings also show that the ranking of the factors affecting women's career advancement in the banking sector, show as follows: "Individual's age" was first ranked, "women's lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement" was second ranked, "Individual's level of education" was third ranked, "The gender issue" was fourth ranked, and the least ranked was "Individual's skills, tenure, hard work, reputation and performance".

Keywords: Bank, Career Development, Core-self evaluation, Individual factors, Organizational factors, Social factors.

ABBREVIATIONS AND ACCRONYMS

CBs	Commercial Banks
CSE	Core Self-Evaluations
FIs	Financial institutions
HRD	Human Resources Development
KSAs	Knowledge, Skills and Abilities
MDGs	Millennium Development Goals
NVGA	National Vocational Guidance Association
SPSS	Statistical Package for Social Sciences

1.0 INTRODUCTION

1.1 Background of the Study

There has been a growing scholarly interest in the gendered nature career which has furthered our understanding of the career trends (Broadbridge 2007; Tlaiss and Kausar 2011; Simpson et al, 2010). These studies have called for the adoption of human resource management best practices which inspire gender inclusiveness and greater diversity within the work milieu. Consequently, over the last three decades, there has been a measured rise in the numbers of highly skilled female professionals and managers across different industries, which has led to a gradual re-configuration of the top management positions from male towards female (Ismail and Ibrahim 2007).

However, available statistics reveal a high level of disparity in levels of gender diversity at top management positions in Kenya. For instance, in the Kenyan Civil Service, which is the largest employer of labor in Kenya, 76% of civil servants are men, and 24% are women with women holding less than 14% of the total management level positions in the Kenyan public sector (Public Service Commission of Kenya, 2010).

Armstrong (2000) argues that men and women face many challenges as they advance through careers. However, women have reported greater barriers than men and greater difficulties in getting development assignment and geographical mobility opportunities. Green (1987) defines a career as a pattern of work related experiences that span the course of a person's life. A woman's career development can be defined as a woman's life long process involving the development of attitudes, values and capabilities that lead to future occupational choices. We explore the barriers to career progress of females in acquiring top management positions and the nature of career barriers experienced within the Kenyan context. The paper aims to explore some of the issues surrounding women managers in the banking sector in Kenya and the perceptions of these managers regarding gender stereotyping in terms of their personal aspirations regarding careers, mentoring, education, marriage, and having children. It would be interesting to understand how these factors impact on their career progression.

This study replicates earlier study conducted in Canada by Burke and McKeen (1993) on work experiences and career advancement of managerial and professional women. Kenya, compared with Canada, is less industrialized and has a different historical, political, and economic context. Would various career priority patterns be relevant in Kenya? Where would Kenyan managerial women place themselves on this continuum? Would the correlates of career-priority be similar to those found in a North American sample? A number of variables suggested to impact women's career development and women's well-being are included in the study.

Tharenou (2005) has highlighted the importance of individual factors (e.g. education, work experiences, personality) person-environment factors (e.g. support and encouragement) and organizational factors (e.g. organizational level) in women's advancement. Others (e.g. Nelson and Burke, 2000) have focused on work stress and health among managerial and professional women. In addition, the role of work-personal life integration in the lives of these women has received increasing attention (Ruderman and Ohlott, 2002; Gordon and Whelan-Berry, 2005; Maniero and Sullivan, 2006). Each of these broad areas is incorporated into the present study.

Financial institutions (FIs) are very important in any economy. Their role is similar to that of blood arteries in the human body, because FIs pump financial resources for economic growth from the depositories to where they are required (Shanmugan and Bourke, 1990). Commercial banks (CBs) are FIs and are key providers of financial information to the economy. They play even a most critical role to emergent economies where borrowers have no access to capital markets (Greuning and Bratanovic, 2003). There is evidence that well-functioning CBs accelerate economic growth, while poorly functioning CBs impede economic progress and exacerbate poverty (Barth *et al.*, 2004). The banking sector in this country has, over the last few years, witnessed significant growth in consumer lending. This is evidenced by the growth in real private sector credit of 17.7 % in the twelve months to May 2007. The resultant credit expansion has brought significant benefits to the economy, but the information asymmetry that is prevailing in the lending environment poses a real challenge in the form of credit risk for the banking sector in Kenya.

There were 45 commercial Banks in Kenya as at June 2012 (Central Bank of Kenya (CBK), 2012). These commercial banks offer both corporate and retail banking services. Licensing of financial institutions in Kenya is done by the Minister for Finance through the Central Bank of Kenya. The Companies Act, the Banking Act and the Central Bank of Kenya, govern the banking industry. Ideally financial reforms and free market should spur the adoption of innovations that improve efficiency and provide a healthy balance between lending and deposit rates. (Banking Act Cap 488, pp 6, 10-12). According to Central Bank of Kenya (CBK) (2011), the sector remained stable in 2010 with positive developments recorded in all key financial indicators.

1.2 Statement of the Problem

Although researchers have concentrated on gender issues, per se, in organizations, very little, if at all, has been done on the experiences of females at the top echelons of organizations. In dealing justly and comprehensively with women's experiences in an organization, more research needs to be done on what women have experienced and what they are experiencing, highlighting their frustrations, challenges, trials, and tribulations. The study sought to investigate challenges faced by female managers in the banking sector in Kenya. Central to the study was the need to investigate the extent to which gender impacts on the performance of managers. The impact of practices, that is, formal and informal rules and regulations, on managerial women was also examined.

The scarcity of research addressing gender issues in management within developing countries (Tlaiss and Kauser 2011; Tlaiss and Kauser 2010) makes it particularly important to investigate the extent to which Western perspectives are applicable in developing countries, given differences in the social, cultural, and religious infrastructures between these environments. We aim to provide a more precise explanation and understanding of the gender imbalances facing women managers in Kenya. Studies undertaken in Kenya on career development of women employees in Kenya include the following: Agutu (2000) undertook a study on women as targets by university initiatives; Mweseli (2001) focused on radical feminism; Olweya (1996) focused on educational wastage among girls in Kenyan secondary schools; Onunga (2001) focused on the gender gap in Information Technology; Rambaya (2001) undertook a study on the contest as a lesson for women; and Shabaan (2001) focused on the candidate who won hearts of Taveta. None of the above studies focused on factors affecting women career development in the banking sector. The purpose of this study therefore, is to examine the combination of individual, personal and organizations related to women's development in the banking industry in Kenya, especially Kenya Commercial Bank of Kenya.

1.3 Purpose of the Study

The purpose of this study was to investigate the factors affecting women career advancement in Kenya Commercial Bank.

1.4 Objectives of the Study

The study was guided by the following specific objectives:

- (i) To assess the extent to which age affects women's career advancement in the banking sector in Kenya
- (ii) To evaluate the extent to which gender affects women's career advancement in the banking sector in Kenya.
- (iii) To examine the extent to which education affects women's career advancement in the banking sector in Kenya.
- (iv) To investigate the extent to which core-self evaluation affects women's career advancement in the banking sector in Kenya.

1.5 Study Hypotheses

The following relationships were hypothesized:

- (i) **H10:** Age has significant positive relationship with women's career advancement in banking sector in Kenya
- (ii) **H20:** Gender has significant positive relationship with women's career advancement in the banking sector in Kenya.
- (iii) **H30:** Education has a significant positive relationship with women's career advancement in the banking sector in Kenya.
- (iv) **H40:** Core-self evaluation has a significant positive relationship with women's career advancement in the banking sector in Kenya.

1.6 Significance of the Study

The study will be of benefit to the Human resource managers in the banking sector in articulating deliberate strategies that are targeted at enhancing career development opportunities for women in the sector. The findings will further aid in workplace policies that will encourage women career development; the study will help the employees in the banking sector understand the interventions banks ought to implement in addressing the career development related issues that affect them; and the study will also contribute to the existing body of knowledge in the area of career development for women and its influence on the performance of commercial banks as a result of changing environmental conditions. It will also inspire future researchers to carry out further research in the same or related field.

1.7 Definition of Significant Terms

A wide range of terms and concepts have been used in this study, many of which might be regarded as open to different interpretations. The key terms used in the study are defined as follows:

Age: The number of years one has lived since birth

Bank: A bank can be defined as a company, which carries on, or purposes to carry on banking business,

(Banking Act, Cap 488). A bank is thus an institution that deals largely with money. It collects deposits from savers and pays interest to the depositors and on the other hand uses the savers deposits to grant loans to borrowers who in turn pay interest and fees.

Career Development: An organized, planned effort comprised of structured activities or processes that result in a mutual career plotting effort between employees and the organization”.

Career: A ‘time-extended working out of a purposeful life pattern through work undertaken by the individual’. Career is viewed in a broad sense that incorporates almost all life activities, across individual’s lifespan, and no longer occupational in manner.

Core-self evaluation: Appraisal of one’s self-worth – which was found to predict high level of job and life satisfaction. Core-self evaluation is indicated by four traits, namely: self-esteem, generalized self-efficiency, locus of control and neuroticism.

Education: Level of formal education one has attained

Gender: The feminine person as differentiated from the masculine person

Individual factors: Factors related to the individual women employees, including age, gender, education and core-self evaluation.

Organizational factors: Factors related to the women employees workplace (organizational level) in women's advancement

Social factors: Factors related to the social interactions of the women employees, including support and encouragement

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of the literature related to the purpose of the study. The chapter is organized according to the specific objectives in order to ensure relevance to the research problem. The review was undertaken in order to eliminate duplication of what has been done and provide a clear understanding of existing knowledge base in the problem area. The literature review is based on authoritative, recent, and original sources such as journals, books, thesis and dissertations. The chapter is divided up as follows: Theoretical assumptions about women’s work place behavior; the concept of career advancement; predictor’s of women’s’ career advancement; women and career development; Kenyan studies; empirical review: barriers to women participation in management; conclusions and implications for human resources development theory and practice; conceptual framework; and chapter summary

2.2 Theoretical Assumptions about Women’s Work Place Behavior

There is no consensus in empirical evidence as to the work behavior women exhibit in organizations (Mathur-Helm, 2005). The perspectives often employed to explain this, among others, are the gender-centered perspective, organizational structure perspective and gender-organization - system perspectives (Fagenson-eland and Parker, 1998). The fundamental argument of the gender-centered perspective is that, gender, is a major determinant of an individual’s preferences, abilities, skills, and, behaviors. Since men are stereotypically assumed to be more competent relative to women, they (men) are mostly considered for senior level positions. A related approach to the gender-centered perspective is the complementary contributions approach which argued that even though men and women are different, each make

valuable contributions to the organization. The organizational structure perspective posits that observable differences in management behavior of men and women are due to contextual or situational variables (such as organizational promotion policies formulation and implementation, nature of work and type of industry).

The gender-organization-system perspective supports the other two approaches but went further to say that those individuals and organizations can be adequately understood only in relation to the societal norms and values in which they operate. This implies that workplace experiences of women cannot be divorced from prevailing sex stereotypes in the society. This theory can be used to argue that opportunities for women in the business world

result not from a single standalone event, but rather from complex interactions and convergence among multiple forces, including political and legal activities, societal beliefs, values, practices, and, organizational and individual actions. Furthermore, Anker, (1997) cited the Gender theory as a valuable contribution towards explaining occupational segregation by sex showing how closely the characteristics of female occupations mirror the common stereotypes of women and their supposed abilities and behavior in the work place. The following 'Positive', 'Negative' and 'Others' stereotypes were identified. The Gender theory used family interests and personal qualities to explain female work behavior but it ignores the type of work and working conditions (Aina,1998). Again, it refused to consider the situational variables at the workplace, such as nature of product/service, organizational policies formulation and implementation, type of industry, etc. The sections below present the theories upon which this study is anchored.

2.2.1 Feminism Theory

This study is informed by the liberal strand of feminism. This theoretical framework, in collaboration with other strands of feminism, has given rise to a large body of knowledge, which attempts to explain gender inequalities and the subjugation of women. Liberal feminists tend to focus their energies on establishing and protecting equal opportunities for women through legislation and other democratic means. This theory seeks to achieve the emancipation and empowerment of women through the existing system of bringing about reforms in a gradual way. It is both a theory and a movement which challenges all forms of prejudice in the contexts of patriarchy and capitalism. It agitates and advocates for the recognition of women as humans equal to men and the consequent abolition of privileges and prejudices that follow the possession of any biological reproductive organ (Oakley, 1981). Korda (1974) posits that most men believe and perceive women as mainly concerned with things that are not serious, characterized by a propensity to emotional response rather than thought. Women are also considered to be weak and having limited ambitions. The consequence is that women are elbowed out of decision-making and are "naturally" subordinated to men. The unshackling of women from male domination, as well as restoring their full humanity account for feminist's preoccupation to fight gender discrimination. There is need for gender equity in economic, social, and political development as pointed out by feminist liberal theory.

2.2.2 Reproduction of Labor Theory

This study is also based on the Reproduction of Labor Theory as described by Tierney (1989) and Deem (1980). According to this theory, women who adhere to traditional roles in the family will anticipate a shorter and more discontinuous pattern of labor market experience than men. They will have few incentives to invest in their work and on-the-job training and this explains why women are concentrated in low cadre jobs that pay less. They also have less career aspirations than their male counterparts. It also explains why we have fewer women advancing their careers towards management. That subordination comes in form of the employer's discriminatory practices towards women, a difference in the socialization of girls and boys with low aspiration levels coupled with cultural beliefs and women's limited access to social networks and support for career development within the society. This subordination is built on the division of labor by sex in the household as well as in the labor market. The two are related as the division of household chores by sex contributes to women's unfavorable position in the work place given the conflict of roles. Women are then subjected to discrimination during recruitment, promotion and all other career development procedures. According to this theory, organizations and employers will help liberate women only if critical gender policies are formulated and implemented. The way people choose jobs, careers and develop them depends on how they are socialized. The theory was therefore important in this study since it highlights the factors that contribute to the challenges women employees face in career development.

2.3 The Concept of Career Advancement

The evolution of career theory has thus posed a similar effect on the definitions of career advancement. When the construct of career advancement was introduced in the year 1937 by Hughes and the Chicago School of Sociology during the 1930s, early psychological career development theories focused on more active role of organizations in determining individual's career advancement. Career advancement was defined rather objectively by focusing on the more visible aspects of an individual's career circumstances, such as profession, work role, salary, type of work, career progression, and status or prestige associated with a position or level on a hierarchy (Van Maanen, 1977). It is being measured in terms of society's evaluation of achievement with reference to extrinsic measures such as salary, managerial level and number of promotions (Whitely, Dougherty and Dreher, 1994, Melamed, 1996).

Later, along with the development of career theories especially from the beginning of the 1970s, the definition of career advancement began to incorporate the aspect of subjectivity. Subjective career advancement describes a personal interpretation of one's career and no longer includes the reflection of social norms towards one's career

(Heslin, 2005). According to Judge *et al.* (1995), Seibert *et al.* (2001), Heslin (2003), Ng *et al.* (2005) and Breland *et al.*, (2007), career advancement is described as the positive psychological or work-related outcomes or personal and professional achievements one has gathered from their working experience. Similarly, career advancement was defined by Arthur *et al.* (2005) as “an outcome of a person’s career experiences ... the accomplishment of desirable work-related outcomes at any point in a person’s work experiences over time”. Subjective career advancement can be measured in terms of individual’s feelings of success with reference to intrinsic indices such as perceptions of career accomplishments and future prospects (Aryee *et al.*, 1994). It is now believed that an individual who is objectively successful by getting a very high pay, got promoted or empowered with supervision authority, may still be unhappy. This is due to the fact that individual’s perspective on success is actually affected by life situations such as family commitments, dual income and health (Gunz and Heslin, 2005).

As new definitions of career advancement incorporated both objective and subjective elements of career advancement, more studies have examined both interdependently (Arthur *et al.*, 2005; Hall & Chandler, 2005). Besides, solely trying to explain objective career advancement or social career advancement, arising importance of subjective career advancement as a psychological career advancement inclusive of hopes and desires, values and beliefs that imply individuals’ psychological well-being and quality of working life was highlighted (Peluchette, 1993; Nabi, 2003). Hand in hand, both are said to contribute to holistic individual growth at work (Ashforth, 2001; Hall, 2002; Hall & Chandler, 2005). Though the findings above pointed out the predictive influence of objective success on subjective career advancement, more studies significantly found disassociation between the two. Such ongoing debate spelled the importance for further studies of career advancement. Thus more studies on career advancement including the ones within the context of disabled people would help to enrich the findings on interaction between objective and subjective career advancement. Further understanding of career advancement based on traditional, new and contemporary career theories for both individual and organizations is illustrated in Table 2.1 below.

Table 2.1: Career Concepts Related to Career Advancement

Traditional Concepts	The New Careerist (Derr, 1986)	Contemporary individual
Formal education	Getting ahead	Self development, competencies
Lifelong employment, job Security	Getting secure	Employability
Up the ladder, salary progression	Getting high	Lateral transitions, spiral movement
	Getting free	Self management, entrepreneurship
	Getting balanced	Quality of life
		Work family balance
		New psychological contracts, search for spiritual meaning based on individual consciousness, leisure activities, health consciousness
		Career resilience

Source: Adapted from Baruch (2004, p. 77)

In the context of womens’ career advancement, Lysaght *et al.* (1994) argued that linear career progression characterized by full-time continuous working would not at all explain the total meaning of their career advancement. In contrast to the traditional meaning of career advancement, the women’s career advancement might be more achievable with the element of flexibility, such as flexible working hours and locality. As stated by Sutherland (1981), the more one’s career patterns conform to the societal norms, the lesser one’s disability is apparent to the society. Taking note of this, career advancement would then depend on the subjective meaning provided by women themselves. Sonali (2005) in her study on career advancement of disabled high-flyers, identified the essence of both internal and external career advancement for the women. It was found that career advancement was not just defined conventionally by looking at hierarchical progression in career and salary by 31 disabled adults. Most are holding highly recognized positions in their organizations and society, as well define their career advancement by referring to internal criteria such as feelings of personal satisfaction or happiness with oneself, one’s work, one’s life; feelings of personal development, and equality. The subjectivity in defining career advancement is due to the physical and structural barriers faced by the women imposed by mainstream society.

2.4 Predictor's of women's' Career Advancement

In the previous section, the review of literature reveals that the predictors of the women's' career advancement can be categorized into three main categories (i.e. individual-related factors, person-environment fit and organizational factors). This study focuses on only the individual-related factors, namely age, gender, education and core-self education. In this section, we discuss the effects of individual related factors on women's' career advancement and provide empirical evidence relating to the factors.

2.4.1 Individual-related factors

The person-environment perspective and sponsorship model of career advancement which serves as the theoretical framework theorize the joint influences of person-related factors with other factors on career advancement. Among the person-related factors or individual attributes associated with career advancement are gender, age and education. Nabi (1999) in his study on the relationship between age, gender, education, and ambition with objective career advancement found significant relationship between all the individual attributes with objective career advancement. In the context of women, Hendey and Pascall (2001) postulated the disabling effect of special education. The special education limits choices, discriminates and disables individuals from experiencing wider range of training and employment opportunities. The segregated experiences also deny them from the exposure of realities and thus do not prepare them well to deal with the mainstream society (Barnes, 1991; Shakespeare and Watson, 1998). Thus, combined special and mainstream education is proposed to produce better career advancement for the women (Sonali Shah, Travers & Arnold, 2004). As boys were expected to be more courageous, self-supporting, task-involved and confident than girls, it is natural that disabled men are also expected to perform better at work compared to disabled women.

Having to deal with such challenging stereotypes, women were found to be more dedicated to their work (as a given opportunity), compared to men (Bauman, 1997). However, most often, women with were lowly employed (Scott, 1993) as they were being stereotyped as helpless to perform any kind of work (Gill, 1997). Earlier, age and education were also empirically proven to be significant to career advancement of women (Lewis & Allee, 1992). Core self-evaluations (CSE) has also been reported to influence career advancement. Core self-evaluation (CSE) as an appraisal of one's self-worth is found to predict high level of job and life satisfaction (Judge, 2009). It is broader than self-esteem because it also reflects beliefs in one's capabilities (to control one's life) and one's competence (to perform, cope, persevere, and succeed). It also covers the general sense that life will turn out well for oneself. CSE is indicated by four traits, which includes self-esteem, generalized self-efficacy, locus of control and neuroticism.

2.5 Women and Career Development

In this century, tremendous changes have occurred and the status of women pertaining to career development has not been left behind. It has become desirable for society as a whole to depart from traditions and cultures that consign women to lower stratum of society (The East Africa Standard, 2006). In the Beijing conferences (2000) it was noted that women are more likely to be involved in greater burden and unpaid work as well. Traditional gender roles circumscribe women's choices in education and career and compel women to assume the burden of household responsibility. They labor in order to support their families despite the pain they undergo in bringing up children. Initiative programmes aimed at women's increased participation in the decision-making process have been hindered by lack of human and financial resources for training and advocacy for political careers and accountability of elected officials for promoting gender equality and women's participation in public life. In Kenya, women in organizations are limited in presentation and decision-making. Over 15 years after the 1985 UN women's conference in Nairobi, women have remained disadvantaged in all areas of employment, be it career development, promotion or securing higher position in employment. Bushra (1988) found that in Sub-Saharan Africa, women have been marginalized more than any other region in the world by development plans. He argues that women do most of the agricultural work yet their potential to higher position of development in career opportunities is ignored. Brown and Merchant (1993) cite four related barriers for women seeking administrative positions: absence of role models for women; lack of support and encouragement from others; lack of sponsorship within and without the organization and lack of supportive networks. Barbaric cultural practices have been perpetrated against women for centuries. Women have been deliberately pushed to the periphery of life in society yet they constitute over 58% of the population (The East Africa Standard, 2006). The Beijing Conference (2000) noted that the benefits of growing global economy had become unevenly distributed and was associated with greater economic disparities, unsafe working environments and persistent gender inequality in both the informal economy and the public sector. Women with comparable skills lag behind men in income and career mobility. In the informal sector, failure to recognize that women have both reproductive and productive roles has meant that women have greater responsibilities.

African women, particularly in Kenya, have noble characters. As one woman, Anne Keronde (2006) observes, "African Women are more understanding than men: they are better at talent spotting; they are prepared to get down to detailed explanations of the job". They should be at the forefront like Water Minister Charity Ngilu and Nobel Peace Prize Winner Prof. Wangari Mathai who have blazed the fight for women rights. Women have to be liberal because they have proven that they are a vital driving force for development in society. They should be given a chance so that their outstanding results can be witnessed (The Kenya Standard, 2006).

2.5.1 Discrimination and Gender Disparity in Education

Eliminating women's discrimination by increasing access to education for girls is ultimately integral to the attainment of the 2015 Education MDG on universal Primary education. Barriers towards girls' access to and retention in Primary and Secondary schools are myriad and vary between countries and regions, although there are some communities throughout the commonwealth countries that experience the problem. The secondary position of women in patriarchal societies translates itself into view of education as being unimportant for girls. Socio-economic and cultural factors play a part as in some cases, families favor boys over girls for entrance into school, especially if access to quality education is not free. More so, the broader obstacles of poverty continue to keep girls and boys in varied labor environments in order to help their families subsist. In other situations, the fear of girls being exposed to unacceptable peer practices in co-educational schools, e.g. sexual orientation that could result in pregnancy or violence and general harassment, prevents parents from allowing female children access to basic schooling (Onunga, 2001).

These same factors can also contribute to the rise in numbers of girls dropping out of school in some countries as they move through the education system. Statistics show that those countries where disparity in girls' enrolment could be seen at primary level exhibited an even more increased disparity at secondary level (Human Development report, 2005). Educating girls is a powerful tool for their empowerment as well as for reducing poverty. Girls who are educated are more likely to marry later and have smaller, healthier families. Education helps girls to know their rights and claim them for themselves and their facilities. Education can translate into economic opportunities for women and their families. Although most young people have access to some schooling, 57 million young men and 96 million young women aged 15- 24 in developing countries cannot read or write. However, in all regions, women are gaining access to literacy and education and at a faster rate than men (Millennium Development Goal Report, 2005). It was suggested by the commission that a balance be attained to overcome this problem. The commission highlighted the complexity of issues that work together to disadvantage women and put a break on the economy (The East Africa Standard, 2006).

2.5.2 Professional Development of Women – the Global Case

Women began to enter the United States of America's workforce in significant numbers in the 1960's and the 1970's. However, recent data tells us that women are not succeeding to the most senior levels in organizations at the same degree as men. Although women represent 46% of the USA's workforce and occupy 40% of all management and supervisory positions, they represent less than 5% of senior management. Extensive research has focused on the factors associated with low representation and on potential solutions. Morriso et al. (1990) proposes that the disparities resulted from gender differences, gender discrimination and structural systemic discrimination. When development opportunities for women within work organizations are limited, external activities should also be considered as avenues for development opportunities. Professional organizations are prevalent and have been identified as possible sources of external visibility, competence acquisition, mentors and role models who are associated with women's career advancement (Rusaw, 1995). Anecdotal information suggests that women's professional organizations provide unique developmental opportunities. According to Adams (1979), in a study carried out on 60 professional women, professional organizations enabled women to better evaluate where they were career wise in order to get emotional support, to balance isolation of work and to find mentors and sponsorship.

Professional organizations have been found as a common factor in the career histories of women in management and leadership positions (Rusaw, 1989, Bruegman, 1995) to the extent that professional organizations are a reflection on the profession and gender issues. Gibson (2003) says that the initial thrust of affirmative action programmes is to recruit and place women and minority employees into management and professional positions. Many organizations have been successful in that effort, but their success has created additional problems, for example career development needs of women employees require non-traditional methods and strategies of coping with reactions of white male employees. The key to meeting the career development of women employees is to integrate recruitment placement and development efforts (Gibson, 2005). Gibson goes further to give an example of Virginia National Bank shares whereby, despite 72% of its employees being women, only 25% of them are in management positions. To correct the imbalance, the bank started a programme designed to

move more women into the managerial levels. The bank appointed an advisory board consisting of eight women from various specializations within the bank. The advisory board interviewed all present female managers to determine what women considered to be their barrier to advancement and then surveyed 109 non-management women to find out how many actually aspired to be managers. The advisory board actually discovered that many women were willing to undergo whatever training was necessary to move into management. The board identified three crucial problem areas which had to be resolved before these women could realize their aspirations. They include: (i) misconceptions about outdated attitudes towards women; (ii) lack of learning experiences among women; and (iii) lack of management skills among women.

The bank accepted national programmes among women and in addition, the national association of bank women conducted life planning seminars to help women function effectively in their careers and in other areas of their lives. In the midst of affirmative action concerns, Donnelly (2000) notes that the employees more likely to feel threatened are women of average competence. The threat is more likely felt when the economy slows down and few promotions available go to women.

2.5.3 Professional Development of Women –Kenyan Studies

When Kenya marked the international women's day in the year 2006, there were widespread calls by politicians, both Male and Female, for the Government to appoint more women in influential positions. The Minister for Environment, Kivutha Kibwana, led the calls and accused the government of doing little to recognize the gains women had made by failing to make appropriate appointments (The East Africa Standard, 2006). Instead of acknowledging women's achievements, the Government seems to be punishing them by removing them from the Cabinet. He proposed the creation of a law to compel the government to name more women to senior positions. Every eighth day of March, women around the world converge to commemorate international women's day. This is a day when women are presented with an opportunity to reflect on progress made to advance their cause for equality (Daily Nation, 2006).

Participation of women in development in Kenya is hampered by a number of obstacles. Income inequality is the pivot of all obstacles. There is inequality of income distribution and income opportunities, as is widely acknowledged in Kenya that there are wide disparities in employment by men and women. For instance, majority of women are in low profile jobs. Inequality in political and public service participation of women is at its worst state. For example, out of 44 women who stood for elections to parliament in 2002, only nine (about 20 per cent) were voted in. It is evident that women are poorly represented in senior positions in government as diplomats, permanent secretaries and district commissioners. The judiciary is not left behind. Kenya has never had a woman Chief Justice (Daily Nation, 2006). The achievement of full equality requires a new understanding of who we are, how we relate to one another, an understanding that will compel us to reshape our lives and thereby our society. Such co-operation can only be based on the premise of unshakable consciousness of oneness of human kind which calls for abandonment of prejudice of every kind in Kenya (The standard, 2006). Konditi (1999) asserts that in Kenya, traditional beliefs that a woman should not carry out certain jobs such as mending roofs or slaughtering animals have become hindrances in the society. In Kenya, women are not given jobs that are as well paying compared to men's jobs and this is the cause of women being greater part of the poor in the society. Free labor, she asserts, is obtained from women. According to the Daily Nation (2005), Kenyan women have limited control over resources, economic opportunities and political power. Women generally have less access than men to social services and resources.

In modern settings too, certain jobs in organizations are often not given to women. Promotion of a woman rarely takes place in organization jobs. The MDGs Report (2005) states that women in Kenya are still underrepresented in parliament and local authorities, accounting for only 8.3 per cent of the national assembly seats. The report says that more men are employed compared to women. The government outlined several challenges that stand in women's way including low enrolment of females in tertiary institutions and a puny numbers in decision-making positions, both in the private and public sector. Others are lack of leadership skills or information and political violence which makes many women shy away from elective posts. To turn the situation around, the report looks at the new constitution which aims to ensure women are not discriminated against in any way and commits the government to affirmative action. On policies, the governments' free primary education programme gives equal opportunities to both boys and girls while at the same time lowering points to ensure a big number of female students are admitted to public universities. Onyango (2006) reported that the liberal democratic party of Kenya has approved a proposal that women must occupy one-third of the leadership positions from its lowest to the highest offices. The party approved that minimum leadership positions from local to the national level must go to women (The Sunday Standard, 2006). The provision, it was reported, was lying idle in the Party's constitution, which under Article 14, makes special provisions for marginalized groups and creates room for

affirmative action. The Party's officials agreed that even if women were to compete, the odds are still against them. There is limited affirmative action which gives women a token of appreciation in other parties. We were doubtful that women would get adequate representation in the Party, so we decided to be categorical (The Sunday Standard, 2006).

2.5.4 Women and Management

According to Griffin (1999), women have always played an important role in organizations, for example, in Avon Cosmetics Company in the United States, whereby the company has employed many women throughout its organization, yet many senior sections have remained in the hands of a few men who run the company. A series of disastrous decisions and setbacks in the 1980s made the firm re-think its philosophies and to promote its best middle managers to executive ranks. As a result this company turned around and became the best company known for its exemplary financial performance and its acceptance of all people regardless of gender. The firm further adopted new approaches to recognizing and rewarding managerial talents rather than the gender of individual managers. As a result more women were promoted into higher level positions. Avon is a firm which has been greatly sensitive to women issue as 40% of its global managers are women and almost half of the firm's board of directors is women. The firm has recently promoted a woman to the position of president and another to head up world-wide sales and marketing (Griffin, 2000).

2.5.5 Women and Globalization

Globalization is seen by Scholter (2000) as a process which has tended to perpetuate, if not exacerbate, the subordination of women relative to men. He says that globalization has played a role in regard to employment and that it has continually changed gender matriarchies whereby capitalism has, in several respects, given a significant boost to women's opportunities to undertake paid work. For one thing, women labor has figured prominently in the expanding service economy of global information, global railing and global finance. Women have also occupied a large proportion of jobs in global manufacturing operations. For example, 4 million women held positions in 2000 EPZs in South Africa alone as by 1994 up from 1.3 million in 1986. Increased access for women to wage labor through global market has also had less than happy aspects. After all, many of the new feminized work places in finance, information and communications industries had had the quality of "electronic sweatshops"; highly stressful and poorly remunerated. Largely owing to occupationally set typing in global finance, men have taken most of the high salaries in management and on the trading floor whereas women have provided most of the low paid clerical support in the back room (McDowell *et al.*, 1994). According to Lim (1990), it is true that jobs in global production through EPZs have often offered women better pay and benefits than other work, yet many of the positions have come with highly flexible labor conditions. Moreover, the 1990s witnessed some re-masculinisation partly due to a shortage of increased automation of plants with the stereotypical assumption that only men can handle heavy machinery (Runyan, 1999). According to Scholte (2002), women who have gained paid employment in the global economy have usually not lost other labor burdens in the process. Most have retained at least a second, unremunerated job of family care.

Furthermore, some have kept a third job of household food cultivation. Such workloads have generally left women with little time or energy to mobilize politically to improve their lot. He sums up globalization and women as having brought results for gender justice in respect of employment opportunities. On the other hand he says the global market has substantially increased women's access to paid labor particularly in the north. On issues other than employment, contemporary globalization has generally done little to reverse gender-based hierarchies of opportunity. Contemporary globalization has also perpetuated and sometimes deepened gender hierarchies through neoliberal restructuring of the state. A few states have designed ministers or even, in the case of Uganda, created designated ministries or distinct ministries specifically to address the status of women. However, the contraction of state services in line with neo-liberal prescriptions have tended to hurt women more than men. As principal homemakers, women have suffered disproportionately in sections of Health and Education (Scholte, 2000).

2.6 Empirical Review: Barriers to Women Participation in Management

In many societies, top management activity has been seen as the prerogative of men (Hannagan, 2005). In these economies – more specifically patriarchal societies, there are structures regulating the roles of women. A number of these structures have aided the collective programming of the societal mind, making the under representation of women in management positions acceptable (Tai et al, 2005). Tai et al. points out nine customary barriers they include i) Women-Not-Good-Enough Ideology; ii) Glass ceiling perspective; iii) Negative Stereotypical Assumptions; iv) Low levels of aspiration; v) Formal and Informal network forged by men; vi) Attributions for Successful work performance; vii) Training and Development Opportunities; viii) Leadership behavior; and ix) Impact of Organizational systems. The following section x-rays some of the barriers encompassing the ideas of

those within an organization who believe that females are not as productive as the male. Such organizations and societies tend to differentiate or diminish the achievements of women. As Chow (1999) argues, women who happen to rise to positions of high status within such cultures have their authority often undermined and resisted because they are thought to be incompetent (Chow, 1999). The failure of women gaining entrance into the workforce and their failure to attain the highest management positions can be described as “glass ceiling” or “glass wall” (Tlaiss and Kauser 2010). The glass ceiling perspective denotes an impenetrable barrier which is invisible and prevents upward movement while glass wall refers to a lateral movement into positions. Fagenson-eland and Parker (1998) identify six features of an organization with glass ceiling i.e.: they are often lonely, non-supportive working environment for women; these companies see and tend to highlight gender differences, weaknesses and exclude women from group activities because of these differences; the companies do not tend to help females to prepare for management position or prepare workers on how to achieve balance work/personal life issues. On the whole two vital rationalization has been given for the continuation of glass ceilings, these includes explanations related to behavioral and cultural issues and those related to organizational barriers (Oakley 2000).

With respect to the behavior and cultural school of thought, a range of studies have developed which seek to explain the glass ceiling problems faced by women at work. These studies include those that explain traditional gender roles. These roles which are ascribed by society sometimes attribute some negative stereotypes to women, such as the fact that women are expected only to care for the home front. This in turn can lead to women not being able to maintain a career; women are expected to be submissive, not ambitious and striving to rule, women get lower pay, operate flexible work hours, have less emotional stability, possess lesser strength, and lesser aggression when compared to men, who are perceived to be more aggressive and competitive (Anker, 1997). Women’s aspiration is believed to be constrained both by a need to restrict career hopes to “sex-appropriate” activities, and, by the strength of occupational segregation in a particular sector (Kanter 1997). Hence, Krout (2006) opined that women tend to direct their career goals towards occupations that are in line with social perceptions of female roles and they do not aspire for challenging jobs. Tlaiss and Hauser (2010) argued that women’s expression of relatively low aspirations may not be unrelated to the actual barriers to their advancement.

The formal and informal network forged by men identified within the literature as – ‘men’s club’ is acknowledged by women as a key factor that impedes women’s advancement in organization (Carter 2000; Bruni et al, 2004a). A review of the literature (Lewis 2006) revealed that women have not been readily admitted to organizations and those that are hired into managerial positions find it difficult to become part of the existing power coalitions, which is built upon work relationships and other social as well as relational networks. Men and the few women who are part of these networks earn more promotions and advance faster in their jobs than people who are not members of the network. For Coe (1992) some women break into these networks by developing mentor relationships with men or women in higher level organizational positions. Generally, women are gradually beginning to develop their own networks (Coe, 1992). Other factors impeding women from accessing top management positions include the fact that women lose out on access to formal training opportunities and access to firm sponsored training and development schemes, partly because of the high labor turnover rates of women, which amounts to indirect cost for employers (Anker, 1997). There is still a prevalent prejured perception of the leadership behavior or abilities of women. Many still believe men are better suited for leadership (Mordi et al, 2010). Although several scholars (Madichie 2009; Hannagan, 2005) suggest in their studies that women can make effective top executives. Another difficulty for women gaining top executive positions is the assumption that organization are gender neutral and unaware of the possibility of institutional or organizational discrimination such as inaccessibility to power acquisition (Kanter, 1997). For Adler (1983), organizations largely created by men, have rules of conduct based on experience acquired through male socialization. As a result, men appear to be more capable of developing an instinct for organizational politics than do women. Adler, (1983) further contends that one reason why male managers limit the number of female managers is simply because they do not want more competition. The extent to which men are able to achieve this is a function of their power and authority.

2.7 Conceptual Framework

The conceptual framework upon which the study is based is depicted in figure below.

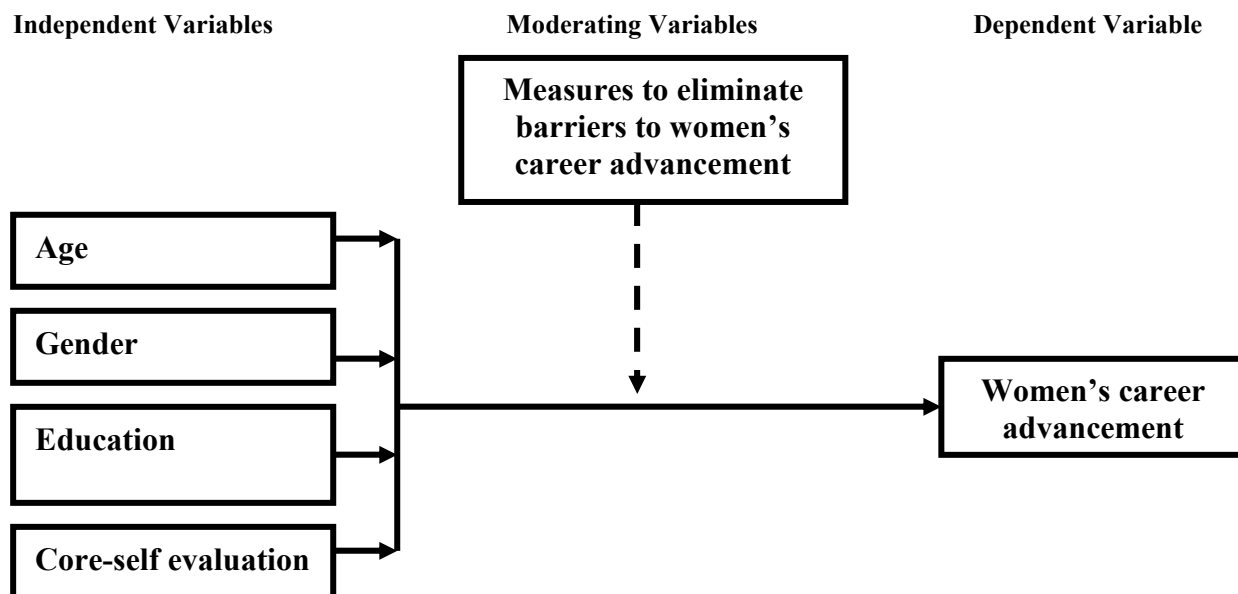


Figure 2.1: Conceptual Framework
 Source: Researcher (2013)

In developing the conceptual framework for this study the author proposed to look into the conduciveness of physical workplace environment for the women as a way to explain the career advancement of the women. By integrating the person-environment fit perspective and sponsorship model of career advancement, the author identified three sets of factors that could be tested as predictors of women's career advancement. These factors are: (1) individual characteristics; (2) person-environment fit factors; and (3) organizational factor. Traditionally, individual characteristics (e.g. education, age and gender), person-environment factors (e.g. person-job fit and needs-supplies fit perceptions) and organizational factors (e.g. work environment) have been used to examine the career advancement of employees in various contexts (Sonali Shah, 2005; Ballout, 2007; Morley, 2007; Judge 2009).

2.8 Summary and Conclusions

This study has aimed to develop a theoretical framework for measuring women's career advancement (both objective and subjective). The integration of person-environment fit perspective and sponsorship model of career advancement underlies the developed theoretical framework. The study concludes that the three key factors (i.e. individual, person-environment fit and organizational factors) could potentially predict objective and subjective career advancement of the women. This is illustrated in the conceptual framework presented in figure 2.1 above. The central tenet of all key factors is the harmonious interaction between individual and organizational factors, with emphasis on individual development and performance. The domains of person-environment interactions are in line with the three core areas of Human Resource Development (HRD), as diversity is now being increasingly recognized and addressed in the implementation of HRD practices: (1) personnel training and development; (2) career development and; (c) organizational development. A shift to the present knowledge-based economy, which is moved by brainpower calls for inclusion of all potential individuals to contribute and participate in the workforce. As a matter of fact, a senior economist with Human Resources and Skills Development Canada, Kamal Dib (2004) believed that strategic HRD practices that involve inclusion principles that do not waste any potential human resources because of their differences would lead to more innovativeness and performance within organizations.

3.0 METHODOLOGY

3.1 Introduction

This chapter articulates methodology for the research. The chapter entails: the research design, including the target population, data collection methods, research procedures, data analysis, interpretation and presentation are described.

3.2 Research Design

According to Brown *et al.* (2003), research design provides the glue that holds the research project together. A design is used to structure the research, to show how all of the major parts of the project, which include the

samples or groups, measures, treatments or programs, and methods of assignment that work together to try to address the central research questions. To undertake the study, a descriptive research design was used. This is a scientific study done to describe a phenomena or an object (Brown *et al.*, 2003). This kind of study involves a rigorous research planning and execution and often involves answering research questions. It involves an extensive well-focused literature review and identification of the existing knowledge gap. The method is preferred as it permits gathering of data from the respondents in natural settings. In this case, it was possible for the researcher to administer the data collection tools to the respondents in their workstations, which was relatively easy, with high likelihood of increasing the response rate. The study involved conducting a survey to obtain the categorical data for statistical testing of the formulated hypotheses. The survey was conducted using a questionnaire, which was hand delivered to the respondents. Presentation of the information was done using frequency tables and percentages.

3.3 Target Population

Cooper and Schindler (2005) define a population as the total collection of elements about which the researcher wishes to make some inferences. Zikmund (2003) defines a population as “a complete group of entities sharing some common set of characteristics”. The sampling frame was the listing of branches of Kenya Commercial Bank, which was obtained from the bank’s head offices at Kencom House. The population of interest was Kenya Commercial Bank branches located in Nairobi region, whose number stood at 19 as at June 2013 (Kenya Commercial Bank, June 2013). There were two respondents from each of the bank branches, the branch manager and another senior bank official, of the opposite sex from the branch manager.

3.4 Sample size and sampling Procedure

This section presents the sampling procedures. The section covers the sampling frame, sampling techniques, and sample size.

3.4.1 Sampling Frame

A sampling frame is a list from where the population is drawn. For purposes of the current study, the sampling frame list was obtained from Kenya Commercial bank head office in Nairobi. Two respondents from each of the bank branches, the branch manager and another senior bank official, of the opposite sex from the branch manager.

3.4.2 Sampling Technique

It would have been desirable to use a census of the whole population of all the Branches of Kenya Commercial Bank in Nairobi region, but owing to such limitations as the distances to be covered to each branch bank, which are spread all over the country, the costs that would be involved in covering them and the given time frame among other reasons, a representative sample of 19 branches located in within Nairobi City was selected using convenience sampling technique, which is within the limits of the generally accepted statistical condition. According to Mugenda and Mugenda (2003), 30% sample is considered representative of the population. A convenience sampling design was used to select the branch manager and another senior bank official, of the opposite sex from the branch manager as the respondents from each of the branches.

3.4.3 Sample Size

Table 3.1: Sample Distribution

No.	Location of Branch (Population)	Number of Branches (A)	Sample Size (A X 2)
1	Nairobi Central Business District and its environs	16	
2	Industrial Area	3	
Sample Size		19	

3.5 Methods of Data Collection

In order to investigate the research objectives stated above, both secondary and primary data was collected and analyzed. The first stage of the research process was an extensive search of articles, reports and professional information related to the study area, using the internet and academic databases. The analysis of secondary information provided the general context for initiating the collection, analysis and the interpretation of primary data. Secondary data was collected in order to ensure relevance to the research problem, eliminate duplication of what has been done and provide a clear understanding of existing knowledge base in the problem area. In the second stage of the study, primary data was collected. Hair *et al.*, (2006) noted that primary data is gathering of first-hand, new information by the researcher. Saunders *et al.*, (2003) asserts that primary data is needed to

thoroughly answer the research question and is collected specifically for the research project being undertaken. Thus, the use of interviews and questionnaires help to collect valid and reliable data relevant to the research questions and objectives (Saunders *et al*, 2003).

3.5.1 Data Collection Instrument

Primary data was collected with the aid of a detailed questionnaire that were completed by the project managers. According to Neuman (1997), a questionnaire is a written document in quantitative research that has set of questions directed at respondents. It is used by an interviewer to pose questions to respondents and to record the answers. The questionnaire was designed to answer the questions identified in the problem statement. The questionnaire included questions that are relevant to the study and followed a logical sequence to ensure that accurate answers are given and that misunderstandings are avoided. The questionnaire was based on a quantitative method of data collection. The advantage of this method, as observed by Respini (2000), is that the researcher was able to collect all the data before analysis and to convert it into numerical values, which were then manipulated in order to discover patterns or relationships.

3.5.2 Data Collection Procedure

Prior to launching the full-scale study, the questionnaire was pre-tested to 10 respondents to ensure its workability in terms of structure, content, flow, and duration. According to Cooper and Schindler (2005) a pre-test is defined as the testing of the questionnaire on a small sample of respondents preferably 10 or more. After the pre-testing of the questionnaire, modifications were made in the questionnaire to reduce the possibility of ambiguity of some of the questions before delivering them to the respondents. Two procedures were followed during the pre-testing of the questionnaire. Cooper and Schindler (2005) observed that the researcher may rely on experts when piloting the instrument to identify changes that can be made with confusing items. Experts and colleagues who are experienced in research were also requested to examine the questionnaire to check whether there are any items that need to be changed or rephrased, as well as the appropriateness of the time set for completing it. At the end of the exercise, the items in the questionnaires were considered to be satisfactory in term of both wording and format.

3.6 Operational Framework

This section presents the operational framework for the study. Indicators were denoted by the main variables in the study in order to make them measurable. The operational framework is presented below.

Table 3.2: Operational definition of variables

Type of Variable	Variable	Indicators	Measure	Scale of measurement	Tools of analysis
Dependent	Women's career advancement	Number of women at the various management levels	Ratio of women to men at the various levels of management	Nominal	Descriptive
Independent	Age	Number of years one has lived since birth	Extent to which various age groups of women are represented at the various management levels in the organization	Likert	Descriptive
Independent	Gender	Number of female employees at the various management levels	Extent to which women are represented at the various management levels in the organization in relation to men	Likert	Descriptive
Independent	Education	Level of formal education attained and other professional courses attended in line with the profession	Extent to which level education of women as compared to men influences their levels in the management	Likert	Descriptive
Independent	Core-self evaluation	<ul style="list-style-type: none"> ▪ Self esteem ▪ Generalized self-efficiency ▪ Locus of control ▪ Neuroticism 	Extent to which core-self evaluation factors relate to the levels of management occupied by women in the organization	Likert	Descriptive
Moderating	Measures to eliminate barriers to women's career advancement	<ul style="list-style-type: none"> ▪ Human resource development initiatives ▪ Implementation of career development initiatives for all employees ▪ Affirmative action 	Extent of adoption of the practices in the organization	Likert	Descriptive

3.7 Validity and Reliability

This section presents the validity and reliability of data collection instrument measures. Issues of reliability and validity in this study will be addressed using guidelines prescribed by Smaling (1992).

3.7.1 Validity

Validity refers to the extent to which the data collection instrument measures what it is supposed to measure. Zikmund (2003) defines validity as the ability of a measuring instrument to measure what was intended to be measured. According to (Sekaran, 2003), content validity is a judgmental act where experts check whether the items represent the construct which is being studied as well as the wording, formatting and scoring of the instrument. Two steps were taken to ensure validity. Firstly, wherever possible, research questions from prior studies were used to improve the validity of the research instrument, in particular (Hall, 2000). Secondly, the questionnaire was sent to selected academicians as well as 10 randomly selected respondents for perusal and to assess the structure, length, and appropriateness of the questions used.

3.7.2 Reliability

Reliability is the degree to which measures are free from error and therefore yield consistent results (Zikmund, 2003). According to Sekaran (2003), "reliability analysis is conducted to ensure that the measures of variables have internal consistency across time and across the various items that measure the same concept or variable". Reliability evaluates accuracy of the measures through assessing the internal stability and consistency of items in each variable (Hair *et al.*, 1998). The extent to which the instrument provides the same results on subsequent administration, known as reliability, was statistically obtained. Reliability was measured in this study using Cronbach's alpha coefficients. The requirements for validity was ensured by preparing a comprehensive register of data, notes about relevant events impacting on data gathering and interpretation, the use of member checks and proving an accurate description of the research process (Smaling, 1992).

3.8 Methods of Data Analysis

The following is brief descriptions of the statistical methods that were employed for this study. According to Marshall and Rossman (1999), data analysis is the process of bringing order, structure and interpretation to the mass of collected data. The collected data from the questionnaire and secondary sources were systematically organized in a manner to facilitate analysis. Data analysis involved preparation of the collected data - coding, editing and cleaning of data in readiness for processing using Statistical Package for Social Sciences (SPSS) package version 19.0. The coded data was keyed into the SPSS program where it was developed into a database and hence analyzed. SPSS was preferred because it is very systematic and covers a wide range of the most common statistical and graphical data analysis.

The data pertaining to profile of the respondents and their respective bank branches was analyzed using content analysis. Cooper and Schindler (2005) states that content analysis may be used to analyze written data from experiments, observations, surveys and secondary sources. Factor analysis was performed to explore the underlying variance structure of a set of correlation coefficients. Confirmatory Factor Analyses was used to determine the ability of the adopted conceptual model in fitting the observed set of data. Factor analysis can be used to not only summarize or reduce data, but also exploratory or confirmatory purpose. To better understand the characteristic of each variable, descriptive statistic analysis was used to illustrate the means, and the standard deviation of each research variable.

Correlations: Correlation is a statistical technique that can show whether and how strongly pairs of variables are related. In this case the study seeks to establish the relationships between the independent and dependent variables. The correlation is the *r* value. It can have a value between -1 and 1. The correlation helps to determine what level of confidence could be obtained. The closer to 1 that *r* is, the greater confidence you have. Correlation is likely to work well with quantifiable data in which numbers are meaningful, usually quantities of some sort. The main result is the correlation coefficient (or "*r*"). It ranges from -1.0 to +1.0. The closer *r* is to +1 or -1, the more closely the two variables are related. If *r* is close to 0, it means there is no relationship between the variables.

If *r* is positive, it means that as one variable gets larger the other gets larger. If *r* is negative it means that as one gets larger, the other gets smaller (often called an "inverse" correlation). While correlation coefficients are normally reported as $r =$ (a value between -1 and +1), squaring them makes them easier to understand. The square of the coefficient (or *r* square) is equal to the percent of the variation in one variable that is related to the variation in the other. An *r* of .5 means 25% of the variation is related (.5 squared = .25). An *r* value of .7 means

49% of the variance is related (.7 squared = .49). A correlation report can also show a second result of each test - statistical significance. In this case, the significance level will tell you how likely it is that the correlations reported may be due to chance in the form of random sampling error.

4.0 RESULTS AND ANALYSIS

4.1 Introduction

This chapter covers the data analysis, presentation and interpretation. The data used was obtained from the questionnaires distributed to the branch manager and another senior official of the opposite sex. The purpose of this study was to investigate the individual related factors affecting women career advancement in Kenya Commercial Bank. The main types of statistics used to achieve this objective were mainly descriptive statistics such as measures of central tendencies, frequency distributions, percentages and charts. Out of the 38 questionnaires that were distributed to the sampled respondents, 36 were returned completed (94.7% response rate). The high response rate could be attributed to the researcher's good relationship with the respondents, who made a follow up of every questionnaire sent out. The information is presented and discussed as per the objectives and research questions of the study.

4.2 Demographic Data

This section presents the demographic information

Period of Operation in Kenya: The respondents were asked to indicate the time period which their respective bank branches have been in operation in Kenya. The longer a bank branch operated in a given environment, the more experience it had in as far as environmental forces are concerned and the higher the ability to respond appropriately. The findings indicate that out of the 19 bank branches, 14 of them had been in operation in Kenya for at least 16 years while 5 of them had operated in Kenya for between 6 and 10 years. It can thus be concluded that the bank branches had been in operation in Kenya for a long period of time and as such, their responses would be objective.

Number of Full Time Employees: The researcher sought to determine the size of the bank branches by establishing the number of full time employees. The higher the number, considering that all the branches are now automated, the more the operations and hence the bigger the size of the bank. The responses are summarized and presented in table 4.1

Table 4.1: Number of Full Time Employees

Number of Full Time Employees	Distribution	
	Frequency	Percentage
Less than 25	5	26.3
26 to 50	7	36.8
51 - 75	4	21.1
76 - 100	2	10.5
100 and above	1	5.3
Total	19	100.0

The findings show that majority of the bank branches (36.8%) are relatively large in size, employing between 26 and 50.

Gender Distribution of Respondents: The respondents were asked to indicate their gender. The Government of Kenya is currently putting emphasis on gender balance in employment in all sectors of the economy. The responses indicate that 58% were female while 42% were male. The criteria set by the researcher to have equal representation of male and female was thus met.

Marital Status of Respondents: The respondents were asked to indicate their marital status. The findings show that none of the respondents was either widowed or separated. While 70% of the respondents indicated that they were married, only 30% indicated that they were single. The findings are summarized and presented in table 4.2.

Table 4.2: Marital status of respondents

Marital status of respondents	Percentage
Separated	0
Widowed	0
Single	30
Married	30
Total	100

Number of Dependants: The respondents were asked to indicate the number of dependants they had. The

findings show that only 10% of the respondents did not have dependants. Twenty percent of the respondents had one dependant each, 20% had two dependants each, 30% had three dependants each, and 10% has four dependants each while 10% had 5 dependants each. None of the respondents had more than five dependants. The responses are summarized and presented in table 4.3

Table 4.3: Number of Dependants

Number of Dependants	Percentage
None	10
One	20
Two	20
Three	30
Four	10
Five	10
Above Five	0
Total	100

The findings in table 4.3 show that majority of the respondents (80%) had at most 3 dependants. It can be concluded that the bank employees tended to have relatively few dependants.

Highest Academic Qualification: The respondents were asked to indicate the highest qualification they had attained. The findings show that only 8% of the respondents had attained tertiary college qualifications. Majority of the respondents had at least a first degree (67%) while 25% had attained postgraduate qualifications. The responses are summarized and presented in table 4.4.

Table 4.4: Highest Academic Qualification

Highest Academic Qualification attained by Respondents	Distribution	
	Frequency	Percentage
Secondary school	0	0
Tertiary college	3	8
Graduate	24	67
Postgraduate	9	25
Total	36	100

The fact that only 92% of the respondents had obtained at least a bachelors degree is an indication that the employees in the banking sector in Kenya have attained high academic qualifications and hence their responses were bound to be objective.

Period Respondent worked in current organization: The respondents were asked to indicate the period of time they had worked in their current organizations. The longer one worked in an organization, the more conversant they became with the strategies and operations of the organization, and hence the more objective the responses were expected. The responses are summarized and presented in table 4.5.

Table 4.5: Period Respondent worked in Current Organization

Period Respondent worked in Current Organization	Distribution	
	Frequency	Percentage
Less than 1 year	2	6
1 to 5 years	4	11
6 to 10 years	8	22
11 to 15 years	12	33
16 years and above	10	28
Total	36	100

The findings indicate that majority of the respondents (22 out of 36) had worked in their current organizations for a period exceeding 10 years. It can be concluded that the respondents had worked in their respective bank branches for a period long enough to understand operations of the bank. Their responses would thus be objective.

Change of employer: The respondents were asked to indicate whether they had ever changed employers. Whereas 55% of the respondents indicated that they had changed employers, 45% had not. Further the

respondents were asked to indicate the extent to which the listed developments could have contributed to their decision to change employer by ticking as appropriate along a five point scale, where: (1) = Not at All; (2) = Neutral; (3) = Somehow; (4) = Much; and (5) = Very much. The findings are presented in table 4.6.

Table 4.6: Factors influencing decision to change employer

Factors influencing decision to change employer		(1)	(2)	(3)	(4)	(5)
Higher paying non-banking employment offers	Frequency	5	2	9	12	8
	Percentage	14	6	25	33	22
Higher paying employment offers from other banks	Frequency	5	2	9	9	11
	Percentage	14	6	25	25	30
Fewer working hours including weekends	Frequency	6	3	7	14	6
	Percentage	17	8	19	39	17
Family commitments	Frequency	11	5	6	10	4
	Percentage	30	14	17	28	11
Occupational stress	Frequency	14	6	4	8	4
	Percentage	39	17	11	22	11
Sexual harassment at work place	Frequency	11	5	6	10	4
	Percentage	30	14	17	28	11
Lack of promotion opportunities	Frequency	4	4	6	10	12
	Percentage	11	11	17	28	33

Table 4.7: Factors influencing decision to change employer (Mean scores and standard deviations)

Factors influencing decision to change employer	Mean score	Standard Deviation
Higher paying non-banking employment offers	1.917	3.834
Higher paying employment offers from other banks	1.817	3.633
Fewer working hours including weekends	2.044	4.087
Family commitments	1.557	3.114
Occupational stress	2.074	4.147
Sexual harassment at work place	1.557	3.114
Lack of promotion opportunities	1.817	3.633
N=36		

Findings in table 4.7 show that all the listed factors have an influence on the decision to change employer though the distribution of responses was varying. While lack of promotion at workplace was regarded as being most significant of the factors, sexual harassment at workplace scored the least.

4.3 Factors that contribute to women’s career advancement in the banking industry in Kenya

This section presents the findings pertaining to the specific objectives of the study. The objectives were to be met as follows:

4.3.1 Individual related factors that affect women’s career advancement in the banking industry in Kenya

In order to meet the first objective of the study, “to determine the extent to which age affects women’s career advancement in the banking sector in Kenya”, the respondents were asked to indicate the extent to which they agreed/disagreed that the listed age related factors affect career advancement of women by ticking as appropriate along a five point scale. In order to meet the second objective of the study, “to establish the extent to which gender affects women's career advancement in the banking sector in Kenya”, the respondents were asked to indicate the extent to which they agreed/disagreed that the listed gender related factors affect career advancement of women by ticking as appropriate along a five point scale. In order to meet the third objective of the study, “to determine the extent to which education affects women’s career advancement in the banking sector in Kenya”, the respondents were asked to indicate the extent to which they agreed/disagreed that the listed education related factors affect career advancement of women by ticking as appropriate along a five point scale.

In order to meet the fourth objective of the study, “to establish the extent to which core-self evaluation affects women’s career advancement in the banking sector in Kenya”, the respondents were asked to indicate the extent to which they agreed/disagreed that the listed core-self related factors affect career advancement of women by ticking as appropriate along a five point scale. The findings related to the 4 specific objectives are summarized and presented in tables 4.8, 4.9, 4.10, 4.11 and 4.12.

Table 4.8: Extent to which individual’s age affects women’s career advancement in the banking sector in Kenya

Responses related to individual’s age	Frequency	Percent	Means score	Standard deviation
Strongly disagree	1	2.8		
Disagree	2	5.6		
Somehow agree	5	13.9		
Agree	16	44.4		
Strongly agree	12	33.3		
Total	36	100.0	4.00	0.986

The findings in table 4.8 show that majority of the respondents (77.7%) of the respondents either “agreed” or “strongly agreed” that age affects women’s career advancement in the banking sector in Kenya.

Table 4.9: Extent to which gender issue affects women’s career advancement in the banking sector in Kenya

Responses related to gender issue	Frequency	Percent	Means score	Standard deviation
Strongly disagree	2	5.6		
Disagree	3	8.3		
Somehow agree	8	22.2		
Agree	15	41.7		
Strongly agree	8	22.2		
Total	36	100.0	3.67	1.095

The findings in table 4.9 show that majority of the respondents (63.9%) of the respondents either “agreed” or “strongly agreed” that gender issue affects women’s career advancement in the banking sector in Kenya.

Table 4.10: Extent to which individual’s level of education affects women’s career advancement in the banking sector in Kenya

Responses related to level of education	Frequency	Percent	Means score	Standard deviation
Strongly disagree	2	5.6		
Disagree	4	11.1		
Somehow agree	3	8.3		
Agree	15	41.7		
Strongly agree	12	33.3		
Total	36	100.0	3.86	1.175

The findings in table 4.10 above show that majority of the respondents (75.0%) of the respondents either “agreed” or “strongly agreed” that level of education affects women’s career advancement in the banking sector in Kenya.

Table 4.11: Extent to which individual’s skills, tenure, hard work, reputation and performance affects women’s career advancement in the banking sector in Kenya

Responses related to individual’s skills, tenure, hard work, reputation and performance	Frequency	Percent	Means score	Standard deviation
Strongly disagree	3	8.3		
Disagree	3	8.3		
Somehow agree	7	19.4		
Agree	14	38.9		
Strongly agree	9	25.0		
Total	36	100.0	3.64	1.199

The findings in table 4.11 above show that majority of the respondents (63.9%) of the respondents either “agreed” or “strongly agreed” that individual’s skills, tenure, hard work, reputation and performance affects women’s career advancement in the banking sector in Kenya.

Table 4.12: Extent to which women’s lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement affects women’s career advancement in the banking sector in Kenya

Responses related to individual’s age	Frequency	Percent	Means score	Standard deviation
Strongly disagree	2	5.6		
Disagree	2	5.6		
Somehow agree	6	16.7		
Agree	13	36.1		
Strongly agree	13	36.1		
Total	36	100.0	3.92	1.131

The findings in table 4.12 above show that majority of the respondents (72.2%) of the respondents either “agreed” or “strongly agreed” that women’s lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement in the banking sector in Kenya. In order to assess the relative influence of the individual related factors on women’s career advancement in the banking sector in Kenya, a comparison of the mean scores was undertaken. The findings are summarized and presented in table 4.13.

Table 4.13: Individual related factors (Mean scores and standard deviations)

Individual related factors	Mean score	Ranking
Individual’s age	4.00	1
The gender issue	3.67	4
Individual’s level of education	3.86	3
Individual’s skills, tenure, hard work, reputation and performance	3.64	5
Women’s lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement	3.92	2
N = 36		

Findings of the study in relation to the rankings of the factors affecting women’s career advancement in the banking sector, as presented in table 4.12 above show as follows: “Individual’s age” was first ranked, “women’s lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement” was second ranked, “Individual’s level of education” was third ranked, “The gender issue” was fourth ranked, and the least ranked was “Individual’s skills, tenure, hard work, reputation and performance”

4.3.2 Possible organizational practices that would be supportive of women’s career advancement in the banking sector in Kenya

The respondents were asked to suggest possible organizational interventions that would be supportive of women’s career advancement in the banking sector in Kenya. Though the responses varied in wording, they are summarized and presented as follows:

Family-friendly policies: Eight items including: a good corporate daycare centre; a referral service to agencies providing domestic or childcare help when needed.

Time off work: Five items including: flexible vacation arrangements; a shorter working week; flexible working hours to manage personal and work life better.

Career development programme: Three items including: support in career counseling, career planning and career pathing; psychological and health counseling; formal mentoring programme to develop skills of junior managers and professionals.

Training and challenging work: Three items including: financial support for management development outside the organization; challenging work assignments; training for career mobility.

5.0 DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The findings were presented and discussed in the previous chapter. This chapter presents the conclusions and recommendations of the study.

5.2 Discussions

Findings of the current study have a direct bearing on practice. We have come to the understanding of the qualities that are part of work environments that are supportive of the career aspirations of women (and men). These include: top management support and commitment to the exercise, the explicit use of gender in decision-making in recruitment, career planning and employee development, the development of policies and procedures consistent with the goal of supporting women, the provision of rewards for providing the required support and achieving agreed upon goals for women's advancement, and becoming a model (in the wider community) of what can be accomplished through commitment, resources and effort.

The last ten years have been characterized by increased research attention being dedicated to examining women in management issues, an increasing awareness of the glass ceiling in the popular press and media, and yet only slow, hardly visible change in the number of women reaching positions of executive leadership. We appear to be making inroads in supporting women's career advancement on several fronts, particularly work and family, with greater use being made of flexible work hours, reduced workload arrangements and efforts to enhance work-family integration. Lee and her colleagues have shown that women choosing to work a reduced workload (three or four days a week) fare well in a career sense and their employers are satisfied with these arrangements (Lee *et al.*, 2002; MacDermid *et al.*, 2001).

More recently several researchers have begun to describe and evaluate more intensive collaborative projects with organizations interested in addressing work-family concerns. These projects make an explicit link between employees' personal needs (for example, family responsibilities) and business objectives, with the intention of changing work practices so that both the organization and the employees benefit (Rapaport *et al.*, 1998). The work of Bailyn *et al.* (1997) describe several "collaborative action research projects" in which researchers work jointly with companies to bring about change in the work culture and the organization of work that will facilitate work-family integration in a meaningful way (Bailyn *et al.*, 1997; Fletcher and Bailyn, 1996; Fletcher and Rapaport, 1996).

Breaking the glass ceiling requires three types of information. First, it is vital to understand the obstacles women face in their advancement. Second, it is helpful to understand the career strategies used by successful women. Third, it is critical that CEOs have an accurate and complete understanding of the obstacles and cultures experienced by their female employees.

Initiatives by organizations to rebalance the challenge – recognition – support model must specifically address the needs of women, and remove the barriers which contribute to the imbalance. Women and men need active organizational assistance and support in managing their careers. A pressing need in this regard is to document efforts by organizations to develop the talent of women managers and professionals. This will serve to identify what works and does not work, and why. In addition, the successful efforts of some organizations will provide a blueprint for others in their own efforts. Efforts by organizations in this area will be more credible to senior corporate leaders. It is also important to have successful CEOs committed to full partnership for women at senior ranks, so that they can influence others at those levels.

Although we seem to be making progress at the margins, changing the masculine nature of most organizational cultures continues to be both challenging and complex (Lewis and Cooper, 2005). The managerial and professional women in this sample, though typically in the early career stage, had participated in a fairly large

number of training and development activities. Unfortunately, the activities that were most commonly undertaken tended to be less useful to the respondents than those developmental activities that were less readily available. The more useful activities involved relationships – sponsors and mentors. Proactive career pathing was also a useful activity, though only undertaken by slightly more than one quarter of the women. It may be that for a developmental activity to make a difference and be perceived as useful, it must be somewhat special or rare (i.e. not available to everyone).

The findings reported above have implications for career development of managerial and professional women. It goes without saying that these implications are similarly useful for the career development of men as well. First, the important role of developmental relationships – mentors and sponsors – was observed. There is considerable evidence that women have more difficulty obtaining this personal support than do men. Second, managerial women should be given similar opportunities for training and development as men. It is not uncommon for women to receive less training and development, less visible challenging and risky job assignments, jobs that use skills such as nurturing which are both traditionally female and historically less-valued. Finally, it is also important for organizations to assess the level of challenge and demands placed on managerial women since additional outside-of-work home and family responsibilities shouldered by some women, coupled with less support in the organization, may prove overwhelming for some.

5.4 Conclusions

Although some organizational initiatives were generally rated as more important than others, there was considerable diversity among the 36 respondents in the sample. This diversity seemed to depend on two sets of variables. The first consisted of a series of individual demographic variables. Managerial women with family responsibilities (married, children present, more children present, more hours spent on second-shift work (Hochschild, 1989), previous breaks in employment, longer breaks in previous employment) wanted organizational initiatives characterized by greater work flexibility and greater support. Other women (single, childless, fewer breaks, not on the mommy track) were interested in developmental opportunities characterized by greater challenge (visibility, skill development) and training.

These two types of women clearly resemble groups which Schwartz (1989) has termed career-family and career-primary respectively. It also appears that these two groups of women have clear preferences about organizational initiatives or services they are interested in, at least at this point in their lives. One unexpected finding was that younger women were more interested in family-friendly policies and time off work than older women. Given the young age of our sample we expected that the older ones would be the ones struggling to balance work/family whereas the younger ones would still not have reached that point. One possibility is that the younger women in our sample are members of generation X, which is between 18 and 29 years of age. According to articles in the popular press (Gross and Scott, 1990; Hladun, 1990) this generation wants flexibility and work-free weekends and sees a job only as a means to these two goals as well as to family and material success.

The second set of variables consisted of work outcomes and feeling states (satisfaction and emotional wellbeing). Interestingly, negative work outcomes and feelings (low job and career satisfaction, intention to quit) were related to levels of importance of career development initiatives. Women with more negative work feelings were more interested in such initiatives.

These findings have implications for both organizations and the managerial and professional women they recruit, hire, utilize and develop. Organizations must realize that managerial and professional women, like men, are not homogeneous. In addition, these organizations need to be more sensitive to work and family demands which, together, may be reducing the energy and time available for a single-minded career commitment. Organizations need to consider the possibility of a different career model in which commitment and energy over one's career may follow a different pattern for employees with primary responsibility for family and children.

The surprising finding that the young women in our sample were interested in flexibility and time off work may indicate the emergence of new work-place values predicted by several authors in the popular press (Gross and Scott, 1990; Hladun, 1990). If so, career and work models may need to be rethought for the men and women of this new generation. Further research on this phenomenon by one of the authors is currently under way.

The current model of women's managerial advancement in banks is noteworthy for the absence of interpersonal and organizational factors. Therefore, overall, there is much more that banking organizations can do to realize the maximum potential of women in management. Specifically, the main message for banks is that women are advancing in management chiefly on their own merits: their knowledge and skills. The reality, however, is that

“neither the organization nor the individual alone can guarantee successful development” (McCall, 1998, p. 58). Therefore, banks can assist women by implementing practices that ensure that women have access to and information on training and career developmental opportunities valued in banking.

5.5 Recommendations

5.5.1 Recommendations for Policy and Practice

The findings reported above have implications for career development of managerial and professional women. It goes without saying that these implications are similarly useful for the career development of men as well. First, managerial women should be given similar opportunities for training and development as men. It is not uncommon for women to receive less training and development, less visible, challenging and risky job assignments, jobs that use skills such as nurturing which are both traditionally female and historically less valued (Morrison et al., 1987). Second, it is also important for organizations to assess the level of challenge and demands placed on managerial women since additional outside-of-work home and family responsibilities shouldered by some women, coupled with less support in their organizations, may prove overwhelming for them.

These findings also have implications for managerial and professional women. Women need to be proactive in managing their careers. It has been found that more different patterns exist in the careers of women than in those of men. Women face more dilemmas when it comes to investments in work, investments in family, and the timing of children. Men are influenced by these dilemmas, too, but women still experience more dislocation from particular events and usually undertake more second shift work. It is clear that this second shift work is not done by free choice in most cases. To say that women “choose” the mommy track is to avoid discussion of the environment in which this “choice” occurs. The relevant factors in this supposed free choice include, among other things, comparative rates of pay between male and female partners and spouses, actual performance of second shift work by partners, and societal attitudes towards the gender-appropriateness of the performance of second shift and paid work.

Another implication for banks is that the results indicate that accumulating years of work experience and working long hours are amongst the factors that most explain the current model of managerial advancement for women in banking. This is likely to conflict with women’s family roles and may contribute to their departure, thus explaining why so few women in this sample have children. Therefore, banks need to change their work cultures to value the contributions of a diverse workforce to ensure that women are not disadvantaged, under-utilized, or become detached from their organizations.

In addition, managerial and professional women need to be aware of the potential sources of dissatisfaction, overload and fragmentation they are experiencing. It is important to act on this awareness by both making demands on their organization for (temporary) greater flexibility and relief from some of the overload. Women also need to get more support either from their partners or directly by purchasing services. If, however, the purchase of services is approached on a cost-benefit basis to determine whether it is financially “worth it” for women with partners to work, the issues of pay equity and job opportunity become critical. If access to equal pay and opportunity are not assured, this calculation will result in the loss to the workforce of the talents of capable and educated women.

Lastly, women are changing organizations for advancement opportunities. In the context of global competition, it is important for banks to understand and rectify the barriers to women’s advancement because the exit of women in management reduces the pool of talented female staff.

5.5.2 Suggestions for further research

The findings of this study, it is hoped, will contribute to the existing body of knowledge and form basis for future researchers. The following areas of further researcher are thus suggested: (1) Whereas the current study focused on responses from the management of the commercial banks, future studies should focus on responses from the employees themselves; and (2) Future studies should seek to establish the nature, extent and adoption of supportive measures to women’s career advancement in other sectors of the economy in Kenya.

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APPENDIX I: QUESTIONNAIRE

This questionnaire has been designed to collect information from selected staff of Kenya Commercial Bank branches in Nairobi and is meant for academic purposes only. The questionnaire is divided into two sections. Section I seeks to capture the profile of respondents while section II will capture issues pertaining to the area of study. Please complete each section as instructed. Do not write your name or any other form of identification on the questionnaire. All the information in this questionnaire will be treated in confidence.

SECTION I: BACKGROUND INFORMATION

1. Name of KCB Branch (Optional) _____
2. For how long has this branch been in operation? (Tick as appropriate)
 - a. Less than 1 year []
 - b. 1 to 5 years []
 - c. 6 to 10 years []
 - d. 11 to 15 Years []
 - e. 16 years and above []
2. How many full time employees does the organization have?
 - (a) Less than 25 []
 - (b) 26 to 50 []
 - (c) 51 to 75 []
 - (d) 76 to 100 []
 - (e) 101 and above []
3. Please indicate your gender
(a) Male [] (b) Female []
4. Please indicate your age bracket
 - (a) 18 to 25 years []
 - (b) 26 to 35 years []
 - (c) 36 to 45 years []
 - (d) 46 to 55 years []
 - (e) 56 years and above []
5. Please indicate your marital status
 - (a) Married []
 - (b) Divorced []
 - (c) Separated []
 - (d) Widower/Widow []
 - (e) Single []
 - (f) Cohabiting []
6. How many children do you have?
 - (a) None []
 - (b) Between 1 and 3 []
 - (c) Between 4 and 6 []
 - (d) Between 7 and 9 []
 - (e) More than 9 []
7. Please indicate the highest academic level you have attained
 - (a) Secondary school []
 - (b) Tertiary college []
 - (c) Undergraduate degree []
 - (d) Postgraduate degree []
 - (e) Others (specify) []
8. For how long have you been in your current position? _____
9. For how long have you worked in the organization?
 - (a) Less than 1 year []

- (b) Between 1 and 5 years []
- (c) Between 6 and 10 years []
- (d) Between 11 and 15 years []
- (e) 16 years and above []

SECTION II: FACTORS AFFECTING WOMEN CAREER ADVANCEMENT IN KENYA COMMERCIAL BANK

10. Have you ever been employed elsewhere?

- (a) Yes []
- (b) No []

11. If the answer to question 11 above is Yes, with reference to your organization, please indicate the extent to which the following developments could have contributed to your decision to change employer (Tick as appropriate). **Where:** Not at All = (1); Neutral = (2); Somehow = (3); Much = (4); Very Much = (5)

Factors influencing decision to change employer	(1)	(2)	(3)	(4)	(5)
Higher paying non-banking employment offers					
Higher paying employment offers from other banks					
Fewer working hours including weekends					
Family commitments					
Occupational stress					
Sexual harassment at work place					
Lack of promotion opportunities					
Others (Specify)					

Extent to which individual related factors affect women’s career advancement in the banking sector in Kenya

12. With reference to your organization, please indicate the extent to which you agree/disagree that the listed individual related factors affect career advancement of women (Tick as appropriate). Where: Strongly Disagree = (1); Disagree = (2); Somehow Agree = (3)

Agree = (4); Strongly Agree = (5).

Individual related factors affecting career advancement of women	(1)	(2)	(3)	(4)	(5)
Individual’s age					
The gender issue					
Individual’s level of education					
Individual’s skills, tenure, hard work, reputation and performance					
Women’s lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement					
Others (Specify)					

13. Please suggest possible organizational practices that would be supportive of women’s career advancement in the banking sector in Kenya

END

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