Factors Affecting Career Development of Women Employees in the Banking Industry in Kenya

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Abstract
Despite banking being a female-dominated industry, women are still under-represented in management and senior management. Thus, the present study seeks to examine the relative importance of individual, interpersonal, and organizational variables for women's advancement in management in the banking industry in Kenya. The study was guided by the following specific objectives: To evaluate the factors that would contribute to women's career advancement in the banking sector in Kenya; (2) To assess the current organizational practices affecting women's career advancement in the banking sector in Kenya; and (3) To analyze the possible organizational practices that would be supportive of women's career advancement in the banking sector in Kenya. A case study design was used to undertake the study, focusing on all the commercial banks in Kenya that are licensed by the Central Bank of Kenya to undertake banking business whose number stood at 42 as at 31 December, 2013 (CBK, 2013). There were two respondents from each institution, the head of the human resources function and another senior officer of the opposite sex. The study was undertaken in Nairobi since all the commercial banks have their head offices strategically located in Nairobi and lasted two months, from August to September, 2008. A representative sample of 21 banks participated in the study. The study findings reveal a considerable 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. In view of the findings, the following recommendations are made:- *Family-friendly policies*: Eight items including: a good corporate daycare centre; a referral service to agencies providing domestic or childcare help when needed; part-time work arrangements which still permitted promotion; *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; and *Training and challenging work*: Three items including: financial support for management development outside the organization; challenging work assignments; training for career mobility.
Keywords: *Career development, Women, Banking industry*

DEFINITION OF TERMS
The following is the definition of the various terms used in this study:-
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.

1.0   INTRODUCTION
1.1   Background of the Study
The role of women in the world of work has been the subject of much research and comment. Souhami (1986), for instance, observes most women do paid work for nearly all of their active lives, but they are process workers rather than supervisors…The ghettos of female labour are the service sector and a few manufacturing industries, and women still earn on average only two thirds as much as men. There has been considerable recent interest in the prospects for career advancement of managerial and professional women in both developing and industrialized countries (Davidson and Burke, 2004). There is widespread agreement that women continue to have difficulty in reaching the ranks of senior levels of management, despite having appropriate education, increasing years of service, the passage of time, and generally similar levels of job performance (Burke and Nelson, 2002; Burke and Mattis, 2005).

More recent studies (Central Statistical Office, 1994; Doyal, 1990) suggest that the current situation has barely altered - with women earning on average just 77 per cent of male earnings. King (1993) notes that

women hold only 4 per cent of middle management posts and less than 2 per cent of senior posts in British companies. These inequities persist despite a realization in many quarters that change is desirable, not only on legal and social grounds, but also because it makes sound business sense to attract and retain the best workers regardless of age, race or gender. Herriot (1989) warns British industry that businesses are unlikely to survive the 1990s if they "fail to recruit and retain the people they need to help them change (and remain competitive)". Stroh *et al.* (1992) make the same observations on the situation which exists in the USA.

From the perspectives of organizational behaviour and development there is a large body of research which suggests that effective organizations maximize the potential of all of their members. In doing so particular attention is paid to the patterns of behaviour commonly found in the workplace and to the attitudes, values and norms which support effective working (Bate, 1994). These phenomena are usually referred to as the culture of the organization (Brown, 1995; Schein, 1985). Other recent studies (Adler, 1990; Anderson *et al.*, 1993; Brown, 1994; Coffey *et al.*, 1992; Daum, 1994) paint a sobering picture, revealing that sexual discrimination and harassment and the under-representation of female officers in middle and senior managerial positions are still the order of the day.

Evidently the problems surrounding female career development are deep-rooted and complex. They lie in history, politics, economics, education, social attitudes and direct experience of work - and these are inextricably intertwined. Powell and Mainero (1992) meet the problem head-on, arguing that only by attempting to disentangle and understand these elements will real improvements be made to the work experiences of women. Schwartz (1989) suggested that since women typically shoulder more responsibility for childbirth and childbearing than their male colleagues, with the result that they have less time and energy available to devote to their careers, organizations might more flexibly offer alternative career options to these women for a short period of time. One option, for women without children, would support the pursuit of demanding careers by these women in the same way as ambitious men currently do. A second option would offer some women less demanding roles for a short period of time so they can devote more time to their children and family obligations, then return to more demanding roles as their children get older. She referred to the former as career-primary women and the later as career-family women (Schwartz, 1992).

Burke and his colleagues developed a measure of career priority patterns along a career-primary and career-family continuum to examine both potential antecedents and consequences of these patterns. They have since collected data in Canada, Bulgaria, Norway and Singapore (Burke and McKeen, 1993; Burke and Richardsen, 1996, Burke and Kong, 1996; Burke, 2000). The present study replicates this work in Kenya using data collected from managerial and professional working in banking. Previous researches in developing countries have indicated that, consistent with findings reported in other countries (Davidson and Burke, 2004), managerial and professional women in the developing countries face obstacles in achieving senior management jobs (Aycan, 2004; Ozbilgin and Woodward, 2004; Woodward and Ozbilgin, 1999), and that even though banking has a lot of women employees, women in banking also face career obstacles (Collinson, 1987; Crompton and Sanderson, 1994).

The present study, part of a larger comparative investigation of work experiences and career success of managerial and professional women, replicates earlier research first conducted in Canada by Burke and McKeen (1993). 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 were included. Tharenou (2005) has highlighted the importance of individual factors (e.g. education, work experiences, personality) social 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 (Gordon and Whelan-Berry, 2005; Ruderman and Ohlott, 2002; Maniero and Sullivan, 2006). Each of these broad areas is incorporated into the present study.

1.2   Statement of the Problem

Over the years women have increased their representation at all levels of management in banking (Wirth, 2001; Metz and Tharenou, 1999). Yet, women find banking and finance to be a particularly difficult environment for career advancement in both developed and developing countries (Liff and Ward, 2001; Parker *et al*., 1998). For instance, in Australia, empirical evidence shows that women have a lower representation in finance in management and at executive level (Affirmative Action Agency, 1996; Hede and O'Brien, 1996) than in most other industries. Banking is part of the finance industry and women dominate the full-time Australian banking workforce (Metz and Tharenou, 1999). In addition, women are expected to continue to make up an increasing proportion of the labour force in most countries (Wirth, 2001). Therefore, to best manage female talent in the

current competitive environment, it is important for banks to have a contemporary understanding of the factors that are linked to women's advancement.

Lastly, most of past research on gender differences in career advancement in male-dominated environments, such as banks, found that comparable samples of women and men are more similar than different in terms of work-related factors (Lyness and Thompson, 2000). Nevertheless, women's lives can be more complex than men's, because women continue to have the primary responsibility for children despite their increased participation in the workforce (e.g. Hochschild, 1997). Hence, as Freedman and Phillips (1988) suggested, future research needs to focus on within-sex variance to explain why a few women advance but not others.

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.

1.3 Objectives of the Study
1.3.1 General Objective
To analyze the combination of individual, interpersonal, and organizational factors related to women's career development in banking industry in Kenya.
1.3.2 Specific Objectives
The study was guided by the following specific objectives:
(i) To identify factors that would contribute to women's career advancement in the banking sector in Kenya
(ii) To identify the current organizational practices affecting women's career advancement in the banking sector in Kenya
(iii) To establish the possible organizational practices that would be supportive of women's career advancement in the banking sector in Kenya

1.4 Research Questions
1.   What are the factors that would contribute to women's career advancement in the banking sector in Kenya?
3.   What are the current organizational practices affecting women's career advancement in the banking sector in Kenya?
3.   What are the possible organizational practices that would be supportive of women's career advancement in the banking sector in Kenya?

1.5 Significance of the Study
It is anticipated that the study will be of benefit to the following groups of people;
(i) 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.
(ii) 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.
(iii) The study will 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.

1.6 Scope of the Study
The study focused on all the commercial banks in Kenya that are licensed by the Central Bank of Kenya to undertake banking business whose number stood at 42 as at 31 December, 2013 (CBK, 2013). There were two respondents from each institution, the head of the human resources function and another senior officer (one should be male and the other female). The study was undertaken in Nairobi since all the commercial banks have their head offices strategically located in Nairobi and lasted two months, from August to September, 2008.

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.

2.2 Theoretical Framework

The gender composition of today's workplace is dramatically different than it was just 40 years ago, with the percentage of women in the workforce doubling (Greenhaus *et al.*, 2000). As women continue to enter occupational life in record numbers, attention is increasingly being focused on their career development and advancement. Despite calls for gender distinct treatments of careers, career theory has evolved without "a specific explanatory focus on women" (Osipow and Fitzgerald, 1996, p. 261). To address this gap, in this study we examine women's career types and their effects on women's satisfaction with and attribution of the sources of their career success. We determine the finite variation in women's career types by examining two key constructs: career pattern (emergent vs. ordered) and career locus (internal vs. external). By linking the resultant career types to women's own perceptions of satisfaction with their career success and their attributions of the contributions to this success (primarily guidance seeking behaviors and human capital factors), we are able to draw conclusions about the outcomes of the different types of careers experienced by women.

2.2.1 *Psychological and Sociological Constructs in the Careers Literature*

Previous research has discussed a number of career-related constructs. Derr and Laurent (1989) note that the literature has predominantly followed either a psychological or sociological stream of thought to describe careers. The primarily psychological frame incorporates constructs such as career choice, career orientation and direction (Betz and Fitzgerald, 1987; Fassinger, 1990), career motivation and aspirations (Farmer, 1985), multiple life roles and psychological wellbeing (Ruderman *et al.*, 2002), self-development (Gallos, 1989), and self-efficacy in career (Hackett and Betz, 1981). The primarily sociological frame encompasses constructs such as career patterns and paths (e.g., Lepine, 1992; Lyness and Thompson, 2000), career stages (White, 1995; Smart, 1998), and environmental influences on careers (Ragins *et al.*, 1998).

For the purposes of this study, we investigate two important career constructs, career locus and career pattern, because these optimally describe the inner (psychological) orientation and the outward (sociological) path representative of the development of a career. Given the plethora of potential variables, we chose these specific constructs because they capture the essential psychological (choice and control) and sociological (path and context) factors contributing to career development. In the following paragraphs, we describe the core dimensions of career locus and career pattern, and later integrate these to represent distinct career types.

Career locus. The locus of a career describes the focal point from which career orientation, motivation, and success, emanate. Rotter (1992) described the concept of locus of control in terms of learning, as skill vs. chance; an internal locus of control linked to such concepts as planning, persistence, and problem solving, and an external locus of control linked to such concepts as passivity and dependency. Attribution theory research (Peterson *et al.*, 1993) suggests that men and women unequally account for their accomplishments (Deaux and Emswiller, 1974) and that women are more likely to attribute their accomplishments to external rather than internal factors, and their success to luck, being in the right place at the right time, and to others offering them opportunities (Heilman, 1983).

Bandura (1977) proposed that expectations of personal efficacy emanate from four possible sources, performance accomplishments, vicarious experience, verbal persuasion and emotional arousal. Applying Bandura's (1977) theory of self-efficacy specifically to women's career development, Hackett and Betz (1981) postulated that socialization experiences might skew those sources of efficacy thereby affecting women's career development. They proposed that women's performance accomplishments would be more likely to occur in the private sphere rather than the public sphere, that there would be fewer role models for women, and that women would receive less encouragement for "non-traditional" career choices.

Based on these literatures we framed our concept of career locus as a continuum stretching between an internal or external location of career direction and success - a self-directed career vs. an externally-directed career. An internal locus is reflected in a belief that one is responsible for one's own career success and in charge of creating and managing one's future career. Hall's (2002) notion of a protean career as "based on self-direction in the pursuit of psychological success in one's work" (p. 23) reflects an internal career locus. An external career locus reflects the belief that one's career direction and career success occur due to chance (being in the right place at the right time), or some other external intervention such as a network of contacts from which career opportunities emanate (e.g., Allen *et al.*, 2000) or institutionally-determined strictures.

Career pattern. A career pattern is the path or trajectory of work-related experiences engaged over one's life course. Images of climbing ladders and upward progression in corporate hierarchies dominated the early career literature (Levinson, et. al., 1978; Schein, 1978), predominantly reflecting the male career experience. Recent studies continue to reflect the existence of the ladder metaphor (Lyness and Thompson, 2000), as well as the existence of less-traditional, hierarchical career paths for women. For example, Bateson

(1990) talked about women "composing their lives" by accommodating their work roles to family obligations. Lepine (1992) identified seven career patterns for women managers, fast track, linear, lateral plus, lateral, downward, transitory, and static. The first three patterns are representative of the traditional model of climbing a career ladder, and represented the patterns of nearly half of her sample of 49 women. Richardson (1996) adapted Lepine's model and looked at four patterns, fast linear progressions, slow linear progressions, downward progressions, and static or transitory. She characterized the women in her sample of accounting professionals as having snake-like careers compared to the ladder-like careers of the male accountants. Gersick and Kram (2002) found that the women in their study of mid-life high achievers characterized their career paths as "zigzags that followed opportunities as they arose" (p. 31).

In a study of the career patterns of female finance executives, Blair-Loy (1999) clustered the careers of her respondents by job level and size of organizations but found an underlying pattern at work; "the degree of career orderliness" (p. 1359). She found that orderly careers allow for long-term planning and advance along a forseeable path, with few inter-organizational transitions. Disorderly careers were characterized by changing career fields and organizations, and unplanned job changes. Other authors have also pointed to a similar distinction between career patterns. For example, Sullivan (1999) contrasted "traditional careers" characterized by firm-specific skills and employment, organizational loyalty and job security with "boundaryless careers" (Arthur and Rousseau, 1996) characterized by high movement, transferable skills, and jobs in and out of organizations.

To reflect the dual reality of the continuing existence of "traditional career ladders" or "orderliness" as well as the recognition of more fluid, "snake-like," "zigzag" or "disordered" career paths, in the present study we characterize women's career patterns as anchored by two poles, ordered and emergent. An ordered career pattern is characterized as linear, sequential or ladder-like career advancement, engaging in choiceful learning opportunities, and being strategically planned and executed. An emergent career pattern is a reactive more than proactive path, reflective of unexpected twists and turns, serendipitous events, and being designed to accommodate other aspects of one's life than traditional work.

2.2.2   *Career types*

Following Bailyn's (1989) suggestion that career is an interstitial concept, existing in the space between the individual (psychological) and the collective (sociological) levels of analysis, we conceptualize a career type as the interaction of a career's locus and pattern. We propose that a career type is a unique configuration of the path of work-related experiences over the life course (career pattern) and the belief set directing these work experiences (career locus).

We propose that combinations of the career pattern and career locus dimensions will yield four distinct career types as follows: creating, achieving, navigating and adapting. The creating career type (internal career locus/emergent career pattern) is characterized by a belief in personal responsibility for directing and realizing one's own career success, and a career path that reflects responsiveness, fluid movement in and out of organizations, and accommodation of non-work related priorities. The achieving career type (internal career locus/ordered career pattern) is characterized by a belief in personal responsibility for directing and realizing one's own career success, and a career path that reflects purposive career enhancement behaviors, and choiceful learning opportunities. The navigating career type (external career locus/ordered career pattern) is characterized by a belief that responsibility for career success rests mainly with others and/or fortune, and a career path that reflects purposive career enhancement behaviors, and choiceful learning opportunities. The adapting career type (external career locus/emergent career pattern) is characterized by a belief that responsibility for career success rests mainly with others and/or fortune, and a career path that reflects responsiveness, fluid movement in and out of organizations, and accommodation of non-work related priorities.

Hypothesis 1: Combinations of career locus (internal or external) and career pattern (ordered or emergent) will yield four distinct career types.

2.2.3   *Career movement and career types*

Career movement refers to the job, organization, and career changes that an individual experiences over her life course. Based on the literature discussed above, an internal career locus (creating and achieving career types) is likely to be associated with higher career movement since the pursuit of psychological success in one's life and career may precipitate more self-directed career-related changes. Likewise, an emergent career pattern (creating and adapting career types) will likely be associated with higher career movement since by its very nature an emergent career pattern is a serendipitous path, full of interruptions and accommodations. Thus, the creating career type is the most likely to be associated with career movement since it reflects both an internal career locus and an emergent career pattern. At the other extreme, the navigating career type is most likely to be associated with lower career movement since it reflects an external career locus and an ordered career pattern – factors likely to engender relative career predictability and stability. The career movement of women with achieving and adapting career types is likely to fall between these two extremes since only one of the two career dimensions likely associated with greater job, organization, or career changes (internal locus or emergent pattern) will be

involved.

Hypothesis 2: The career movement of creating career types will be greater than that of adapting and achieving career types, which will be greater than that of navigating career types.

2.2.4   The outcomes of career types

In addition to the nature of women's career types, we investigate the individual-level consequences emerging from each specific type by focusing on two key outcome variables pertinent to women's career success: contributions to one's career success and overall satisfaction with one's career success.

Contributions to career success. While the empirical literature has not specifically addressed the relative contributions women attribute for their career success, previous studies have investigated the role of human capital (e.g., Judiesch and Lyness, 1999) and guidance seeking behaviors such as networking and mentoring relationships (e.g., Kirchmeyer, 1998) as factors contributing to women's career success. In the present study, we are concerned with understanding a woman's own attribution of the contribution human capital factors and guidance seeking behaviors make toward her career success because this provides a more nuanced explanation of women's career success than has been previously explored in the literature.

Contribution of human capital to career success. Human capital consists of an individual's personal investments in education and experience (Tharenou *et al*., 1994), and in continuous, non-interrupted careers (Stroh *et al.*, 1992). Human capital thus represents an individual's skills and abilities, tenure, hard work, reputation, and performance. Previous research has shown that women in careers that follow an ordered pattern (linear, sequential) invest heavily in human capital building activities. For example, Cannings and Montmarquette (1991) found that women relied on formal meritocratic procedures such as bidding for promotions, performance scores, and schooling to maintain career progress within a firm. Further, other writings have suggested that in jobs traditionally thought to be male, women may be held to higher standards than men and may feel a need to work harder to prove competence and their right to be in that job (Judiesch and Lyness, 1999). Thus, to establish their legitimacy, credibility, and success within traditional (ordered) career paths, women may need to focus resolutely on the enhancement of their human capital to advance their careers.

In career types with emergent career patterns, human capital factors such as reputation, past performance, and previous skills and abilities may be less important because emerging opportunities from changing career fields and organizations may require the development of newer skills and the building of newer, more relevant networks of contacts.

Thus:***Hypothesis 3:*** Achieving and navigating career types (having ordered career patterns) will attribute more of their career success to human capital factors than will creating and adapting career types (having emergent career patterns).

Contribution of guidance seeking to career success. Seeking career guidance both internal and external to one's organization can provide a person with significant advantages resulting in the possibility of rapid career advancement. According to Gould and Penley (1984), seeking career guidance is one of seven key strategies for career achievement. They found that women reported engaging in significantly more guidance seeking than did men. Mentorship and supportive work relationships also have been found to have an effect on career advancement as well as perceived career success (Kram, 1988; Turban and Dougherty, 1994). In addition, supervisor and peer relationships provide alternative support to women in organizations (Greenhaus *et al.*, 1990) and may help women perceive themselves as successful because of the high value they place on work relationships.

While this literature suggests that women rely on a variety of relationships to support their career advancement and success, it is likely that women will differ, according to their career locus, in their perceptions of the contribution made by external guidance to their career success. Women with an external career locus are more likely to perceive themselves as reliant on a network of contacts in order to benefit from opportunities and achieve career success. Because women with an internal career locus believe themselves to be responsible for their future career success, they are less likely to attribute their career success to external guidance seeking behaviors.

Thus: ***Hypothesis 4:*** Adapting and navigating career types (having an external career locus) will attribute more of their career success to guidance seeking than will creating and achieving career types (having an internal career locus).

Satisfaction with career success. We explored the relationship between career types and the satisfaction women felt with their own career success. Career theorists have repeatedly called for new definitions of career success, proposing that women's definitions of success are more broadly defined than traditional, objective measures such as income and organizational level (Gallos, 1989; Powell and Mainiero, 1992). In answering these calls, recent studies of women's careers have included both objective and subjective measures of career success (Dann, 1995; O'Leary, 1997; Kirchmeyer, 1998; 2002, Sturges, 1999). O'Leary (1997) notes that success measures vary by career models. She proposed that "corpocratic" career models are linked to measures of competition and that "lifestream" career models are linked to success in both personal and professional arenas through measures like

perceived degree of challenge, satisfaction, sense of growth and development. Sturges (1999) explored career success from the individual perspective. She found that managers applied "internal" (feelings of accomplishment, achievement and enjoyment) as well as "external" (material), and "intangible" (influence, personal recognition) criteria for success. Moore and Buttner (1997) found that self-fulfillment, e.g. personal growth and professional development, was the most important measure of success for women entrepreneurs. These studies provide evidence that women define their careers in both subjective and objective ways.

Linking this literature with our typology, it is likely that women with ordered career patterns (achieving and navigating types) may define success using more objective measures such as income, promotions, and organizational level achieved, whereas women with emergent career patterns (creating and adapting) may be more likely to define success using more subjective measures such as personal growth, professional development, and meaningful work. Similarly, women with external career loci (adapting and navigating types) may be more likely to define their success in more objective measures, using standards imposed by organizational or societal structures, whereas women with an internal career loci (creating and achieving types) may be more likely to define their careers in terms of psychological success, and self-realization.

While the nature of the definitions of career success (objective vs. subjective) may vary among the career types, there are conflicting opinions as to which types of careers will experience the most satisfaction with their career success. Dann (1995) found that women with uninterrupted careers scored significantly higher on all (objective and subjective) measures of career success than women with interrupted careers. Melamed (1995) found that a combination of human capital factors (education, job experience) and accommodations such as delaying family life or working in less competitive or prosperous climates were predictors of women's career success. Still other studies suggest that women experience satisfaction as they respond and react to opportunities as they arise (Bateson, 1990) and create work lives that provide them the flexibility to combine work and family life (Josselson, 1996).

Given these divergent findings and the likely variations in success definitions by type, there is no reason to expect that the satisfaction experienced by any career type will be significantly less than that experienced by another career type. That is, career types utilizing subjective career success definitions may experience as much satisfaction from their career success as career types using objective career success definitions may experience from their career success. Thus, although women in a career type will be able to define career success in a manner consistent with the pattern and locus of that type (more or less subjectively or objectively), no matter what the definition, women in all career types have an equal chance of experiencing satisfaction with their career success. Hence:

Hypothesis 5: Satisfaction with career success will be invariant across the four career types.

2.2.5   *The causes of satisfaction with career success*

The different career types are likely to vary in the factors contributing to career satisfaction. For types with ordered career patterns (achieving and navigating) that are characterized by strategic planning and choiceful learning and development opportunities, satisfaction with career success is likely to arise from the exercise of skills and abilities, hard work, reputation, and performance (human capital factors). For types with an external career locus (Adapting and navigating) that are characterized by reliance on opportunities presented by a network of contacts, satisfaction with career success is likely to arise from the use of guidance seeking behaviors. Thus:

Hypothesis 6a: Human capital will likely be a significant contributor to satisfaction with career success for the achieving career type.

Hypothesis 6b: Guidance seeking behavior will likely be a significant contributor to satisfaction with career success for the adapting career type.

Hypothesis 6c: Both human capital and guidance seeking behaviors will contribute significantly to satisfaction with career success for the navigating career type.

Hypothesis 6d: Neither human capital nor guidance seeking behaviors are likely to be significant sources of satisfaction with career success for the creating career type.

2.3   Previous Studies Done in the Area

2.3.1   *Prior Research on Senior Managers*

The main prior research with senior managers and CEOs into the facilitators and barriers facing women in senior management in the UK was conducted in 2000 by BITC/Catalyst, and while criticisms can be levied at it, the report does provide a fairly succinct account of senior management's opinions regarding their advancement. Like Broadbridge's (1998, 2007a) and Singh and Vinnicombe's (2004) respondents, these senior women were highly motivated to reach higher levels in their organisations. In order to do so, they had adopted various individual career strategies which are largely grounded in attribution theory (Heider, 1958) and human capital theory (Becker, 1964). Unfortunately, no corresponding strategies were provided for men in senior management. The career strategies adopted by the senior women included the need to exceed performance expectations, develop

and adhere to their own career goals, gain line management experience and seek highly visible job assignments, network with influential colleagues and develop a style male managers were comfortable with. Moving functional areas, having an influential mentor or sponsor and upgrading educational credentials were also considered to be fairly important factors. The senior women regarded these personal career strategies, rather than the effect of any organisational strategies, as contributing to their success. This might indicate their more protean attitude towards their careers (Hall and Mirvis, 1996), which focuses on the individual, rather than the organisation, to take responsibility for their career advancement. On the contrary, it could point to a realisation that organisational strategies are embedded in male cultural norms and thus are more difficult for women to thrive in, because women are disadvantaged relative to men in the way they are treated.

Senior managers' beliefs

Similar to other findings (Coe, 1992; Charlesworth, 1997; Wajcman, 1998; Metz, 2003), many of the barriers senior women believed they faced were attributed to their primary role in the family and discriminatory organisational practices. Many women also reported as barriers, those areas they had identified as personal career strategies. The issue of family responsibilities and preconceptions of women's roles were identified as key barriers for women despite the majority of these senior women, like those in other studies (Lyness and Thomson, 2000; Kirchmeyer, 1998), not conforming to these stereotypes (81 per cent were in dual career households and a large minority (45 per cent) did not have children). Career advancement was perceived as dependent on putting career before personal or family life, thus upholding men's life experiences as the norm. Flexible working arrangements were treated with suspicion as they were not regarded as being valued or respected by employers (they do not conform to a male model of work), thus many senior women did not take them up for fear of being labeled as uncommitted to their careers. The prevalence of gendered preconceptions and stereotypes mean that women are compared against a male norm (Liff and Wajcman, 1996; Wajcman, 1998; Liff, 1999), and thus are vulnerable to be devalued. The report revealed that senior women perceived that senior men encountered fewer barriers which are unsurprising given the male comparison point and the fact that men hold the majority of senior posts in the UK organisations. Moreover, the main barriers for men were perceived to be different from those reported by the women. This calls into question to what extent men and women senior managers can be regarded as the "same" or "different" in organisations, and the underlying assumptions about the prevalence of male norms and values which will be less likely to disadvantage men as they will women.

CEO beliefs

In general, the CEOs and senior women were in agreement on the top barriers facing women and men's advancement. However, other parts of the report indicated that there were some important differences between the responses of the men and women CEOs, with male CEOs being apparently less aware of the barriers facing senior women managers. For example, the men CEOs were far less likely than the women CEOs to attribute stereotyping of women's roles, the exclusion from informal networks, personal style differences, the lack of mentoring, lack of awareness of organisational politics, lack of professional development opportunities and sexual harassment as being barriers women face in their career advancement. This is of concern in any attempts we face when trying to gain top level management support to challenge the barriers women face in their career advancement.

Moreover, a large proportion of the CEOs located the barriers to women's advancement as being situated with the women themselves rather than any failing of the organisation. This was explained in various ways by the CEOs. First, is the pipeline theory (Forbes et al., 1988; Ragins et al., 1998) which states that women simply had not been long enough in the pipeline (and that through time, the problems of women's advancement will be solved, an argument based on acquisition of human capital). This theory ignores the gendered nature of organisations which would overthrow this "time" argument. The second relates to women's own shortcomings, with the CEOs attributing women's own lack of self-confidence and their tendency to be more self-critical than men (a finding also found by the work of Singh et al., 2006) as hindering their career advancement. This results in women being reluctant to put themselves forward for promotion or call attention to their achievements. So, it is clear that CEOs blame women themselves for their relative position to men in the management hierarchy, and attribute it to their own deficits (women have not grasped the opportunities offered to them) rather than look inwards to the organisational structure, gendered nature and cultural climate for the underlying problems. This view mirrors Liff and Cameron's (1997) arguments who criticise approaches that focus on women as having problems which need to be redressed rather than on changing organisations. It also ignores the way organisations have historically been constructed around cultural norms that uphold male-based values (such as definitions of success, commitment, management style) and as a consequence female values and traits are devalued. Against such comparisons, it is no wonder women and men progress differently and that women might lack confidence and subsequently accumulate less human and social capital. They are being compared against the life experiences of men, and as long as organisational male cultural norms go unchallenged, so this will continue and the situation will be perpetuated rather than resolved.

So, many CEOs failed to recognise (or ignored) the diverse ways in which their inhospitable culture

manifested itself as a barrier to women's development, else they firmly located any problems as associated with women's own shortcomings (confidence, pipeline and family responsibilities). The report concluded that CEOs were more optimistic than senior women about the progress that has been made in advancing women to leadership roles in the UK organisations, which is not surprising and of concern. The CEOs believed they could effect organisational change through top down initiatives. However, organisational initiatives to bring about cultural change were reported as not working; half the senior women considered employment equality policies and practices to have no impact on their own careers. They also spoke of the need to develop a management style male managers were comfortable with. This emphasises a "sameness" approach and reinforces that it is women who need to change to accommodate themselves to the organisation rather than the other way round (Wajcman, 1998). The fact that so many CEOs believe women have not been in position long enough to achieve advancement (suggesting that time alone will resolve issues) is of particular concern as it appears to be blind to the issues connected with organisational cultures and resistance to change, as well as the underlying assumption of women's primacy in the family environment.

The arguments show that with few exceptions, upper level managerial positions appear to be characterized in hegemonic masculine terms, that stereotypical male qualities are thought necessary to being a successful executive (Heilman, 2001), and that work is organised and constructed around patriarchal social systems (Powell, 1999). As women aspire to more senior positions they have to consider how their own behaviours and perceptions fit with those associated with successful careers in their organisations (Davidson and Cooper, 1992; Singh and Vinnicombe, 2004). Thus, there is a perceived lack of fit between women's attributes and the senior job's requirements. With many organisations upholding such hegemonic male values as the cultural norm (Marshall, 1991; Fischer and Gleijm, 1992; Wajcman, 1998), so these cultures can appear alien to many women (as well as some men). Women might find that they have to emulate these masculine characteristics and suppress their feminine ones if they are to advance, thus conforming to a "sameness" approach rather than one that values difference. Heilman (2001) further claims that the perceived lack of fit is likely to produce expectations of failure which gives rise to a clear bias towards viewing women as ill equipped to perform the job competently. If a woman succeeds, her success is a violation of the prescriptive norms associated with gender stereotypes, so there is a bad fit between what the woman is perceived to be like and conceptions of what she should be like and this induces disapproval. Advancement is based on competence and social acceptance and the negativity that can be associated with a competent woman can be lethal in their strive to get ahead (Heilman, 2001).

The findings from the BITC/Catalyst report support a view that organizations have been socially constructed around men's lives (Liff and Cameron, 1997), and management is regarded as a male preserve (Liff and Ward, 2001). Adopting this approach, men and women managers' differences in their career development can be attributed to the subtle gendered processes in organizational cultures that reflect male values and norms (Broadbridge, 1998), and so emphasizes "sameness" rather than value difference. Organizational structures, cultures and processes are essential inputs for career systems (Baruch, 2004) and they can be deeply embedded in male norms and values; they are not gender neutral (Acker, 1990), thus making it more difficult for women to construct their careers on an equal basis. Thus, career progression is less to do with individual preference (a proposition made by Hakim, 1991, 1995, 1996, 2000) but more to do with the issues that might present opportunities and barriers for certain individuals to progress within organizations.

2.3.2   Other research on barriers to management

Despite Cooper and Lewis's (1999) observations that male models of work are giving way to a post-modern pluralism and that men's provider roles are being challenged, there is still evidence that male models of work are upheld in order to achieve the highest positions in companies. So, definitions of career success often encompass measures that are more likely to be identified by men than women as success factors (Sturges, 1999; Vinnicombe and Harris, 2000). Definitions of commitment to work also follow a male model. Thus, visibility and a long hours culture are often still expected in order to openly display one's commitment to the job and progress linearly (Cooper and Lewis, 1999; Lewis, 2002). This disadvantages anyone who wishes to adopt a different pattern of working, and given that women continue to have primary responsibility for the home and for childcare duties (Gordon and Whelan-Barry, 2004; National Statistics, 2004; Employment, Social Affairs & Equal Opportunities, 2006; Eurostat, 2006), it makes it particularly difficult for them to compete against men in the managerial environment.

Impression management techniques can also help to demonstrate commitment and facilitate career success (Kilduff and Day, 1994; Singh and Vinnicombe, 2000) and interpersonal communications, such as networking and being visible to those with influence. Women, however, are less likely to use impression management techniques, and be aware of their influence, than are men (Singh *et al.*, 2002). Other research has illustrated the importance of networking and visibility in organizations (Kanter, 1977; Brass, 1985; Coe, 1992; Davidson and Cooper, 1992; Rutherford, 2001; Linehan, 2001; Vinnicombe *et al.*, 2004) and this is associated with the accumulation of social capital (Lin, 2001; Burt, 2005).

Self-categorization theory claims that similar people are more likely to become friends and be a source of information about the workplace (Hogg and Abrams, 1988). It is closely associated with the similarity-attraction paradigm (Byrne and Neuman, 1992) and can result in managers recruiting in their own image (Liff and Cameron, 1997). Pelled *et al.* (1999) argue that gender dissimilarity in the work unit is a disadvantage in terms of organizational inclusion. Therefore, at management levels, we would expect men to have a better ability to form networking relationships than women do because of the male-dominated hierarchy in many organizations. Thus, informal networks can be exclusionary for women managers. As a consequence, women are denied contacts, opportunities and excluded from the information networks provide. As information equates to power, and politics and networking systems are bound up with power, so women's exclusion from these networks can result in them being disadvantaged in the workplace and unable to compete on a level playing field. Alternatively, Dreher (2003, p. 556) argued that "as managerial sex ratios become more balanced, female managers should be able to form coalitions and support networks that enhance the chances of female career advancement". Hence, it is interesting to see if this is the case in retailing which has been found to have proportionality more women in management positions than in other occupations.

The foregoing discussion has illustrated the importance that organizational structures and the values held by those in the most influential positions (CEO and board level) can play in determining the career development of individuals further down the management hierarchy. The perceived relevance of these factors for men and women in senior level retail positions has never been identified. Earlier, we pointed out that retailing was a highly feminized industry, thus making it an interesting sector to study. There have been various transformations in the UK retail industry in recent years. For example, we have seen increasing market concentration so that each sector of retailing is dominated by a few very large organizations. At the same time, there has been other changes happening within the internal and external environment including, amongst others, rapid technological developments, changes in consumer behavior, changes in store operations and design, globalization and branding issues. These advances in the industry have brought with them a more professional approach to operations and have opened up the scope for a variety of careers in the industry, both in the UK and internationally. Thus, they have resulted in more dynamic and interesting career opportunities for their employees. These expansions have been accompanied by subsequent training and development opportunities for managerial employees, and the sector is becoming a more attractive graduate career option for men and women. Careers range from the more generalist operational roles at branch levels to highly specialized and functional roles at head offices.

The way that many retail organizational cultures are structured, however, remain embedded in patriarchal social systems and the industry is still recognized as cut throat, fast changing, highly competitive and aggressive. For many managers, career progression is perceived as being connected with openly demonstrating their commitment to the job and so this reinforces and perpetuates a culture of work intensification, long hours and visibility. Many managers are expected to sign a waiver to the 48 working time directive, and many conform as a refusal is perceived as constricting their career. The challenges experienced by many senior retail managers stem from a culture of rapid pace of change, increased time pressures and deadlines, performance pressures, long hours, lack of flexibility and a need for mobility (Broadbridge, 2002). Such issues may act as constraints for those managers who want and/or need to more effectively balance their work and home lives.

2.3.3   *Organizational Practices Supporting Women's Career Advancement*

Several factors have come together in making organizations more interested in supporting the career aspirations of professional and managerial women (Burke and Nelson, 2002; Burke and Mattis, 2005). These include increases in the numbers of women who have the education, experience and track record for advancement, the shortage of qualified leaders and the lack of leadership bench strength reported by most organizations, increased competitive pressures that have put the spotlight on tangible job performance, the loss of qualified women as a result of "opting out" (Hewlett and Luce, 2005), and the need to recruit and retain "the best and the brightest" if one is to win the war for talent (Michaels *et al.*, 2001).

Some light has been shed on the types of work experiences likely to be associated with women's career development. Morrison *et al.* (1987), in a three-year study of top female executives, identified six factors which contributed to the women's career success. These were: help from above, a track record of achievements, a desire to succeed, an ability to manage subordinates, a willingness to take career risks, and an ability to be tough, decisive and demanding. Three derailment factors were common in explaining the failure of some female managers to achieve expected levels. These were: inability to adapt, wanting too much (for oneself or other women) and performance problems.

Furthermore, to be successful, women, more than men, needed help from above, needed to be easy to be with, and to be able to adapt. These factors related to developing good relationships with men in a male-dominated environment (Ragins *et al.*, 1998). Women, more than men, were also required to take career risks, be tough, have strong desires to succeed and have an impressive presence. These factors could be argued to be necessary to overcome the traditional stereotype of women such as being risk averse, weak and afraid of success.

Unfortunately, the narrow band of acceptable behavior for women contained some contradictions. The most obvious being take risks but be consistently successful, be tough but easy to get along with, be ambitious but do not expect equal treatment, and take responsibility but be open to the advice of others, that is more senior men. These findings suggest that additional criteria for success were applied to women so that women had to have more assets and fewer liabilities than men.

As part of the same study, Morrison *et al.*(1987) also examined the experiences of women who had advanced to levels of general management. They identified four critical work experiences: being accepted by their organisations, receiving support and encouragement, being given training and developmental opportunities, and being offered challenging work and visible assignments. In speculating about their future success, these career-successful women perceived that there were even more constraints and less support now than in lower-level positions. Many reported exhaustion and talked about their futures involving doing something very different from what they were currently doing. In a series of follow-up interviews, Morrison *et al.* (1992) obtained information from approximately one-third of their original sample and found that although some women had made progress, many were still stuck.

The literature on work experiences and career development can be organized within a framework proposed by Morrison (1992). Her model for successful career development includes three elements which interact over time to spur and sustain development. These elements are challenge, recognition and support. This model is based on research with women in managerial practice and is consistent with her earlier work with McCall *et al.*(1988), which identified three work experiences with developmental value – specific jobs, other people and hardships. These can be recast as challenge, and presence or absence of recognition and support. McCall and his associates (McCall *et al.*, 1988) studied the kinds of experiences that develop managers and what makes them developmental. They found that five broad categories of experience had developmental potential (challenging jobs; other people, particularly bosses; hardships; course work; off-the job experiences) but that it was also important for the individual to have learned lessons from them. Learning was made possible, but not guaranteed, by these experiences.

Morrison defines the components of her model as follows. The challenge of new situations and difficult goals prompts managers to learn the lessons and skills that will help them perform well at higher levels. Recognition includes acknowledgement and rewards for achievement and the resources to continue achieving in the form of promotions, salary increases and awards. Support involves acceptance and understanding along with values that help managers incorporate their career into rich and rewarding lives. This model assumes that all three elements must be present in the same relative proportions over time – balanced – to permit and sustain development.

Morrison proposes that, for women, an imbalance typically occurs such that the level of challenge exceeds the other two components. Her research shows that aspects of assignments and day-to-day life which constitute challenge are often overlooked, recognition may be slow, and traditional support systems may fall short. Common barriers to advancement (stereotypes, prejudices, male discomfort) contribute to this imbalance, and as a consequence managerial women become exhausted, experience failure and may "bail out" of this frustrating work situation (White *et al.*, 1992).

An important method for preparing individuals for executive jobs is to plan a sequence of assignments that provide continued challenge, for example, for changing or rotating jobs every year or two. New assignments require the learning of new or better skills, broaden one's perspective, stretch the individual to develop and also serve as "tests," by which individuals are rewarded, and/or promoted (Mainero, 1994).

An interesting question becomes whether or not managerial and professional women experience the same developmental job demands and learn similar skills from them. One possible explanation for the "glass ceiling" is that women are afforded different developmental opportunities than men over the course of their careers. McCall *et al.* (1988) and Horgan (1989) suggest that certain types of job assignments and challenging experiences are less available to women. For example, women may be offered staff, not line jobs, and jobs that are not high profile or challenging.

Some of these suggestions were supported by Ohlott *et al.* (1994) when they looked at the demands of managerial jobs and factors which may complicate learning from the job. They found that women experienced very different demands from managerial jobs and they had to work harder to prove themselves, but women were also learning about managerial work from a greater variety of sources than were men. Horgan (1989) also suggests that what is learned from a given set of developmental experiences may differ between men and women.

Although some sources of challenge are common to all managers (high stakes, adverse business conditions, dealing with staff members) women may experience additional challenges such as prejudice, isolation or conflict between career and personal life, and may also face higher performance standards, more adverse conditions (resentment and hostility of male staff), more scrutiny and more "second-shift" work (Hochschild, 1989). Despite these things, limiting challenge is dangerous for the career advancement of women, since giving women less important jobs and not considering them for key assignments blocks their advancement

by denying them important business experiences. Morrison (1992) advocates not reducing the level of job challenge but reducing demands from other sources – by reducing prejudice, promoting other women, using the same performance standards – and providing commensurate recognition and support so that the critical balance of these three items is retained.

Education, training and development can be conceived of as being either or both challenge and support. To the extent that they may provide technical training, coaching and key assignments they represent challenge and a chance to improve/prove oneself. To the extent that they may involve training geared to women, for example, assisting women with issues unique to being women in male-dominated organizations or industries, or providing career pathing or mentoring, they could be viewed as support activities. Some activities, for example, mentoring, clearly involve aspects of challenge and support.

Recognition involves acknowledging and adjusting to the additional challenges faced by women in organizations because they are women. Equal performance by men and women in a male-dominated organization may mean that women have overcome more and this must be recognized. Furthermore, when contemplating a challenge such as a new task or promotion, women may seem less keen because they are aware of the additional challenge of being a women performing that new task. The reward system must account for this. Morrison concludes that expected rewards fall short for women when one considers additional demands and sacrifices needed. Women are more likely to have the title "acting" and do the job before getting it than are male colleagues, and receive fewer promotions and benefits and less pay than men (Morrison and Von Glinow, 1990). The forms that recognition takes include pay, promotion, prerequisites, inclusion in decision, respect and credibility and faith (Morrison, 1992). Statistics which indicate the continuing presence of a glass ceiling are evidence that recognition in the form of promotion has not been forthcoming for women.

Support is necessary to help women cope with the additional demands, and the absence of acceptance and colleagueship contributes to the isolation and discouragement that women feel (Morrison et al., 1987). Sources of support include features of the work environment such as mentors, sponsors, information feedback and networks as well as organizational and societal support for dual-career couples. Women may face additional unique challenges because of the scarcity of female role models difficulty in getting feedback and a lack of acceptance and support (Morrison et al., 1987). A small but increasing number of organizations have implemented practices to support and develop managerial and professional women (Morrison, 1992; McCracken, 2002). These organizations have reported positive outcomes such as increasing numbers of women now participating in key training and development activities, increases in the number of women on the short list for promotions and increases in the numbers of women achieving more senior positions.

Several authors have chronicled the efforts of leading-edge organizations in supporting women's advancement (Mattis, 2002; Spinks and Tombari, 2002; Jafri and Isbister, 2002; Mays et al., 2005; Rutherford, 2005). These writers describe specific initiatives (e.g. flexible work hours, gender awareness training) and in some cases present evidence of the success of these efforts in supporting women's career advancement. We still know relatively little about how managerial and professional women experience these initiatives, however. The present study attempts to fill in this gap in understanding. It considers the relationship of a number of organizational practices designed to support and develop managerial and professional women and their levels of job and career satisfaction and psychological health. The general hypothesis underlying this research was that women describing a greater number of practices supportive of women by their organization would also indicate more favorable work, career and health outcomes.

This study considered the relationship of organizational practices supporting career advancement to both work and well-being outcomes in a large sample of women managers and professionals working in in the banking sector in Kenya. The financial services sector has been shown to be difficult for women (Collinson, 1987; Crompton and Sanderson, 1994) including women working in banking in Turkey (Woodward and Ozbilgin, 1999; Ozbilgin and Woodward, 2004).

2.4   Critical Review

Considerable interest has been shown in the career development and advancement of managerial and professional women during the past five years (Davidson and Burke, 1994; Fagenson, 1993; Sekaran and Leong, 1992). Although steady increases in the levels of women's participation in the workforce continue to be observed, similar increases have not been found in the number of women entering the ranks of senior corporate management (Morrison and Von Glinow, 1990; Schwartz, 1992). It has been suggested that women encounter a glass ceiling, an invisible yet impenetrable barrier beyond which few pass (Morrison et al., 1987).

Researchers have begun to focus their attention on women's career development as a result. Some headway has been made in identifying barriers to career advancement faced by women (Burke and McKeen, 1992). In addition, efforts have been made to identify work experiences supporting the career aspirations of women. The latter has focused on two main areas: job characteristics that have developmental value, and developmental relationships (e.g. mentors, sponsors). Thus, mentor relationships have been identified as a

significant factor in the career advancement of women, and barriers women face in obtaining such relationships in organizations have been identified (Ragins, 1989). In addition, jobs offering challenge and visibility, training opportunities and the development of management skills are believed to be valuable (Ohlott *et al.,* 1994). Morrison (1992), synthesizing much of this work, concluded that challenge, recognition and support were the important ingredients for career development. Finally, a variety of organizational programs have been created to support career development such as performance appraisal procedures, assessment centres, career pathing initiatives and career-development workshops (Burke and McKeen, 1994b).

Women's career development does not simply lag behind that of men but may proceed in a completely different manner (Larwood and Gutek, 1987) and yet, to date, only a few career models attempt to incorporate women's varying life experiences (Still and Timms, 1998). Indeed, the traditional working pattern of education, full-time career and retirement, is based on the typical working lives of men and there is no single typical working pattern for modern women. In relation to career, society continues to force women to conform with the traditional stereotype for male workers (Flanders, 1994). It is clear that while traditional male career development models remain and while women are the ones to step off the fast track to meet family responsibilities, they will continue to be at a competitive disadvantage in career advancement, as it is presently structured (Rix and Stone, 1984). Therefore, the importance of offering new conceptions of career, drawn from a career development framework based on women and from an understanding that women's experiences are different from men's, cannot be underestimated (O'Leary, 1997).

Still and Timms (1998) point out that one of the most significant social changes in the post-war years has been the growing centrality of work in the lives of women. Research confirms that work is particularly meaningful for educated women with careers (Levinson and Levinson, 1996; Reeves and Carville, 1994). Although work may have a different meaning for career women than it does for men with careers (Holahan, 1994), given the large numbers of women entering the labour force, and the potential opportunity for women to strive to reach top occupational positions, it is important to understand the career psychology of women (White, 1995).

While there have been recent challenges to the rather limited concept of a career (Alfred *et al*., 1996; Arthur and Rousseau, 1996; Brousseau *et al*., 1996; Hall, 1996), the traditional male career model has remained the normative standard for judging career progress in most organizations. However, within the context of new approaches to career in organizations there is an important opportunity emerging. As organizations develop alternative approaches to career in order to manage fewer personnel within flatter structures, there is an opportunity to call into question the generalisability of traditional male models of career.

2.4.1   *Careers*

Careers have traditionally been thought of as a meaningful progression through a series of related jobs (White, 1995). Career is traditionally defined as an ordered sequence of development, extending over a period of years and introducing progressively more responsible roles within an occupation. Underlying this definition is the assumption of linear upward progression (movement from a position of relatively low status, responsibility and remuneration, to a higher position). The image is usually one of "climbing a career ladder", an image which assumes the centrality of paid work (Still and Timms, 1998). Promotions and demotions represent changes in status within an organization and important events in the careers of most people and it is probably safe to say that promotions and lateral transfers have represented the most common form of mobility for most employees (Gattiker and Larwood, 1988). Indeed, the traditional idea of a career in the business world has meant, to most people, a series of almost automatic promotions to bigger and better jobs inside a company (Kanter, 1989).

2.4.2   *Career Development*

Career development has traditionally been conceptualized in a broader context, entailing a successive and systematic sequence of attitudes and behaviors associated with work-related experiences, which acknowledges the individual's personal life over the entire span of the life cycle (White *et al*., 1992). However, much of the existing research on career development remains limited by outdated conceptualizations of women at work. Theory is based, to a large extent, on research which employed samples of white middle-class males, and which has focused on the effects of age and career stage on individual job attitudes and performances. O'Leary (1997) points out that this is a result of researchers tacitly agreeing with the assessment that women were merely casual workers who entered the workforce only until they married and had children.

It is argued that traditional corporate career development models have largely been premised on male workplace experiences, values and goals. The result being that much of what we know about the stages through which an individual passes as he prepares to find his place in the world of work, might appropriately be labeled "the vocational development of middle class males" (Tyler, 1977). This may explain why career development models have tended to describe linear or stage progression career paths, in which the individual moves in a predictable, ordered manner, through a series of related jobs and each one provides him with greater prestige and financial remuneration (O'Leary, 1997). The issue of women being more likely than men to require a job which allows them flexibility (career breaks to have children or look after elderly relatives) appears to be generally

ignored in such career models (Flanders, 1994).

Larwood and Gutek (1987) point out that the modal pattern of men's careers is unlikely ever to provide a good fit for the modal pattern of women's careers. Gilligan (1982) argues that women find their identity within their relationships with others. In fact, women are subject to numerous and diverse influences, factors and constraints in making decisions about careers and relationships with others and the relationships external to work play an important and influential part in any career decisions women make (Larwood and Gutek, 1987).

O'Leary (1997) argues that traditional career development models construct the career ambitious individual as fiercely competitive, viewing career as a series of tournaments; each one has an allocated winner who moves up to the next career ladder rung and a loser who stays where they are. By viewing careers through the lens of traditional masculine career development models, those who prefer to work in an atmosphere of camaraderie, support and encouragement where co-operative enterprise replaces the idea of winners and losers, are merely constructed as people who have little, if any, career ambition (O'Leary, 1997). If these people are most likely to be women, then they may perceive themselves to be less than adequate in the career stakes and this reinforces the negative stereotypes of women and careers. Cox (1996) reinforces this view when commenting "as women we too often fail to recognise that our feelings of discomfort or feelings of inadequacy come from behavioural definitions made within masculine paradigms". Therefore, when women begin to view their career priorities, ambitions and successes from within a woman's career development framework, these feelings of inadequacy can be identified for what they are – the consequence of viewing and judging oneself through the lens of masculine paradigms (O'Leary, 1997).

2.4.3   *Gender differences in career*

The understanding of women's careers requires the acknowledgement that women have fundamentally different experiences and find themselves in different situations when developing their careers compared to men. Women have had traditionally less orderly careers because they have followed their husbands' career paths, they have had family and domestic responsibilities and have been subject to male managers' prejudice (Marshall, 1994). Women have been forced to adapt to limited opportunities by becoming job rather than career oriented, focusing on the immediate intrinsic rewards of the task rather than the long-term benefit (Marshall, 1994; Henning and Jardim, 1977).

Larwood and Gutek (1987) present two key issues which still divide men and women in terms of career. First, women are said to feel the tug of alternative possibilities, for instance, they suggest that if a woman finds that her career has plateaued early she may decide to give up work and start a family and they comment that such a possibility is less viable for a man. This position appears patronizing towards women in terms of ignoring the other variables which influence a woman's choice to start a family, such as the biological and societal variables which lead to this choice. The second key issue presented is more realistically considered, and that is the discrimination women face and which leads to fewer opportunities and slower progress, making other alternatives more attractive to women.

The typical attitudes which reflect the assumption that women are far less committed to work than men and far less able to undertake a full-time career still remain. When it comes to career, given a choice between a man and a woman with equal qualifications, the employer will frequently view the woman as the greater risk.

When it comes to promotion and career development, women are judged not so much on their abilities and achievements, but on assumptions about their family life, responsibilities and future intentions. Men are treated as workers, not parents; but women are always seen as mothers (Flanders, 1994).

A common experience of many employed women is the conflict between work and family roles. Lewis and Cooper (1988) suggest that a large proportion of women experience conflict regarding their ability to play the role of wife, mother and worker simultaneously. Women are often forced to choose between upward mobility in their career and family stability in their home, or even a family at all. In a study of women in middle management, a large proportion of the women who turned down promotions did so because of family responsibilities and the refusal to relocate (Crawford, 1977). The structures of organizations can also work against maintaining simultaneous career and family roles and as women still take responsibility for the main caring roles, it is women who are disadvantaged by these structures (Mavin, 1999).

In addition, one's marital status also seems to play a part in upward mobility. Mae Kelly and Dabul Marin (1998) point out that corporations look less favorably on married women when it comes to promotion and even married women themselves are less likely to expect advancement than those who are single. In addition to marital status, as one's rank increases the likelihood of divorce increases, indicating that conflict over family and work responsibilities as well as the wife's potential job transfers are frequently cited as problems in the marriages of career women.

The lack of gender-appropriate career structures in organizations has resulted in women having to join the male paradigm of "career" in order to progress in management. This is evidenced by Burke and McKeen (1994) who note that the women in their study who managed to develop their careers alongside conventional male paths accrued greater financial rewards and career satisfaction than women whose careers were

characterized by interruptions such as career breaks and having children.

There are a number of women's career theories (see Hall, 1976; Farmer, 1985; Derr, 1986; Powell and Mainiero, 1992; White, 1995; O'Leary, 1997) which focus specifically on the experience of women. However, these are not mainstreamed in management literature, organization strategy and policy or in career management practice and, therefore, have little impact on the future careers of women in management.

Traditional age-linked models of career development based on the experiences of men can be combined with issues concerning the integration of work and family life to produce an age-linked model of women's career development. White (1995) comments on her own study of successful women (this was based largely on the career paths of younger women) that no matter what the occupation, successful women in this study pass through specific "life stages" and showed strength of commitment to their careers. The nature, duration and exact timing of the life events differ but certain developmental tasks appeared to be predictable. These are based on the decision of whether or not to have children and the timing issues associated with becoming a mother and/or having a career. White (1995) argues that her model of successful women's life span development shows that the majority of successful women displayed high "career centrality". These women worked continuously and full time, fitting their domestic responsibilities around work (hence facing the concept of becoming "superwoman" and the societal guilt associated with this role) or choosing to remain childless. Continuous full-time employment appears to be a prerequisite for career success, and if women are to achieve genuine equality in organizations then change is required in the prevailing stereotype of a successful career.

In relation to women's career theories, O'Leary (1997) points out that the differences between men and women, in terms of career, are highlighted when examining different measures of career success. Various sources point to a tendency for men to use objective measures such as salary, rank or promotion. However, women appear to measure their success in both professional and personal arenas through subjective measures such as personal and or professional satisfaction, perceived quality or sense of growth and development (Powell and Mainiero, 1992; White *et al*., 1992). Scase and Goffee (1989) argue that this preference for challenge and job satisfaction over promotion could also result from women being less inclined to plan careers consciously and meticulously, being more accustomed to unpredictable experiences such as pregnancy, blocked career paths or moving with their partners' career. Comparative advancement studies of men and women managers indicate that women managers are still less likely to apply for promotion than men (Still, 1994). Evidence also exists to demonstrate that women tend to prefer, and to experience, lateral career paths rather than vertical ones. Women put personal job satisfaction first before career aspirations, power and reward (Still, 1994). Findings from White *et al*.'s (1992) study showed that women expressed a high need for achievement and on attaining progressively more challenging and satisfying positions than on progressing to the top of organizational hierarchies.

O'Leary (1997) points out that, unlike men, women's career development models are premised on the notion of achieving a shifting balance between career and significant relationships. In this context, the career ambitious individual is one who measures success in both professional and personal arenas through subjective measures such as perceived degrees of challenge, satisfaction or sense of growth or development. Here the only competition evident is that associated with the challenge to the individual. Given the fact that women have children, the life stages of women and men are different. White (1995) and Hirsh and Jackson (1990) suggest that careers should be accommodated around the reality of women's lives, allowing them to make a meaningful investment in both occupational and family roles.

2.5   Research gaps
2.5.1   *Summary*

Despite evidence to demonstrate the growing importance of women in organizations, and in management, it has been argued that traditional approaches and models of career in organizations are based on the experiences of men. This indicates a lack of consideration of the experiences of women in the existing mainstream models and, therefore, in organizations and this may partially explain the concept of the glass ceiling and the well-documented career barriers facing women in management. Clearly, there is a need to mainstream women's career theories, and women's experiences of careers, to allow research to inform organizational practice and to facilitate a paradigm shift in approaches to career away from the traditional model. The emergence of "new organizations" provides the route to introduce new approaches to career management.

It is evident that there are still a number of misconceptions in relation to women and careers in management, but there are also real differences between men and women with respect to their experiences of work and career. The current restructuring of organizations, and the impact on traditional career patterns, provides an important opportunity for organizations also to address the needs of women who want a career in management. Those involved in the management of change, organizational culture and organizational development should consider how restructuring impacts on women in management and organizations and when redesigning human resource approaches to support operational changes, should consider gender in the analysis and implementation of organizational engineering. This should not result in an alternative career structure for

women. Further research is needed in relation to the impact of organizational restructuring on the careers of both men and women, resulting in the development of new approaches incorporating issues pertinent to both genders. The business case for this type of integration and mainstreaming is clear; organizations who wish to retain and utilize the full potential and talent of their human resources will need to address these issues when redesigning approaches to career structures and management.

One avenue to progress this change process is to ask women about their career experiences to date, rather than assuming that career experiences in organizations are gender neutral. This process of "giving women a voice" in their own organizations allows the resulting experiences to be analyzed against current organizational and structural career practice and policy. As a result, organizations can build gender issues specific to their own context into approaches to career management and development. The process should result in the exposure of the subtle and not so subtle factors; the organizational truths and untruths about gender which cause the glass ceiling for women in organizations.

This study, involving a sample of the human resource practitioners in the banking sector in Kenya, seeks to examine both the incidence and usefulness of a variety of developmental activities, and whether participating in these activities has had an effect on work and career outcomes. It also represents a replication and extension of a similar study involving Canadian managerial and professional women (Burke and McKeen, 1994a).

2.5.2 *Research gaps*
An increasing number of women are preparing themselves for managerial and professional careers. They are doing this by enrolling in and graduating from schools of administration, obtaining additional professional designations, working long hours, and obtaining the years of experience necessary for entering the ranks of corporate management. However, the number of women who make it to levels of general manager and above are few (Adler and Israeli, 1988; Burke and McKeen, 1994).

There have been several hypotheses offered to explain the absence of women at these levels. One proposes that women lack the education, training skills and experience to qualify for these positions. There has been little evidence to support this contention (Morrison *et al.*, 1987). A second hypothesis implicates bias and discrimination against women. There is evidence showing the existence of these factors (Brenner *et al.*, 1989; Morrison and von Glinow, 1990). A third hypothesis identifies corporate policies and procedures that make it more difficult for managerial and professional women to be successful. There is also support for this hypothesis (McKeen and Burke, 1991). Corporations have tried to become women-friendly by supporting the career aspirations of managerial and professional women (Konrad, 1989). Some have been successful in their efforts but others have not. The present study seeks to bridge the existing knowledge gap by examining the following questions:-

What are the barriers to career development of women employees in the banking sector in Kenya?;

What are the factors that would contribute to women's career advancement in the banking sector in Kenya?;

What are the current organizational practices supporting women's career advancement in the banking sector in Kenya?; and

What possible organizational initiatives do human resource practitioners in the banking sector perceive as important in helping women develop satisfying and productive careers with their organization?

3.0   RESEARCH METHODOLOGY
3.1   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 - the samples or groups, measures, treatments or programs, and methods of assignment - work together to try to address the central research questions. The current study is qualitative in nature. A case study was used to undertake the current research. Case studies involve collecting empirical data, generally from only one or a small number of cases. It usually provides rich detail about those cases, of a predominantly qualitative nature. Yin (2003) defines the case study research method as an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used. A case study generally aims to provide insight into a particular situation and often stresses the experiences and interpretations of those involved. It may generate new understandings, explanations or hypotheses. However, it does not usually claim representativeness and should be careful not to over-generalize (Ball, 2004).

3.2   Target Population
The population of interest in this study was all commercial banks in Kenya. According to the Central Bank of Kenya report as at 31st December 2013, there were 42 commercial banks in Kenya (see appendix I). There were two respondents from each institution, the head of the human resources function and another senior officer (one

female and one male).

3.3   Sampling Design and sample

It would have been desirable to use a census of the whole population of the Commercial Banks in Kenya, but owing to such limitations as the distances to be covered to each bank, which are spread in the City Centre, the costs that would be involved in covering them and the given time frame among other reasons, a representative sample of 21 commercial banks, representing about 50% of the whole population was selected at random, which is within the limits of the generally accepted statistical condition. A two- stage stratified random sampling technique was employed to select the banks for the study. According to Coleman and Briggs (2004) stratified sampling is used where there might be a reason to judge that some particular characteristic of the sample members is of such importance that it is necessary to impose further control over how it is distributed or represented in the sample. This procedure is considered effective as each bank had a non zero chance of being included in the study. Table 3.1 below presents the sample size.

Table 3.1: Sample Size

Strata (Category of bank ownership)	Population (Number of banks)	Sample size (50% of population)
Government owned	10	5
Local-privately owned	20	10
Foreign owned	12	6
Total	42	21

3.4   Data collection

3.4.1   *Data Collection Instruments*

A semi-structured questionnaire was used to collect primary data from the respondents. Structured questions were presented on a likert scale. The Likert scale, commonly used in business research was used because it allows participants to respond with degrees of agreement or disagreement. The ratings were on a scale from 1 (lowest impact or least important) to 5 (highest impact or most important). The questionnaire was structured in two main sections. Section I captured the profile of the respondent banks whereas section II captured capture information on pertinent issues touching on women's career development as per objectives of the study.

3.4.2   *Research Procedures*

The questionnaire was pre-tested on ten randomly selected respondents to enhance effectiveness and hence data validity before being administered. Since all the commercial banks have their head office in Nairobi, the researcher administered the questionnaires by hand delivery. A letter of introduction, which stated the purpose of the study, was attached to each questionnaire. In addition, the researcher made telephone calls to the respective respondents to further explain the purpose of the study and set a time frame for the completion of the questionnaires. Once completed, the researcher personally collected the questionnaires. This gave her the opportunity to clarify certain issues arising from the various responses. In addition, personal interviews were conducted with 10 of the respondents selected at random, aided by an interview schedule. In this case the researcher was able to obtain additional information to corroborate findings from the questionnaire.

3.5   Data Analysis

According to Marshall and Rossman (1999), data analysis is the process of bringing order, structure and interpretation to the mass of collected data. For purposes of the current study, the data will be analyzed by employing descriptive statistics such as percentages, frequencies and tables. Statistical Package for Social Sciences (SPSS) will be used as an aid in the analysis. The researcher prefers SPSS because of its ability to cover a wide range of the most common statistical and graphical data analysis and is very systematic. Computation of frequencies in tables, charts and bar graphs will be used in data presentation. In addition, the researcher will use standard deviations and mean scores to present information pertaining to the study objectives. The information will be presented and discussed as per the objectives and research questions of the study.

3.6   Expected Output
It was expected that on the completion of the study, the following would have been achieved: the barriers to career development of women employees in the banking sector in Kenya determine; the factors that would contribute to women's career advancement in the banking sector in Kenya identified; the current organizational practices supporting women's career advancement in the banking sector in Kenya identified; and the possible organizational practices that would be supportive of women's career advancement in the banking sector in Kenya established.

4.0   FINDINGS AND DISCUSSIONS FINDINGS
4.1   Introduction
This chapter covers the data analysis, presentation and interpretation. The data used was obtained from the questionnaires distributed to either Branch managers or Retail managers of sampled Commercial banks in Kenya. The general objective of the study was to determine the factors that influence the adoption of retail banking strategies in Kenya. 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 42 questionnaires that were distributed to the sampled banks, 36 were returned completed (85% 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
Respondent Banks: The respondents were asked to indicate their respective banks. The question was meant to establish the banks that actually participated in the study. The 18 banks responded are shown in Appendix II.

Period of Operation in Kenya: The respondents were asked to indicate the time period which their respective banks had been in operation in Kenya. The longer a bank 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 18 respondent banks, 14 of the banks had been in operation in Kenya for at least 16 years while 4 of them had operated in Kenya for between 6 and 10 years. Further probing revealed that some of the banks recorded to have operated in Kenya for between 6 and 10 years had actually been in operation for longer periods of time but had changed names as a result of mergers and acquisitions. It can thus be concluded that the respondent banks had been in operation in Kenya for a long period of time and as such, their responses would be objective. The responses are summarized and presented in table 4.1 below.

Table 4.1: Period of Operation in Kenya

Period of Operation in Kenya	Distribution	
	Frequency	**Percentage**
Less than 1 year	0	0
1 to 5 years	0	0
6 to 10 years	4	22
11 to 15 years	0	0
16 years and above	14	78
Total	**18**	**100**

Bank Ownership: The respondents were asked to indicate ownership of their respective banks. The responses are summarized and presented in table 4.2 below.

Table 4.2: Bank Ownership

Bank ownership	Distribution	
	Frequency	**Percentage**
Predominantly local (51% or more)	7	39
Predominantly foreign (51% or more)	7	39
Balanced between foreign and local (50/50)	4	22
Total	**18**	**100**

The banking sector is controlled almost equally by foreign and local banks, with each having 39% of the banks in the sector, with only 22% being taken up by banks that are co-owned by both foreign and local investors.

Products and Services offered by Commercial Banks: The respondents were asked to list products and services offered by their respective banks in Kenya. The researcher sought to establish the extent to which the products were differentiated. The listing of the products and services were found to be similar across banks, though bearing different names and differentiated on basis of the features. These are summarized and presented in table 4.3 below.

Table 4.3: Products and Services offered by Commercial Banks

Category of products and services	Actual products and services
Personal banking	• Savings accounts • Loans • Investments • Convenience services
Business Banking	• Savings accounts • Current accounts • Treasury management • Commercial loans
Mortgage	• Retail • Wholesale
N=18	

Number of Full Time Employees: The researcher sought to determine the size of the banks by establishing the number of full time employees. The higher the number, considering that all commercial banks are now automated, the more the operations and hence the bigger the size of the bank. The responses are summarized and presented in table 4.3 below.

Table 4.4: Number of Full Time Employees

Number of full time employees	Distribution	
	Frequency	Percentage
Less than 25	0	0
26 to 50	2	11
51 to 75	4	22
76 to 100	5	28
101 and above	7	39
Total	**18**	**100**

The findings show that majority of the commercial banks in Kenya are relatively large in size, employing more than 75 people (12 out of 18 banks).

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, hence the more objective the responses were expected to be. The responses are summarized and presented in table 4.5 below

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 banks for a period long enough to understand operations of the banks. Their responses would thus be objective.

Number of Branches: The number of branches a bank has is a pointer to the size of the bank and area of coverage in the country. The wider the branch network, the wider the area of coverage. The responses are summarized and presented in terms of numbers and percentages in table 4.6 below.

Table 4.6: Number of Branches

Number of Branches	Distribution	
	Frequency	Percentage
Less than 5	8	8
Between 5 and 10	4	22
Between 11 and 20	3	17
20 and above	3	17
Total	**18**	**100**

The findings indicate that majority of the banks (12 out of 18) had 10 branches or less countrywide. The findings also show that most foreign owned banks have less than five branches countrywide. The banks with the largest networks are locally owned.

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 50% were female while 50% were male. The criteria set by the researcher to have equal representation of male and female was thus met.

Age Distribution of Respondents: The respondents were asked to indicate their age by ticking against given age brackets. The responses are presented in table 4.7 below.

Table 4.7: Age Distribution of Respondents

Age Bracket	Distribution	
	Frequency	Percentage
18 – 25 years	7	20
26 - 35 years	4	10
36 - 45 years	18	50
46 – 55 years	7	20
56 years and above	0	0
Total	**36**	**100**

The findings in table 4.7 show that 80% of the respondents were aged between 18 and 45 years, an age bracket that is active. None of the respondents was above 55 years of age (the mandatory retirement age in the public service in Kenya).

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 figure 4.1.

Figure 4.1: Marital Status of Respondents
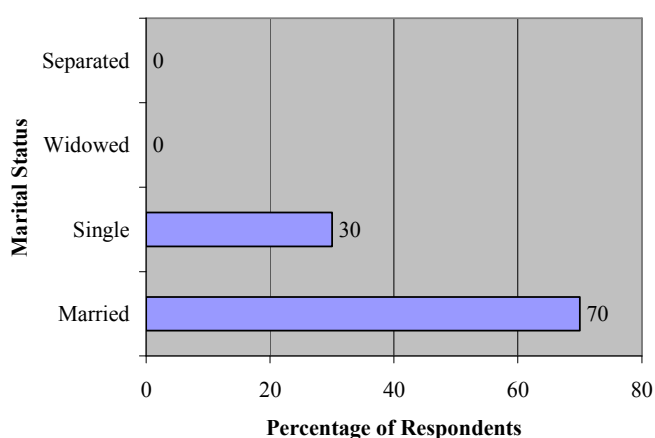
Number of Dependants: The respondents were asked to indicate the number of dependants they had. The findings show that only 10% of the respondents did not have dependants. Twenty percent of the respondents had one dependant each, 20% had two dependants each, 30% had three dependants each, and 10% has four

dependants each while 10% had 4 dependants each. None of the respondents had more than five dependants. The responses are summarized and presented in table 4.8

Table 4.8: Number of Dependants

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

The findings in table 4.2 show that majority of the respondents (80%) had at most 3 dependants. It can be concluded that the nurses 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 4.9 below.

Table 4.9: Highest Academic Qualification

Highest Academic Qualification attained by Respondents	Distribution	
	Frequency	**Percentage**
Secondary school	0	0
Tertiary college	3	8
Undergraduate	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.

4.3   Career development of women employees in the banking industry in Kenya
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. Figure 4.2 presents the findings.

Figure: Change of employer

Factors influencing decision to change employer: The respondents were asked to indicate the extent to which the listed developments could have contributed to your decision to change employer by ticking as appropriate along a five point scale. The findings are presented as follows:

Table 4.10: Higher paying non-banking employment offers

Response	Distribution	
	Frequency	**Percentage**
Very much	8	22
Much	12	33
Somehow	9	25
Neutral	2	6
Not at all	5	14
Total	**36**	**100**

Responses pertaining to higher paying non-banking employment offers indicate that 80% of the responses were of the view that it influenced decision to change employer. While 6% remained neutral, 14% of the respondents indicated "Not at all".

Table 4.11: Higher paying employment offers from other banks

Response	Distribution	
	Frequency	**Percentage**
Very much	11	30
Much	9	25
Somehow	9	25
Neutral	2	6
Not at all	5	14
Total	**36**	**100**

While 70% of the respondents indicated that higher paying employment offers from other banks influenced decision to change employer, 6% were neutral and 14% indicated "Not at all".

Table 4.12: Fewer working hours including weekends

Response	Distribution	
	Frequency	**Percentage**
Very much	6	17
Much	14	39
Somehow	7	19
Neutral	3	8
Not at all	6	17
Total	**36**	**100**

Out of the 36 respondents, 75% indicated that fewer working hours, including weekends influenced decision to change employer. Whereas 8% were neutral, 17% indicated "Not at all".

Table 4.13: Family commitments

Response	Distribution	
	Frequency	**Percentage**
Very much	4	11
Much	10	28
Somehow	6	17
Neutral	5	14
Not at all	11	30
Total	**36**	**100**

With regards to family commitments, whereas 56% of the respondents indicated that the factor influenced decision to change employer, 14% were neutral while 30% indicated "Not at all".

Table 4.14: Occupational stress

Response	Distribution	
	Frequency	**Percentage**
Very much	4	11
Much	8	22
Somehow	4	11
Neutral	6	17
Not at all	14	39
Total	**36**	**100**

With regards to occupational stress, whereas 44% of the respondents indicated that it is a factor the influenced decision to change employer, 17% were neutral while 39% indicated "Not at all".

Table 4.15: Sexual harassment at work place

Response	Distribution	
	Frequency	**Percentage**
Very much	4	11
Much	10	28
Somehow	6	17
Neutral	5	14
Not at all	11	30
Total	**36**	**100**

Out of the 36 respondents, 56% whereas 56% of the respondents indicated that sexual harassment at workplace influenced decision to change employer. Fourteen percent remained neutral while 30% indicated "Not at all".

Table 4.16: Lack of promotion opportunities

Response	Distribution	
	Frequency	**Percentage**
Very much	12	33
Much	10	28
Somehow	6	17
Neutral	4	11
Not at all	4	11
Total	**36**	**100**

With regards to lack of promotion opportunities at workplace, while 78% of the respondents indicated that it is a factor that contributed to decision to change employer, 11% were neutral while the other 11% indicated "Not at all". The findings are summarized and presented in terms of mean scores and standard deviations in table 4.17 below.

Table 4.17: 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 4.17 above 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.

4.3.3   Factors that contribute to women's career advancement in the banking industry
In order to meet the first objective of the study, "To identify factors that would contribute to women's career

advancement in the banking sector in Kenya", the respondents were asked to indicate the extent to which you agree/disagree that the listed factors affect career advancement of women by ticking as appropriate along a five point scale. The responses are summarized and presented in table 4.18 in terms of percentages.

Table 4.18: Factors that contribute to women's career advancement in the banking industry

Factors affecting career advancement of women	Strongly Disagree (1)	Disagree (2)	Somehow Agree (3)	Agree (4)	Strongly Agree 5)
Positive factors					
An individual's personal investments in education and experience	8	14	17	33	28
Individual's skills, tenure, hard work, reputation and performance	6	17	22	22	33
Seeking career guidance both internal and external to one's organization can provide a person with significant advantages resulting in the possibility of rapid career advancement	17	22	17	33	11
Mentorship and supportive work relationships have a positive effect on career advancement as well as perceived career success.	8	8	30	28	26
Supervisor and peer relationships provide alternative support to women in organizations, and may help women perceive themselves as successful because of the high value they place on work relationships.	6	8	28	30	28
Creation of effective networking relationships amongst women in the banking sector will ensure their career advancement.	6	17	22	25	30
Negative factors					
Family responsibilities and perceptions of women's roles (Women's career advancement is perceived as dependent on putting career before personal or family life, thus upholding men's life experiences as the norm)	10	6	17	28	39
Lack of professional development opportunities	10	8	27	30	25
Sexual harassment	8	17	25	28	22
Women's lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement	8	6	28	33	25

The findings in table 4.18 show that all the listed factors contribute, either negatively or positively to women career advancement of women in the banking sector. However, with regards to seeking career guidance both internal and external to one's organization can provide a person with significant advantages resulting in the possibility of rapid career advancement, 39% of the respondents were indifferent. With regards to sexual harassment, 25% of the respondents were indifferent.

4.3.4   Organizational practices affecting women's career advancement
In order to meet the second objective of the study, ''To identify the current organizational practices affecting women's career advancement in the banking sector in Kenya'', the respondents were asked to indicate the extent to which listed practices have affected women's career advancement. The responses are summarized and presented in table 4.19 below.
Where: Not at All = **(1);** Neutral = **(2);** Somehow = **(3);** Much = **(4);** Very Much = **(5)**

Table 4.19: Organizational practices affecting women's career advancement

Organizational practices affecting women's career advancement	(1)	(2)	(3)	(4)	5)
Involving more women in training and development activities, which has increased the numbers of women who have the relevant education, experience and track record for advancement	6	3	22	25	44
The implementation of Equal Employment Opportunity policy in the banking sector	14	6	19	25	36
Recognition at work place, which includes acknowledgement, salary increases and awards	11	11	25	28	25
Increasing the numbers of women achieving more senior positions	8	6	22	25	39
Facilitating women's access to gender awareness trainings	11	19	17	22	31
To identify the current organizational practices affecting women's career advancement in the banking sector in Kenya	6	3	19	30	42
Introduction of flexible working hours	11	6	22	30	31

Findings in table 4.18 above show that all the listed organizational practices affect women's career advancement in the banking sector. With regards to facilitating women's access to gender awareness trainings, 30% of the respondents were indifferent. With regards to recognition at work place, which includes acknowledgement, salary increases and awards, 20% of the respondents were indifferent.

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 (mean = 30 years) 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, that 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.

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.

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.

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

In order to meet the third objective of the study, "To establish the 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 practices 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:-

Specifically, there is need to consider institutionalizing the following measures:

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

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.

4.4 Discussions

This research adds to our understanding of factors supporting women managers and professionals' career advancement and the multiple benefits of these practices for women. Let us first consider the five areas of women's work and career experiences that were examined. The five broad areas of organizational practice were found to be moderately and positively correlated suggesting, at least for our respondents, that organizations performing at high (or low) levels in one area (e.g. male standards) were also likely to perform at high (or low) levels on all the other areas (e.g. career barriers).

Findings of the current study have a direct bearing on practice. We have come to considerable 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 has 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.

5.0   CONCLUSIONS AND RECOMMENDATIONS
5.1   Conclusions

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.

A second 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.

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.

5.2   Limitations of the Study

The present study is not without limitations. First, all data were collected using self-report questionnaires raising the possibility that responses reflect a common method bias. Second, the data were collected at a single point in time making it difficult to address the issue of causality. Third, some of the measures had levels of internal consistency reliability that fell below the commonly accepted value of 0.70. Fourth, all respondents worked for the banking industry in Kenya so it is not clear the extent to which the results would generalize to other sectors of the economy.

5.3   Recommendations
5.3.1   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.

5.3.2   Recommended areas of further study
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: LISTING OF COMMERICIAL BANKS IN KENYA

1.	African Banking Corporation
2.	Akiba Bank
3.	Bank of Baroda
4.	Bank of India, Nairobi
5.	Barclays Bank of Kenya, Nairobi
6.	Chase Bank Ltd, Nairobi
7.	Citibank, Nairobi (foreign owned)
8.	City Finance Bank, Nairobi
9.	Commercial Bank of Africa
10.	Consolidated Bank of Kenya Ltd, Nairobi
11.	Co-operative Bank of Kenya, Nairobi
12.	Delphis Bank, Nairobi
13.	Development Bank of Kenya, Nairobi
14.	Diamond Trust Bank, Nairobi
15.	Dubai Bank Kenya Ltd, Nairobi
16.	Equatorial Commercial Bank Ltd, Nairobi
17.	Equity Bank Ltd
18.	Family Bank Ltd
19.	Fidelity Commercial Bank Ltd, Nairobi
20.	Fina Bank Ltd, Nairobi
21.	Giro Commercial Bank Ltd, Nairobi
22.	Guardian Bank, Nairobi
23.	Habib Bank A.G. Zurich, Nairobi
24.	Habib Bank Ltd, Nairobi (foreign owned)
25.	Housing Finance Co. Ltd, Nairobi
26.	Imperial Bank, Nairobi
27.	Industrial Development Bank, Nairobi
28.	Investment & Mortgages Bank Ltd, Nairobi
29.	Kenya Commercial Bank Ltd, Nairobi
30.	K-Rep Bank Ltd, Nairobi
31.	Middle East Bank, Nairobi
32.	National Bank of Kenya, Nairobi
33.	National Industrial Credit Bank Ltd, Nairobi
34.	Oriental Commercial Bank Ltd, Nairobi
35.	Paramount Universal Bank Ltd, Nairobi
36.	Prime Bank Ltd, Nairobi
37.	Prime Capital and Credit Ltd, Nairobi
38.	Southern Credit Banking Corp. Ltd, Nairobi
39.	Stanbic Bank Kenya Ltd, Nairobi
40.	Standard Chartered Bank, Nairobi
41.	Trans-National Bank Ltd, Nairobi
42.	Victoria Commercial Bank Ltd, Nairobi

Source: CBK, 2013

APPENDIX II: COMMERICIAL BANKS THAT PARTICIPATED IN THE STUDY

1.	Akiba Bank
2.	Bank of Baroda
3.	Bank of India, Nairobi
4.	Barclays Bank of Kenya, Nairobi
5.	Commercial Bank of Africa
6.	Consolidated Bank of Kenya Ltd, Nairobi
7.	Co-operative Bank of Kenya, Nairobi
8.	Dubai Bank Kenya Ltd, Nairobi
9.	Equity Bank Ltd
10.	Family Bank Ltd
11.	Habib Bank Ltd, Nairobi (foreign owned)
12.	Industrial Development Bank, Nairobi
13.	Kenya Commercial Bank Ltd, Nairobi
14.	K-Rep Bank Ltd, Nairobi
15.	Middle East Bank, Nairobi
16.	National Bank of Kenya, Nairobi
17.	National Industrial Credit Bank Ltd, Nairobi
18.	Standard Chartered Bank, Nairobi

Source: Primary data

APPENDIX III: QUESTIONNAIRE

This questionnaire has been designed to collect information from selected staff of Commercial Banks in Kenya 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 Bank (Optional) _____

2.   For how long has this organization been in operation in Kenya? (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.   Please indicate the ownership of the organization using the categories below (please tick one)
        a.   Predominantly local (51% or more)   [ ]
        b.   Predominantly foreign (51% or more)   [ ]
        c.   Balanced between foreign and local (50/50) [ ]

3.   How many full time employees does the organization have (Pleas tick as appropriate)?
(a)   Less than 25   [ ]
(b)   26 to 50   [ ]
(c)   51 to 75   [ ]
d)   76 to 100   [ ]
(e)   101 and above   [ ]

4.   Please indicate your gender (Tick as appropriate)
        (a)   Male   [ ]   (b)   Female [ ]

5.   Please indicate your age bracket (Tick as appropriate)
(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   [ ]
6.   Please indicate your marital status (Tick as appropriate)
(a)   Married   [ ]
(b)   Divorced   [ ]
(c)   Separated   [ ]
(d)   Widower/Widow   [ ]
(e)   Single   [ ]
(f)   Cohabiting   [ ]

7.   How many children do you have? (Tick as appropriate)
(a)   None   [ ]
(b)   Between 1 and 3   [ ]
(c)   Between 4 and 6   [ ]
(d)   Between 7 and 9   [ ]
(e)   More than 9   [ ]

8   Please indicate the highest academic level you have attained (Tick as appropriate)
(a)   Secondary school   [ ]
(b)   Tertiary college   [ ]
(c)   Undergraduate degree   [ ]
(d)   Postgraduate degree   [ ]
(e)   Others (specify)   [ ]

9.   For how long have you been in your current position? _____

10.   For how long have you worked in the organization? (Tick as appropriate)
(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 CAREER DEVELOPMENT OF WOMEN EMPLOYEES IN THE ANKING INDUSTRY IN KENYA

10.   Have you ever changed employer?
(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).

Factors influencing decision to change employer	Not at All (1)	Neutral (2)	Somehow (3)	Much (4)	Very Much(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)					

12.   With reference to your organization, please indicate the extent to which you agree/disagree that the listed factors affect career advancement of women (Tick as appropriate)

Factors affecting career advancement of women	Strongly Disagree (1)	Disagree (2)	Somehow Agree(3)	Agree (4)	Strongly Agree(5)
Positive factors					
An individual's personal investments in education and experience					
Individual's skills, tenure, hard work, reputation and performance					
Seeking career guidance both internal and external to one's organization can provide a person with significant advantages resulting in the possibility of rapid career advancement					
Mentorship ad supportive work relationships have a positive effect on career advancement as well as perceived career success.					
Supervisor and peer relationships provide alternative support to women in organizations, and may help women perceive themselves as successful because of the high value they place on work relationships.					
Creation of effective networking relationships amongst women in the banking sector will ensure their career advancement.					
Negative factors					
Family responsibilities and perceptions of women's roles (Women's career advancement is perceived as dependent on putting career before personal or family life, thus upholding men's life experiences as the norm)					
Lack of professional development opportunities					
Sexual harassment					
Women's lack of self-confidence and their tendency to be more self-critical than men hinder their career advancement					

13.   Listed below are organizational practices affecting women's career advancement in organizations. With reference to your organization, please indicate the extent to which listed practices have affected women's career advancement. (Tick as appropriate)

Organizational practices affecting women's career advancement	Not at All (1)	Neutral (2)	Somehow (3)	Much (4)	Very Much 5)
Involving more women in training and development activities, which has increased the numbers of women who have the relevant education, experience and track record for advancement					
The implementation of Equal Employment Opportunity policy in the banking sector					
Recognition at work place, which includes acknowledgement, salary increases and awards					
Increasing the numbers of women achieving more senior positions					
Facilitating women's access to gender awareness trainings					
To identify the current organizational practices affecting women's career advancement in the banking sector in Kenya					
Introduction of flexible working hours					
Others (Specify)					

14.   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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