DETERMINANTS OF WOMEN PARTICIPATION IN LEADERSHIP
POSITIONS IN NATIONAL HOSPITAL INSURANCE FUND IN GARISSA
COUNTY, KENYA

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award of Degree of Master of Arts in Project Planning and Management of the
University of Nairobi

2013
DECLARATION

This research project is my original work and has not been presented for any award of a degree in any other university.

__________________________  ______________________
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Signature                  Date

REG NO L5074683/2012

This research project has been submitted for examination with my approval as university supervisor

__________________________  ______________________
Signature                  Date

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DEDICATION

I dedicate this work to my family members who endeavoured tirelessly to support my education all through the period of this work.
ACKNOWLEDGEMENTS

I extend my most sincere thanks to the following people and institutions for their kind assistance and tolerance without which this study would not have been successful. My supervisor, Dr. Kyalo’s guidance, professional advice undoubtedly made me to do my work smoothly. All members of the Department of Extra Mural studies, Garissa centre need extension of my gratitude for their participation in teaching and guidance. I express sincerely my regard to my colleagues and NHIF who supported my studies in different ways.
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<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of all forms of Discrimination Against Women</td>
</tr>
<tr>
<td>FIW</td>
<td>Family Interference With Work</td>
</tr>
<tr>
<td>KIA</td>
<td>Kenya Institute of Administration</td>
</tr>
<tr>
<td>MDG</td>
<td>Millennium Development Goals</td>
</tr>
<tr>
<td>NHIF</td>
<td>National Hospital Insurance Fund</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
</tr>
<tr>
<td>UN DAW</td>
<td>United Nations Division for the Advancement of Women</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
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<td>UNMDG</td>
<td>United Nations Millennium Development Goals</td>
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<td>WDR</td>
<td>World Development Report</td>
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ABSTRACT

The purpose of this study was to establish the determinants of women participation in leadership positions in national hospital insurance fund in Garissa County, Kenya. The study was guided by the following research objectives. The objectives sought to assess how personal characteristics such as gender, level of education, marital status affect women in administration at the NHIF; establish how cultural factors affect women in administration at the NHIF; determine how gender roles affect women in administration at the NHIF in Garissa County and lastly assess how family responsibilities affect women in administration at the NHIF in Garissa County. The study employed both qualitative and quantitative approaches. The sample was therefore by 30 respondents. Data were collected by use of questionnaire and focus group discusses and was analysed by use of qualitative and quantitative techniques. Majority of the employee said that their community, cultural factors hinder women from leadership and husbands may feel threatened if their wives join leadership. It was also revealed that the employees agreed that gender roles hinder women from taking up leadership positions. Findings showed that majority 76.7% of employees were for the opinion that women who involved themselves in leadership were despised by other women. Pressure to run their home, look after children and care for the husband and family limited women to participate in leadership positions. Finding also revealed that majority of the employee said that women are unable to balance family responsibility and leadership positions. Employee agreed that men felt that women should stay at home while they earn for the family and women are not able to perform well in leadership since they have many family responsibilities. They also agreed that women participation in house roles make them disadvantaged and not venture into leadership. Further data revealed that employee agreed that lack of women empowerment hinder them from venturing into leadership, women who join leadership are said to be competing with men and see themselves as incompetent as leaders. The study revealed that gender stereotypes viewed women as more expressive, less independent, more emotional, less logical, less quantitatively oriented and more participative than men. Men, on the other hand, were more often perceived as lacking interpersonal sensitivity and warmth, less expressive, less apt to ask for directions, more quantitatively oriented and more autocratic and directive than women. Lastly findings revealed that family issues, individual factors (gender-imposed) and organizational factors and education of the girl child and capacity building, to achieve economic empowerment hinder women to venture into leadership. In the light of the research findings it was recommended that women should be socially empowered to change their attitude towards themselves and hence take up leadership positions. It was also recommended that there is need for men to see the need to share gender responsibility so as to give women a change to participate in leadership positions. There is also need to have capacity building for women so that they can overcome the different challenges they face so that they can take up leadership positions. Taking the limitations and delimitations of the study, it was suggested that a study on influence of government policy on gender empowerment and its effect on women participation in leadership positions should be conducted and since the study was taken in one administrative county, there is need to carry out a similar study in another area so as to compare the findings.
CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Global advances have been made towards the recognition of the principle of women’s political, economic and social equality. In addition to this human right and obligation, political analysts and researchers from different regions of the world (for example Clinton-Rodham, 2003; Neuman, 1998; Maathai, 2006; Thomas and Wilcox, 2005; Wanjohi, 2003) have observed that when women get into leadership and management, they bring a different perspective of political leadership. These analysts and researchers have argued that having more women in politics would help solve problems associated with perpetual poverty, especially as it affects women. Women’s leadership not only aids in building nations but also helps to balance up decision making processes (Epstein et al., 2005). Neuman (1998), writing about women legislators in the United States, observed that decisions concerned with issues of education, health, gender violence, women’s economic empowerment, peace, rights, dignity, and democracy are usually of great concern to women leaders.

One of the millennium goals “Improving gender equality and empowering women” (MDG3) stands on its own merits as a development objective. In addition to this intrinsic importance, gender equality and women’s empowerment are also important channels to attain other MDGs. The united Nation’s Charter (1945) stresses equal rights between men and women. The UN General Assembly (1979) ratified the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW). Article 10 of
CEDAW calls upon all parties involved to take appropriate action to eliminate discrimination against women to ensure to them equal rights with men in education (CEDAW, 1979).

The Universal Declaration of Human Rights established the principles of equality between men and women and the entitlement of all, without distinction based on sex and other grounds, to human rights. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) was adopted by the General Assembly of the United Nations on 18 December 1979. The Convention reaffirms States parties’ determination to ensure the full and equal enjoyment by women of all human rights and fundamental freedoms and to take effective action to prevent violations of these rights and freedoms (Tagashira, 1999).

Rapid modernization processes appear to have much influence upon employment opportunities for women and their professional development that might increase the number of women in teaching and administration within many developing countries. In East Asia, for example, the industrial boom from the 1980s onwards opened up additional employment opportunities for women, even though most women are needed in the lowest paying occupations (Handelman, 2000). Su et al. (2000) indicated that: As China strives to modernize its economic systems in the twenty-first century, it can be expected that more women will assume leadership positions in education, although the process can be slow and gradual because of the strong emphasis on male dominance in the traditional Chinese culture (p. 474).
Modernization and industrialization historically have necessitated access of more women into education in many western countries, because of the high-technology society’s needs for professional employees. Indeed, in more economically developed countries such as Costa Rica, Hong Kong, Singapore, the Philippines, China, South Korea and some Islamic countries, there are high rates of females in primary, secondary and higher education (Handelman, 2000; Jayaweera, 1997; Sidani, 2005). It was argued that the higher the women’s levels of education, the relatively higher incidence exists at percentages of women in professional and technical occupations (Jayaweera, 1997).

It is argued that the higher the women’s levels of education, the relatively higher incidence exists at percentages of women in professional and technical occupations (Jayaweera, 1997). For the purpose of this paper, then, the entry of more girls into schools in developing countries is assumed to increase their potential incidence in future in administrative positions in the educational systems within their countries, although some cultural and social factors might slow the process or limit its scope.

Even in the poorer developing countries for example Cambodia, Bangladesh, Bhutan, Nepal, Uganda, Zambia, where many of the school buildings are in dire need of repair, the class sizes are large, there are no textbooks, and teachers are ill-trained (Postlethwaite, 1998), there are political and social processes that have some impact upon changing women’s situations at work. Contemporary women’s movements in India, Lebanon, Egypt and Kenya, for instance, have challenged the male-dominated structures in their countries and gender-inequalities. They strived for the introduction of gender-sensitive policies and programs so as to improve the lives of women in their countries (Sidani, 2005).
As women move into mainstream decision making, they often encounter very practical obstacles due to the difficulty of balancing their traditional gender roles of wife and mother with their new responsibilities. This has led to increased recognition of the extent to which day-to-day work and other arrangements in public life are adapted to masculine roles and stereotypes and thus discriminate against women. In developed countries, measures such as work-based child care, flexible working hours and the granting of parental rather than just maternity leave help women to balance their roles, and facilitate men's increased sharing of unpaid domestic work and child care. Legislation and effective monitoring and reporting procedures also help to eliminate discrimination in recruitment, promotions, performance assessment and termination of staff, and to create women-friendly work places where women can operate on an equal footing with men (Johanna, 1998).

The United Nations’ Millennium Development Goals (UN, 2003) specifically address women-related issues, promoting gender equality and the empowerment of women, and the UN Division for the Advancement of Women (DAW) (UN, 2005a) promotes equality with men across the world for sustainable development, peace and security, governance, and human rights. In the past decade, the number of people living in poverty has been reduced, the gender gap in education has narrowed, women have become more involved in political arenas, and women are a growing force in the economic labor market. However, inequalities remain and women are still a disappointing minority in education, and in parliament in particular, and are more likely to work in the lower paid, lower status, less reliable informal sector, and then get left behind with the progress of economic growth and trade liberalization (Chen, Vanek, Lund, Heintz, Jhabvala, &
Bonner, 2005). These findings support the timeliness of this project as globalization and focused efforts have made positive waves. Since women make up the majority of the informal working poor, a focus on women’s leadership is needed to strengthen the organization of the working poor into a representative voice for effective policy making (Chen et al., 2005).

The factors that affect women’s participation in leadership roles are different across the world, changing with the dynamic nature of the environments in which they live (Bajdo & Dickson, 2001). Women within a particular society are affected by: (a) the business environment, including taxes, procedures, corruption, labor, competition and finances (World Bank, 2007b, 2008a, 2008b), fundamental social and developmental considerations like education, health, and the physical environment (Sachs, 2005), economic factors and the level of development of a country, including the types of goods that are exported and services that provide a competitive advantage (Hill, 2008b), technological and distribution infrastructure (Chan & Qingyang, 2006), the political rights and civil liberties within a country (House, 2008 and Puddington, 2008); and the beliefs, norms, and expectations of the individuals within a particular culture (Leung & Bond, 2004). To date, insufficient attention has been given to the relationship between leadership and the structural elements related to culture (Farid, 2007).

1.2 Statement of the problem

World Development Report (WDR) (2006) on equity and development refers to gender inequality as the “archetypal inequality trap”, pointing to the sharp differences between men and women in access to assets and opportunities in administration in many countries,
and the negative consequences for the well-being of women, families, and society. The disadvantage of women in rights (equality under the law), resources (equality of opportunity), and voice (political equality) restricts basic freedom to choose and is unfair. The factors behind gender disparities in leadership are many and complex. They include economic, social and cultural factors. Although women form majority in many organisation such as the National Hospital Insurance Fund (NHIF), they remain few in administrative positions. The study therefore sought to assess the determinants of women participation in leadership positions in National Hospital Insurance Fund in Garissa County, Kenya

1.3 Purpose of the study

The purpose of this study was to establish the determinants of women participation in leadership positions in national hospital insurance fund in Garissa County, Kenya

1.4 Research objectives

The study was guided by the following objectives

i. To assess how personal characteristics such as gender, level of education, marital status affect women in administration at the NHIF in Garissa County.

ii. To establish how cultural factors affect women in administration at the NHIF in Garissa County.

iii. To determine how gender roles affect women in administration at the NHIF in Garissa County.
iv. To assess how family responsibilities affect women in administration at the NHIF in Garissa County.

v. To establish gender stereotyping affect women in administration at the NHIF in Garissa County.

1.5 Research questions

The following research questions guided the study

i. How do personal characteristics such as gender, level of education, marital status affect women in administration at the NHIF in Garissa County?

ii. How do cultural factors affect women in administration at the NHIF in Garissa County?

iii. To what extent does gender roles affect women in administration at the NHIF in Garissa County?

iv. In what ways does family responsibilities affect women in administration at the NHIF in Garissa County?

v. How does gender stereotyping affect women in administration at the NHIF in Garissa County?

1.6 Significance of the study

The study findings may be significant in a number of ways. First the findings of the study may bring out determinants of women participation in leadership positions in national
hospital insurance fund in Garissa County and hence necessary measures to address them taken. The study findings may also shed light on the strategies that can be put in place have more women participate in administrative leadership. The study findings may also present the need of training that should be given to women to make them more active in administrative leadership. The findings may be important to women in organisations in establishing how women are hindered by various factors and hence sought ways of addressing such hindrances.

The information gathered from this study may sensitize education policy makers on the extent to which capacity building has been used in empowering of women in taking up administrative positions of organisations. The study would be useful to Kenya Institute of Administration (KIA) since it would act as a guide in the formulation of programmes of training administrators. Data gathered from the study would be crucial for the organisations in strengthening capacity building framework to empower more female teachers in aspiring higher administration positions. The results of the study may also to be important to students who may wish to take up an academic research in this area.

1.7 Limitations of the study

The researcher made use of secondary data from the field. Another limitation of the study is that it will not possible to control the attitude of the respondents during data collection. The researcher however explained the purpose of the study to the respondents so as to get valid data. Focus on women for the larger part of the study was a limitation which, though justified, may not provide a complete gender picture.
1.8 Delimitations of the study

The study was conducted in one administrative county and in one organisation. The organisation is purely rural environment. This implies that the findings of the study may not be generalized to urban set up. The findings of the study may be generalized to other organisations with caution. The data was sought from the women themselves within the organisation. This is because the issues influencing women in leadership are specific to them.

1.9 Assumptions of the Study

Assumptions are statements of what the researcher believes to be facts but cannot verify. The study assumes that:

- Lack of capacity building among women administrators had rendered to few women taking administrative positions in the organisation.
- Kenya Institute of Administration (KIA) had played its role in women empowerment through capacity building.
- Lack of equality organisations is largely influenced by lack of capacity building of women.

1.10 Definition of Significant Terms

Administration: refers to the process of controlling and directing human behavior in any social organization. In this study a public school is the organization.
Capacity: refers to an organization’s ability to achieve its mission effectively. It also refers to the skills and capabilities of individuals.

Capacity Building: refers to activities that improve an organization’s ability to achieve its mission or a person’s ability to define and realize his/her goals or to do his/her job effectively.

Culture: refers to the set of shared attitudes, values, goals, and practices that characterizes an institution, organization or group.

Empowerment: refers to when a person can grasp how to make life better for him/herself, that is, the building of human capital which requires an institutionalization of practices and beliefs.

Gender mainstreaming: refers to the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels.

Gender: denotes the social meaning of male or female and what different societies regard as normal and appropriate behavior, attitudes, and attributes for men and women.

Participation: refers to the act of taking part in entrepreneurship.

Single Gender Dominance: refers to more participation of one gender in entrepreneurship hence giving the other gender no chance.

Social Cultural Factors: refer to societal traditions, beliefs that influence how a certain group of people behave.

Stereotyping: refers to the community or peoples beliefs about the capabilities of women
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Women are underrepresented in management positions in comparison to men all over the world (Tai et al., 2005). Female managers, who are hitherto called “women managers”, are faced with strongly held negative stereotypes, distinguishing them from their male counterparts in the workplace. Past research results indicated a tendency to describe female managers as less self confident, less emotionally stable, less analytical, less consistent and having poorer leadership abilities than male managers (Owen and Todor, 1993). Some assumptions, typical of negative stereotypes attributed to female administrators are that: women tend to place family demands above work considerations. They have children to care for; thus, they lose time for an interest in their jobs; women work for supplemental income and that they lack the necessary drive to succeed in business; women take negative feedback personally rather than professionally and that they may run from the room in tears if criticized; and that women are unsuitable for top management position because they are too emotional and lack aggressiveness.

Findings by Author (2006) reveals; firstly, the failure of women to attain the highest management positions in proportion to their number in the organization; secondly, that the prevalence of negative subordinates’ perceptions of female superiors; thirdly, that male superiors have unfavorable attitudes toward having women in management and would probably not promote a woman to the top executive slot even when her abilities are proven and those of the alternative male were not; and fourthly, that male superiors
are more likely to give male subordinates more favorable treatment than female subordinates in decisions regarding commendations for a promotion, attending a training seminar and upholding a personal decision made by the subordinates (Harris, 1999; Udegbe, 1997). Mounting evidence suggest that there are negative gender stereotypes about women which make them encounter more barriers than men in the workplace. These negative stereotypes or beliefs are more apparent when women seek or hold managerial positions. Despite many changes (for example, people becoming better educated and technological advancement) the age-old myths about women’s and men’s capabilities remain largely unchanged.

An argument has evolved over the last few decades, which queries whether women manage or lead differently from the ways men do. There are three views on this argument. The first is the “women do lead differently” which postulate that women inherently possess or develop certain traits that diverge sharply from male leadership characteristics. The opposing argument perceived little or no gender differences in leadership styles. The third position on this issue dismissed the difference in-leadership style debate as being inconsequential. What is important from this perspective is the end result. It does not make any difference how you lead as long as your leadership style is effective (Standford et al., 1995). Similarly, Udegbe (1997) contends that male stereotypes of independence, assertiveness, competence, competitiveness, lower emotional and analytic minds are consistent with the demands of leadership. On the other hand, female stereotypes reflecting dependence, weakness, emotional, nurturance and talkativeness are inconsistency with the functions of a leader. However, some women, in order to increase their effectiveness as leaders and dispel the notion that women are a
weaker sex, may express autocratic leadership style. Thus, women and men are assumed to be identical in managerial behaviours, that is, a successful manager possesses some masculine attributes. Women are expected to behave like men and to conform to the male norms in the business world (Chow, 1999). Based on the foregoing, Udegbe (1997) suggested that there is no distinct female leadership style. In contrast to these negative perceptions about female superiors, some subordinates benefit from working with the female superior because they believe women have the natural milk of kindness that makes it difficult for them to unleash hardship on their subordinates.

2.2 Effects of cultural factors on women in administration

Culture is a multi-layer construct that comprises an external global layer penetrating a society to indigenous layers, ultimately becoming a set of shared values at the group and individual level (Kwok Leung, Bhagat, Buchan, Erez, & Gibson, 2005). Understanding cultural systems is critical for the advancement of research on leadership in varying contexts (Kirkman, Lowe, & Gibson, 2006). The concept of leadership involves relationships deeply rooted in social settings (Bryman, 1996) requiring leadership theory and research to integrate leader attributes and behaviors within contextual aspects of leader emergence and effectiveness (Yukl, 1998; Yukl & Howell, 1999). Javidan and Carl (2005) point out that leadership research emanating from the U.S. and Europe is important, but question its universality across cultures. For this reason, current leadership research is limited in cultural and contextual scope and very little empirically based multi-level theory development has been published across culture (Bajdo & Dickson, 2001; Chow, 2005; Den Hartog et al., 1999).
A similar reservation can be held about research on women in positions of leadership. Most recent studies on women in leadership are based on American or Western theories, or typically compare women to men searching for individual differences or organizational effects based on gender (Hillman, Shropshire, & Cannella, 2007; Kulich, Ryan, & Haslam, 2007). Many of the studies continue to explore topics like stereotypes (Hoyt, 2005; Powell, Butterfield, & Parent, 2002) and glass ceilings (Bartol, Martin, & Kromkowski, 2003; Waldstrøm & Madsen, 2007) or attempt to reveal significant female leadership traits and behaviors (Hansen & Otero, 2006; Weikart, Chen, Williams, & Hromic, 2006). There is little research on women leaders using a multilevel, cross-cultural perspective, and very few studies propose theory that is applicable outside the samples or settings being investigated. Since women's roles in leadership transpire in a multitude of settings and contexts, it is imperative that new research encompass multilevel frameworks that include both the macro and micro, and analysis across countries and institutional settings (deBruin, Brush, & Welter, 2007; Minniti & Nardone, 2007).

Traditional and persistent barriers have been shown to hinder the active pursuit of women to obtain positions of leadership (Bartol et al., 2003; Hoyt, 2005; Powell et al., 2002; Sczesny, 2003); this point is not contested here and is respected as a foundation of the field. However, because research and policy tend to view gender issues based on the premise that women are marginalized and a glass ceiling effect is still the major impediment to women’s participation in leadership, other current yet authentic issues may go unnoticed or misunderstood (Earley, 2006).
Women play multiple roles in the family that affect the health and well being of all family members. In almost all societies around the world, they are assigned by custom to be the primary caregivers to infants and children (UNDP 1995). Activities carried out by women such as breastfeeding, preparing food, collecting water and fuel, and seeking preventative and curative medical care are crucial for children’s healthy development. Women also play important roles as generators of family income, whether in household farms or businesses or as wage employees. In developing countries especially, such work is likely to be essential to family survival.

2.3 Effects of gender roles on women in administration

Pressure to run a home, look after children and care for the husband and family limit women to participate in leadership positions (Morris and Brenan, 2003). For example, according to progressive Indonesian Islamic scholars such as K.H. Husein Muhammad neither the koran nor “hadiths” forbid women to work in the public sphere. Islam does not give boundaries for the places where women and men can and should work. Each respectively can and may work in or outside the home and in any suitable area, which is required in order to survive. Many Ulama (Islamic clergy) refer to verse 34 from the letter of An-Nisa as an argument for backing up male superiority over women and as a reason, why women should not be involved in public activities and why they cannot be leaders: "Men are the protectors and maintainers of women, because God has given the one more (strength) than the other, and because they support them from their means". In “Surat al-Ahzab” 34 it is stated that women should stay at home. However, in other verses of the koran and “hadiths”11, it is stated that women and men share equal rights and opportunities in the public sphere (At-Taubah 71). K.H. Husein Muhammad points
out that considering all verses of the koran associated with women, there is not one text that expresses distinctly that only men can become public leaders. There is also no verse in the koran that says men are physically and intellectually more capable than females.

Abubakar (2005), head of the Syari’at Office in Banda Aceh, argues within the “Syari’at” regulations in Aceh women are authorised in the same way as men to take action in the public sphere as well as in politics. However, he assumes that women because of their family responsibilities feel safer, if they can stay at home and avoid public activities. He follows the same line as Muhammad (2004), when he says that in his understanding Islam provides equal opportunities for men and women. Furthermore, he states that, if in daily life the space for public activities (in politics, the economy, etc.) given to women is smaller than for men, this is not in coherence with Islam, but related to the perception and habits of the population.

Howard (2008) in summarizing the definitions put forth by prior scholars (Greenhaus & Beutell, 1985; Boyar, Maertz, Pearson, & Keough, 2003) conceptualized work-family conflict as a type of inter-role conflict where both work and family issues exert pressures on an individual, creating a conflict where compliance with some set of pressures (family matters) increases the difficulty of complying with the other set of pressures (work matters). Work-family conflict has been shown to be related to negative work outcomes such as job dissatisfaction, job burnout, and turnover (Greenhaus, Parasuraman & Collins 2001, Howard, Donofrio & Boles 2004), as well as to outcomes related to psychological distress, and life and marital dissatisfaction (Kinnunen & Mauno 1998, Aryee et al., 1999).
Recent definitions of work-family conflict have portrayed this construct a bi-directional: work Interference With Family (WIF) and family FIW. Each type of work-family conflict has its own unique domain-specific antecedents. The specific antecedents of the work interference with family conflict (WIF) lie in the work domain whereas the domain specific antecedents of the family interference with work conflict lie within the family domain (Fu & Shaffer, 2001). However, based on Cinnamon’s (2006) argument that work usually has a more deleterious impact on family life than vice-versa, the present research will focus on the effects of family demands rather work demands than on work-family conflict.

Balancing administrative leadership, housework, and child-care responsibilities can become strenuous which can result in work family conflict. This can be very costly to both organizations and employees within them (Posig and Kickul, 2004). As highlighted by Allen, Herst, Bruck, and Sutton (2000), the increase of dual-career couples with young children and changes in the traditional family structural configurations have resulted in changes in home and family responsibilities for both men and women. Many research in the area of leadership family conflict indicates that the majority of studies are conducted among Western societies (Carnicer, Sanchez, Perez, and Jimenez, 2004; Karatepe and Baddar, 2006) involving in diverse groups of occupations, for instance, engineers, nurses, entrepreneurs, teachers, police personnel, accountants, and students.

Greenhaus and Parasuraman (1999) indicated that family pressures and demands are generally the strongest and direct predictors of family-to-work conflict. The various role demands imposed by the family domain has put pressure on an individual thus affect one’s work. These demands arise may come from family responsibilities, requirements,
expectations and commitments associated with family/home roles. Moreover, conflicts may arise when family roles. These pressures may come from many aspect of family life which include caring for children marriage relationship (Frone et al., 1992; Greenhaus & Parasuraman, 1999). This can be in terms of the amount of one’s available time devoted to work- or family-related activities (Greenhaus and Beutell, 1985). Parental demand can cause irritation and inhibit parents from functioning in their jobs effectively (Anderson et al., 2002). Child rearing responsibilities will intrude into parents’ working life, thereby, resulting in work-family conflict (Pleck et al., 1980). Aryee (1992) showed that job–parent conflict reduced the quality of work. Parental demand was found to be related to work interference with family and family interference with work (Frone et al., 1997). Anderson et al. (2002) added that family demands the higher the level of interference of family with work and vice versa. From the above literature, it is predicted that parental demand is positively related with work-family conflict.

2.4 Effect of family responsibility on women in administration

Many females have reached the pinnacles of their careers at the detriment of their families and their health. A good number of women have problems with juggling roles as mothers, housewives, home-makers and managers at work. The challenge of maintaining work/life balance when traced to time to meet their various commitments gets them frustrated, and they feel trapped (Fayemi, 2005; Author, 1996). Okafor and Amayo (2006) stressed in their study on work-family conflict, that the conflict between work and family responsibilities had become a source of concern for both organisations and individuals. The multiple roles performed by individuals in the society today can become overwhelming and result in work-family conflict. The role theory provides a strong
explanation for the study of work family conflict because it assumes mutually incompatible pressures between roles (Greenhaus and Beutell, 1985).

Pipes (1996) referred to an interview conducted by a fast company, asking why a number of high-level women had chosen to step down from their positions; they claimed that they had to make deeper sacrifices by taking care of the home when compared to men. Furthermore, the feminist/gender theories and related explanations made by Anker (1997) attributed subordinate positions being held by women to the fact that women carried out all the tough duties at the home front, and had little time at their disposal to work outside the home. Again, the relentless pace being dictated by managerial work was possible for men who constituted the vast majority of workers, because they (the men) face little institutional interference with their work. For the managerial woman, the domestic roles compete with, rather than compliment her occupational role (Ola-Aluko, 2003).

2.5 Effects of gender stereotyping on women administration

Kreitner and Kinicki (2001) expressed gender stereotype as a belief that differing traits and abilities made men and women particularly well suited to different roles. For example, gender stereotypes viewed women as more expressive, less independent, more emotional, less logical, less quantitatively oriented and more participative than men. Men, on the other hand, were more often perceived as lacking interpersonal sensitivity and warmth, less expressive, less apt to ask for directions, more quantitatively oriented and more autocratic and directive than women (Eagly et al., 1992; Broverman et al., 1972). Marshall (2001) argued that the predominance of male values in the western society, which shaped its organisations, language and culture, had led to the assumptions
that women were considered inferior to men, that is, female characteristics and values, such as emotions, intuition, and inter-dependence, were denied legitimacy and were covertly or actively suppressed. On gender stereotypes, it was hypothesized that both men and women managers described successful managers as possessing characteristics, attitudes and temperament more commonly associated with men than women (Schein, 1992).

Gender differences in administrative activity are well documented in the literature (Brush, 2007). Though in recent years the number of women leaders has increased dramatically (De Bruin, Brush and Welter, 2006), empirical evidence indicates that still almost twice as many men as women become administrators, and that these differences are consistent across countries (Watkins and Watkins, 2001). However, entrepreneurship scholars have limited understanding of the factors and decision processes that influence men and women differently to pursue (or not) leadership and become self-employed (Lituchy and Reavly, 2004).

Recent discussions in the leadership literature suggest that glaring and persistent differences between men and women's leadership may be associated with gender characterization (Carter, Anderson, and Shaw, 2001). More specifically, scholars argue that socially constructed and learned ideas about gender and leadership limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to generate personal savings, have credit histories attractive to resource providers, or engage the interest of loan officers, angel investors, and venture capitalists (Gatewood et al., 2005). These factors are believed to interact to influence the kinds of ventures men and women entrepreneurs start as well as its subsequent development. For
example, women administrators are more likely than men to have organisations (often in the service or retail sector) that are smaller, slower-growing, and less profitable (Carter et al.), which in turn then reinforces the stereotypical image of men and women in self-employment (Carter and Williams, 2003).

More broadly, the stereotypical characteristics attributed to men and women in society influence the classification of various occupations as masculine or feminine, which tends to affect people's aspiration and inclination toward such jobs (Cejka and Eagly, 1999). For example, men, compared with women, are assumed to and tend to be more inclined to participate and excel in mathematics and science, while women, compared with men, are more inclined toward arts and languages (Nosek, Banaji and Greenwald, 2002). Scholars interested in the relationship between gender and career choices contend that men and women's preferences are a reflection of their knowledge about gender-related characteristics associated with the task (gender-role stereotypes) as well as their identification with masculine or feminine characteristics (gender identification).

Expectations and beliefs concerning the qualities that men and women bring to their work often dictate the type of jobs that are considered appropriate for them, leading to a situation in which the requisite characteristics for some jobs are defined in terms of gender, and those jobs become known as "men's work or women's work" (Heilman, 1997). The gender typing of jobs as predominantly masculine or feminine is referred to as gender-role stereotypes (Heilman, 1983) and is common in society (Miller and Budd, 1999). For example, stereotypes associated with engineering, surgery, and judiciary are predominantly masculine while those of nursing and servicing tend to be largely feminine (Heilman, 1983). In the organizational literature, upper management is believed to be a
"manly business" while secretarial jobs are seen as "woman's work" (Heilman, 2001). These stereotypical representations and valuations of what is "men's work and women's work" reflect and promote sex segregation in employment (Cejka and Eagly, 1999; Marlow and Carter, 2004). Thus, occupations dominated by members of either sex are seen as predominantly masculine or feminine and success in these occupations is believed to require correspondingly stereotypical characteristics (Heilman, 1997). More often than not, the jobs that carry with them power, prestige, and authority in a society are stereotyped as masculine (Marlow Carter and Mirchandani, 2004).

2.6 Conclusion

The literature review on women administrators discovered a significant relationship between the gender stereotype of a woman manager and her career aspiration. The findings also reveal that women managers possess all the attributes for top management, but what affects them are family issues, individual factors (gender-imposed) and organizational factors. There should be a sustained focus on the education of the girl child and capacity building, to achieve economic empowerment of Nigerian women. Inadequate education of women has contributed to the slow advancement of women in the workplace. The various world conferences on women coupled with the Millennium Development Goals have increased the awareness of the need for gender equality and equity in all aspects of life including even the religious sphere. Leadership training and development of women are also recommended, so that the many women managers in the private sector can assume leadership roles as much as their male colleagues.
2.7 Theoretical framework

The study was guided by gender theory. The gender and organization theories form the bases for this study on women managers in the workplace. The Gender Theory is a valuable contribution towards explaining occupational segregation by sex. It shows how closely the characteristics of female occupations mirror the common stereotypes of women and their supposed abilities and behaviour in the work place (Anker, 1997). ‘Positive’, ‘Negative’ and ‘Others’ stereotypes were identified as factors affecting the workplace behaviour of women. The Gender theory used family interests and personal qualities to explain female work behavior (Riger and Galligan, 1980; Fagenson, 1986), but it ignores the type of work and working conditions (Aina, 1998). Again, it refused to consider the situational variables at the workplace, such as nature of product/service, organizational policies formulation and implementation, type of industry, among others.

The organizational structure perspective posits that observable differences in management behaviour of men and women are due to contextual or situational variables. Such variables are: organizational promotion policies formulation and implementation, nature of work and type of industry. A combination of the gender centered and organization structure perspectives gave birth to the Attribution theory which proposes that behaviour can be attributed either to the internal factors within a person (such as abilities relating to the individual’s gender), and the external factors within the environment (such as a difficult task imposed on the individual by the organization).

This theory examines the causal inferences that subordinates hold as responsible for why they fail to receive promotion or are denied a developmental opportunity (Daley, 1996).
A successful person may attribute his success to his own efforts, while he blames the environment for his failures or career stagnancy. This line of thought parallels the idea of an internal versus external locus of control, where outcomes are attributed to one’s own actions and the circumstances beyond one’s control, respectively (Kreitner, 1999; Daley, 1996).

2.8 Conceptual framework
The conceptual framework for the study is presented in Figure.1. The figure shows the interrelatedness between variables in the challenges facing women in administration in organisations a case of NHIF
**Figure 1 Conceptual framework**
The figure shows that there are various factors that influence women in administration. The figure shows that factors such as cultural factors, gender roles, family responsibility, gender stereotyping may affect women in administration. When these factors are conducive, they will facilitate women in the organisation. These factors are the independent variables while the women appointment to administrative position is the dependent variable.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology for the study under the following headings: research design, target population, sampling techniques and sample size, research instruments, validity of instruments, reliability of instruments, data collection procedures and data analysis techniques.

3.2. Research Design

The study employed both qualitative and quantitative approaches. This study used descriptive survey design to get quantifiable information from the sample, which facilitated decision-making. It was therefore based on descriptive survey method. Descriptive survey research seeks to obtain information that describes existing phenomena by asking individuals about their perceptions, attitudes, behaviour or values (Mugenda and Mugenda, 2003). Descriptive research design is a scientific method which involves observing and describing the behaviour of a subject without influencing it in any way. Descriptive research design is a valid method for researching specific subjects and as a precursor to more quantitative studies. Whilst there are some valid concerns about the statistical validity, as long as the limitations are understood by the researcher, this type of study is an invaluable scientific tool. Whilst the results are always open to question and to different interpretations, there is no doubt that they are preferable to performing no research at all.
3.3 Target Population

The target population refers to all members of a real or of set of subjects to which a researcher wishes to generalize results of the research (Borg and Gall, 1989). The target population of this study was all the employees in the NHIF who are 30 in number comprising of 23 males and 7 females.

3.4 Sample and sampling procedure

3.4.1 Sample

The sample for the study was by 30 respondents.

3.4.2 Sampling procedure

Sampling makes it possible to draw valid inferences or generalizations on the basis of careful observation of variables with a relatively small proportion of the population (Best & Khan, 2008). Since the population of the study was small the researcher will sample all of them.

3.5 Data collection instruments

Researchers prefer using methods that provide high accuracy, generalizability and explanatory power, with low cost, rapid speed and maximum management demands and administrative convenience Mugenda and Mugenda, (1999). Basing on this fact, a combination of the following research instruments was used in this study for complementary purposes: Questionnaires and interview schedules.
3.6 Validity and reliability of the instruments

3.6.1 Validity of the instruments

According to Mugenda (2003), validity is the degree to which a test measures what it purports to measure. A Pilot study was carried out in Nhif head office. In the research, the questionnaires and interviews were based on the objectives, research questions and more importantly the research topic. Rules concerning the interviews were adhered to.

3.6.2 Reliability of the instruments

Reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials (Mugenda and Mugenda, 2003). The instruments were tested during the Pilot study to certify their reliability. Test retest technique was used to determine the reliability of the instruments.

3.7 Data collection procedure

The researcher obtained the necessary permit for the research. He later visited the area of the study and sample respondents. After sampling them he created rapport with them, explain the purpose of the study to them and administer the questionnaires to them. The researcher used questionnaires and structured interviews with the respondents.

3.8 Data analysis techniques

Data analysis followed after the data has been collected. The research yielded both qualitative and quantitative data from the structured and the unstructured items. Coding will be done for the structured items. Coding is usually done through which categories of
data are transformed into symbols that may be tabulated and counted (Kothari, 2004). The analysis of the coded data was done using the Statistical Package for Social Sciences (SPSS). Quantitative and qualitative methods of data analysis were used in which descriptive statistics like frequencies and percentages were applied to summarize quantitative data while the qualitative data were arranged into themes. Quantitative data from the structured interviews will be coded and analyzed using numbers which allowed quantitative analysis while qualitative data from open-ended questions and from the focus group discussion were organized into themes and analyzed qualitatively while it was organized into themes in the research objectives.

3.9 Ethical considerations
The researcher explained to the respondents the purpose of the study before involving them. He also explained how the results of the study would be important to them. The researcher also assured the respondents that the information they provide for the purpose of the study and their identity were treated with confidentiality.
CHAPTER FOUR
DATA ANALYSIS PRESENTATION AND INTERPRETATION

4.2 Introduction

This chapter presents an analysis of the data on the study. Data analysis was undertaken primarily in terms of percentages and, to a lesser extent, through descriptive analysis. Tables were used in presenting data. Data interpretations were done based on the research questions.

4.2: Influence of personal characteristics on women administration

To investigate the influence of personal characteristics on women administration, the employees in the NHIF were asked to indicate their gender. Data shows that majority 23(76.7%) were male while a significant number 7(23.3%) were female. This indicates that there were more male than female as shown by Table 4.1

Table 4.1: Distribution of the employee according to gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>23</td>
<td>76.7</td>
</tr>
<tr>
<td>Female</td>
<td>7</td>
<td>23.3</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100.0</td>
</tr>
</tbody>
</table>

When asked to indicate their age, they responded as Table 4.2.
Table 4.2 Distribution of the employee according to Age

<table>
<thead>
<tr>
<th>Age</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 – 29 years</td>
<td>8</td>
<td>26.7</td>
</tr>
<tr>
<td>30 – 39 years</td>
<td>13</td>
<td>43.3</td>
</tr>
<tr>
<td>40 – 49 years</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>50 – 59 years</td>
<td>4</td>
<td>13.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 4.2 shows that 13(43.3%) of the employee were aged between 30 and 39 years, 8(26.7%) of the employee were aged between 20 and 29 years, 5(16.7%) of the employee were aged between 40 and 49 years while 4(13.3%) of the employee were aged between 50 and 59 years. The findings implies that a relatively many of the employees were relatively young as indicated by years 20 - 39 years.

The study further sought to investigate the duration that the employee had been in the institution. Data shows that 12(40.0%) of the employee had been there for less than a year, 14(46.7%) of the employee for between 1 and 5 years while 4(13.3%) of the employee for between 6 and 10 years. This is indicated by Table 4.3.
Data on marital status indicated that majority 21 (70.0%) of the employee were married.

The study further sought to establish the qualification of the employees. Data shows that majority 18 (60.0%) of the employee had college education. The data implies that there were capable of providing information on the determinants of women participation in leadership positions.

### 4.3: Effects of cultural factors on women in administration

The study further sought to investigate form the employees in the NHIF the effects of cultural factors on women in administration. The employees were asked to respond to the items that sought to investigate the same. Data is presented in Table 4.4
Table 4.4 Employee responses on the effects of cultural factors on women in administration

<table>
<thead>
<tr>
<th>Factor</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Community discourage women from leadership</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>Cultural factors hinder women from leadership</td>
<td>26</td>
<td>86.7</td>
</tr>
<tr>
<td>Husbands may feel threatened if their wives join leadership</td>
<td>25</td>
<td>83%</td>
</tr>
</tbody>
</table>

Table 4.4 shows that majority 24(80.0%) of the employee were of the opinion that their community discourage women from leadership, 26(86.7%) of the employee said that cultural factors hinder women from leadership while majority 25(83%) of the employee viewed that husbands may feel threatened if their wives join leadership. The data indicated that that some of the cultural factors were the cultural negative perception of women leadership. The community also discouraged women from participating in leadership positions. The same sentiments were echoed by the participants in focus group discussions. The findings from both the questionnaires and focus group showed that cultural factors limited women participation in leadership positions.

4.4: Influence of gender roles on women in administration

The researcher further sought to establish the influence of gender roles on women in administration. Specifically the employees were asked whether their gender roles hinder women from taking up leadership positions. The data is presented in Table 4.5
Table 4.5 Employee responses on whether gender roles hinder women from taking up leadership positions

<table>
<thead>
<tr>
<th>Response</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>20</td>
<td>66.7</td>
</tr>
<tr>
<td>No</td>
<td>10</td>
<td>33.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Data shows on whether gender roles hindered women participation in leadership indicated that majority 20(66.7%) agreed with the statement. In the focus group discussions, the discussants were asked to indicate whether gender roles that women were involved in hindered them from participating in leadership positions. Their responses showed that women were supposed to perform a lot of work at home which could not allow them take up leadership positions which they felt was involving. The study further sought to investigate form the employee the influence of gender roles on women. Data is presented in Table 4.6
Table 4.6 Employee responses on influence of gender roles on women in administration.

<table>
<thead>
<tr>
<th>Factor</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Are you able to handle your roles since you have taken up leadership</td>
<td>19</td>
<td>63.3</td>
</tr>
<tr>
<td>Men prevent their wives from going into leadership</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Women who involve themselves in leadership are despised by other women</td>
<td>23</td>
<td>76.7</td>
</tr>
</tbody>
</table>

Data from table 6 shows that majority 19(63.3%) of the employee viewed that they are able to handle their roles since they have taken up leadership, 22(73.3%) of the employee viewed that men prevent their wives from going into leadership while majority 23(76.7%) of employee were for the opinion that women who involve themselves in leadership are despised by other women. Similar sentiments were recorded by the focus group discussants.

The respondents were further asked to indicate their opinion on whether women are not able to venture to leadership since men have already dominated it. Table 4.7 presents the findings.
Table 4.7 Employee responses on whether women are not able to venture to leadership since men have already dominated it.

<table>
<thead>
<tr>
<th>Response</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>10</td>
<td>33.3</td>
</tr>
<tr>
<td>Agree</td>
<td>13</td>
<td>43.3</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
<td>3.33</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>5</td>
<td>16.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>30</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4.7 shows that 13(43.3%) of the employee agreed that women are not able to venture to leadership since men had already dominated it, 10(33.3%) of the employee strongly agreed while a significant number 1(3.3%) of the employee disagreed while 5(16.6%) of the employee strongly disagreed with the statement respectively. Men dominance in deciding what roles women played in the organisation was seen as a hindrance to women participation in leadership position, a sentiment echoed by the group discussion.

When the employee were asked to indicate how gender roles hinder women from taking up leadership positions, they said that it was due to pressure to run a home, look after children and care for the husband and family which limit women to participate in leadership positions. Findings from this research question suggested that male dominance was a factor that hindered women from taking up leadership positions.
4.5: Effects of family responsibilities on women in administration

The study examined the effects of family responsibilities on women in taking up of leadership positions. The study specifically sought to investigate whether family responsibilities hinder women from taking up family responsibility. Majority 24(80.0%) of the employee viewed that it hindered women from being involved in leadership in organisation.

When asked whether women are unable to balance family responsibility and leadership positions, they responded as Table 4.8.

**Table 4.8 Employee responses on whether women are unable to balance family responsibility and leadership positions**

<table>
<thead>
<tr>
<th>Response</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>16</td>
<td>53.3</td>
</tr>
<tr>
<td>No</td>
<td>14</td>
<td>46.7</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Data showed that majority 16(53.3%) of the employee said that women were unable to balance between family responsibility and leadership positions while 14(46.7%) of employee disagreed with the statement. The response therefore showed that family responsibilities hindered women from taking up leadership positions. The respondents were further asked to indicate how family responsibilities affected women involvement in organizational administration. The data is presented in Table 4.9
Table 4.9: Employee responses effects of family responsibilities on women in administration

<table>
<thead>
<tr>
<th>Factor</th>
<th>Agree</th>
<th>Undecided</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>Men feel that women should stay at home while they earn for the family</td>
<td>20</td>
<td>66.6</td>
<td>4</td>
</tr>
<tr>
<td>Women are not able to perform well in leadership since they have many family responsibilities</td>
<td>20</td>
<td>66.6</td>
<td>4</td>
</tr>
<tr>
<td>Women participation in house roles make them disadvantaged and not venture into leadership</td>
<td>23</td>
<td>73.6</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 4.9 shows that majority 20(66.6%) of the employee agreed that men felt that women should stay at home while they (men) earned for the family and women were not able to perform well in leadership since they have many family responsibilities. The same number of respondents were of the opinion that women were not able to perform well in leadership since they have many family responsibilities. Data further shows that majority 23(73.6%) of the employee agreed that women participation in house roles disadvantaged them from taking up leadership positions in organisations. Results from the focus group discussion indicated that family responsibilities were some of the factors that hindered women from taking up leadership positions in organisations.
4.6: Effects of gender stereotyping on women in administration

The study further sought to establish how gender stereotyping affected women taking up leadership positions. To investigate the effects of gender stereotyping on women in administration, the employee were asked to respond to the items that sought to investigate the same. Data is tabulated in Table 4.10

Table 4.10 Employee responses on the effects of gender stereotyping on women in administration

<table>
<thead>
<tr>
<th>Factor</th>
<th>Agree</th>
<th>Undecided</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>Lack of women empowerment hinder them from venturing</td>
<td>23</td>
<td>77.0</td>
<td>2</td>
</tr>
<tr>
<td>Women who join leadership are said to be competing</td>
<td>20</td>
<td>66.7</td>
<td>4</td>
</tr>
<tr>
<td>Women see themselves as incompetent as leaders</td>
<td>22</td>
<td>73.0</td>
<td>4</td>
</tr>
<tr>
<td>Women view themselves as unable to lead organizations</td>
<td>21</td>
<td>70.0</td>
<td>2</td>
</tr>
</tbody>
</table>

Data shows that majority 23(77.0%) of the employee agreed that lack of women empowerment hinder them from venturing into leadership, 20(66.7%) agreed that women who join leadership are said to be competing with men, 23(70.0%) of the employee
agreed that women see themselves as incompetent as leaders while majority 21(70.0%) of the employee agreed that women view themselves as unable to lead organizations. Similar sentiments were echoed by the focus group discussions where majority of the discussants were of the opinion that women were viewed as inadequate in leadership positions. They also felt that women had been indoctrinated to believing that they were not adequate to lead.

The employee further added that gender stereotypes viewed women as more expressive, less independent, more emotional, less logical, less quantitatively oriented and more participative than men. Men, on the other hand, were more often perceived as lacking interpersonal sensitivity and warmth, less expressive, less apt to ask for directions, more quantitatively oriented and more autocratic and directive than women.

The respondents were asked to indicate how they agreed or disagreed with statements on inferiority of women in management. Table 4.11 Employee responses on women inferior in management
Table 4.11 Employee responses on women inferior in management

<table>
<thead>
<tr>
<th>Factor</th>
<th>Agree</th>
<th>Undecided</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Women are inferior in management</td>
<td>6</td>
<td>6</td>
<td>20.0</td>
</tr>
<tr>
<td>A woman’s job is to stay at home</td>
<td>10</td>
<td>3</td>
<td>33.0</td>
</tr>
<tr>
<td>Women should not participate in leadership</td>
<td>6</td>
<td>2</td>
<td>20.0</td>
</tr>
<tr>
<td>Leadership should be conducted by men</td>
<td>7</td>
<td>2</td>
<td>23.3</td>
</tr>
<tr>
<td>When a woman ventures into leadership, her home will not be in order</td>
<td>8</td>
<td>3</td>
<td>26.6</td>
</tr>
<tr>
<td>Women should let men venture into leadership</td>
<td>6</td>
<td>4</td>
<td>20.0</td>
</tr>
<tr>
<td>A woman should stay at home and look after her family</td>
<td>9</td>
<td>4</td>
<td>30.0</td>
</tr>
<tr>
<td>Leadership is too demanding for women</td>
<td>15</td>
<td>2</td>
<td>50.0</td>
</tr>
</tbody>
</table>

Table 4.11 shows that majority 18(60.0%) of the employee disagreed that women are inferior in management, 17(56.7%) of employee disagreed that woman’s job is to stay at home, 22(73.3%) of employee disagreed that women should not participate in leadership. Data further indicates that majority 21(70.0%) of employee disagreed that leadership should be conducted by men, 19(63.0%) of employee disagreed that when a woman
ventures into leadership, her home will not be in order. 20(66.7%) of employee disagreed that women should let men venture into leadership, 17(56.7%) of employee disagreed that a woman should stay at home and look after her family while majority 15(50.0%) of the employee agreed that leadership was too demanding for women. When the employees were asked to indicate other factors that hinder women from venturing in leadership, they said that family issues, individual factors (gender-imposed) and organizational factors and education of the girl child and capacity building, to achieve economic empowerment hinder them.
CHAPTER FIVE

SUMMARY OF THE STUDY, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings of the study, conclusions, recommendations and suggestions for further research.

5.2 Summary of the study

The purpose of the study was to examine the determinants of women participation in leadership positions in national hospital insurance fund in Garissa County, Kenya. Five research objectives guided the study. Research objective one sought to assess how personal characteristics such as gender, level of education, marital status affect women in administration, research objective two sought to establish how cultural factors affect women in administration, research objective three determined how gender roles affect women in administration, research objective four assessed how family responsibilities affect women in administration while research objective five sought to establish gender stereotyping affect women in administration at the NHIF in Garissa County. The study employed both qualitative and quantitative approaches. The sample was therefore by 30 respondents. Data were collected by use of questionnaire and focus group discusses and was analysed by use of qualitative and quantitative techniques.

Findings revealed that there were more male than female that is 76.7% male against 23.3% female. Majority 80.0% of the employee said that their community, cultural
factors hinder women from leadership and husbands may feel threatened if their wives join leadership. This is in line with Morris and Brenan (2003) who found that pressure to run a home, look after children and care for the husband and family limit women to participate in leadership positions. It was also revealed that the employees agreed that their gender roles hinder women from taking up leadership positions. Greenhaus and Beutell, (1985) indicate that multiple roles performed by individuals in the society today can become overwhelming and result in work-family conflict. Majority 63.3% of the employee viewed that they are able to handle their roles since they have taken up leadership. Findings showed that majority 76.7% of employees were for the opinion that women who involved themselves in leadership were despised by other women. Pressure to run their home, look after children and care for the husband and family limited women to participate in leadership positions. These findings agree with Udegbe (1997) who contends that male stereotypes of independence, assertiveness, competence, competitiveness, lower emotional and analytic minds are consistent with the demands of leadership.

Finding also revealed that majority 53.3% of the employee said that women are unable to balance family responsibility and leadership positions. Employee agreed that men feel that women should stay at home while they earn for the family and women are not able to perform well in leadership since they have many family responsibilities. This agrees with Bartol (2003) who found that traditional and persistent barriers have been shown to hinder the active pursuit of women to obtain positions of leadership. They also agreed that women participation in house roles make them disadvantaged and not venture into leadership. Further data revealed that employee agreed that lack of women empowerment
hinder them from venturing into leadership, women who join leadership are said to be competing with men and see themselves as incompetent as leaders. These findings agrees with Tai et al., (2005) who found that female managers, who are hitherto called “women managers”, are faced with strongly held negative stereotypes, distinguishing them from their male counterparts in the workplace.

The study revealed that gender stereotypes viewed women as more expressive, less independent, more emotional, less logical, less quantitatively oriented and more participative than men. Men, on the other hand, were more often perceived as lacking interpersonal sensitivity and warmth, less expressive, less apt to ask for directions, more quantitatively oriented and more autocratic and directive than women. Lastly findings revealed that family issues, individual factors (gender-imposed) and organizational factors and education of the girl child and capacity building, to achieve economic empowerment hinder women to venture into leadership. The above findings are in line with Okafor and Amayo (2006) who found that the conflict between work and family responsibilities had become a source of concern for both organisations and individuals. They are also in agreement with Greenhaus and Beutell, (1985) who found that the multiple roles performed by individuals in the society today can become overwhelming and result in work-family conflict.

5.3 Conclusions

Based on the findings of the study, it was concluded that pressure to run a home, look after children and care for the husband and family limit women to participate in leadership positions. It was concluded that gender stereotypes viewed women as more expressive, less independent, more emotional, less logical, less quantitatively oriented
and more participative than men. Men, on the other hand, were more often perceived as lacking interpersonal sensitivity and warmth, less expressive, less apt to ask for directions, more quantitatively oriented and more autocratic and directive than women. The study further concluded that family issues, individual factors (gender-imposed) and organizational factors and education of the girl child and capacity building, to achieve economic empowerment hinder women to venture into leadership.

5.4 Recommendations

In the light of the research findings the researcher made the following recommendations:

1. Women should be socially empowered to change their attitude towards themselves and hence take up leadership positions.

2. There is need for men to see the need to share gender responsibility so as to give women a chance to participate in leadership positions.

3. There is also need to have capacity building for women so that they can overcome the different challenges they face so that they can take up leadership positions.
5.5 Suggestions for further research

Taking the limitations and delimitations of the study, the following were the suggestions for further research:

1. The influence of government policy on gender empowerment and its effect on women participation in leadership positions.

2. Since the study was taken in one administrative county, there is need to carry out a similar study in another area so as to compare the findings.

3. Assessment of current policies on deployment of administrators and their effectiveness in maintaining gender balance.

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Chow, I. H.-S. (2005). Gender differences in perceived leadership effectiveness in Hong


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APPENDIX A

APPENDIX ONE: TRANSMITTAL LETTER

Ahmed Shidiye
University of Nairobi
Department of Extra Mural Studies
Garissa.

Dear Respondent,

RE: ON DETERMINANTS OF WOMEN PARTICIPATION IN LEADERSHIP POSITIONS IN NATIONAL HOSPITAL INSURANCE FUND IN GARISSA COUNTY, KENYA.

I am a post graduate student in Masters of Arts in Project Planning and Management of University of Nairobi. As part of my course requirement I am currently writing a research project on determinants of women participation in leadership positions in national hospital insurance fund in Garissa County, Kenya. You are requested to participate in the study by responding to the questionnaire. The information you will provide in the questionnaire is for academic purpose and the same information collected will be treated with utmost confidentiality.

Thank you

Ahmed Shidiye
Reg No 150/ 74683/2012
Tel No 0722412530
APPENDIX B

QUESTIONNAIRE FOR RESPONDENTS

Introduction

The purpose of this study is to establish the determinants of women participation in leadership positions in national hospital insurance fund in Garissa County, Kenya. You are asked to participate in this study by filling in this questionnaire. You are requested to be as honest as possible. Respond to all the items.

Section A: Influence of personal characteristics on women administration

1. What is your gender?

   Male [ ]   Female [ ]

2. What is your age?

   20 - 29 years [ ]
   30 - 39 years [ ]
   40 - 49 years [ ]
   50 - 59 years [ ]
   Above 60 years [ ]

3. How long have you worked in this institution?

   Less than a year [ ]
   1-5 years [ ]
6-10 years [ ]

Over 10 years [ ]

4. What is your marital status?

Single [ ]

Married [ ]

Widow/widowed [ ]

5. What is your qualification?

Primary education [ ]

Secondary education [ ]

College/university [ ]

Section B: Effects of cultural factors on women in administration

1. Does your community discourage women from leadership?

Yes [ ]

No [ ]

2. Do cultural factors hinder women from leadership?

Yes [ ]

No [ ]

3. Husbands may feel threatened if their wives join leadership

Strongly agree [ ]
Section C: Influence of gender roles on women in administration

4. Do your gender roles hinder women from taking up leadership positions?
   Yes [ ]
   No [ ]

5. Are you able to handle your roles since you have taken up leadership?
   Yes [ ]
   No [ ]

6. Do men prevent their wives from going into leadership?
   Yes [ ]
   No [ ]

7. Are women who involve themselves in leadership despised by other women?
   Yes [ ]
   No [ ]

8. Women are not able to venture to leadership since men have already dominate it
   Strongly agree [ ]
   Agree [ ]
   Undecided [ ]
   Disagree [ ]
   Strongly disagree [ ]
Section D: Effects of family responsibilities on women in administration

10. Does family responsibility hinder women from taking up family responsibility?

   Yes [   ]

   No [   ]

11. Are women unable to balance family responsibility and leadership positions?

   Yes [   ]

   No [   ]

12. If you are a woman, has family responsibilities hindered you from taking up leadership roles?

   Yes [   ]

   No [   ]

13. Men feel that women should stay at home while they earn for the family

   Strongly agree [   ]

   Agree [   ]

   Undecided [   ]

   Disagree [   ]

   Strongly disagree [   ]

14. Women are not able to perform well in leadership since they have many family responsibilities
15. Women participation in house roles make them disadvantaged and not venture into leadership

Strongly agree  [   ]
Agree  [   ]
Undecided  [   ]
Disagree  [   ]
Strongly disagree  [   ]

Section E: Effects of gender stereotyping on women in administration

16. Does lack of women empowerment hinder them from venturing into leadership?

Yes  [   ]
No  [   ]

17. Women who join leadership are said to be competing with men

Strongly agree  [   ]
Agree  [   ]
Undecided  [   ]
Disagree  [   ]
Strongly disagree  [   ]
18. Explain your answer

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

19. Indicate how you agree or disagree with the following statements

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<thead>
<tr>
<th>Statement</th>
<th>SA</th>
<th>A</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1  Women see themselves as incompetent as leaders</td>
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<td></td>
<td></td>
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<tr>
<td>2  Women view themselves as unable to lead organizations</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3  Women are especially inferior in management</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>4  A woman’s job is to stay at home</td>
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<td>5  Women should not participate in leadership</td>
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<td>6  Leadership should be conducted by men</td>
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<tr>
<td>When a woman ventures into leadership, her home will not be in order</td>
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<tr>
<td>Women should let men venture into leadership</td>
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<tr>
<td>A woman should stay at home and look after her family</td>
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<tr>
<td>Leadership is too demanding for women</td>
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20. What other factors do you think hinder women from venturing in leadership?
APPENDIX C

FOCUS GROUP DISCUSSIONS QUESTIONS

i. How do personal characteristics such as gender, level of education, marital status affect women in administration at the NHIF in Garissa County? (Probe on gender, level of education, marital status and how these affect women participation in leadership).

ii. How do cultural factors affect women in administration at the NHIF in Garissa County? (Probe on how cultural orientation affect women leadership positions).

iii. To determine how gender roles affect women in administration at the NHIF in Garissa County. (probe on how gender roles affect women leadership)

iv. To assess how family responsibilities affect women in administration at the NHIF in Garissa County. (probe on how family responsibility affect women leadership)

v. To establish gender stereotyping affect women in administration at the NHIF in Garissa County. (probe how gender stereotyping affect women administration)