FACTORS AFFECTING CAREER PROGRESSION OF WOMEN IN THE CORPORATE SECTOR: A CASE STUDY OF STANDARD CHARTERED BANK IN NAIROBI

BY

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DECLARATION

This research project is my original work and to the best of my knowledge has not been presented to any other institution.

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

Signed (few

Drg. G. WAIRIRE
DEDICATION

This project is dedicated to my loving parents Mr. Joel Njiru and Mrs. Egra C'uka for your love, care and devotion in educating me. You instilled in me discipline to do my school work from a tender age. you encouraged me to chase the subjects of my interests that have enabled me pursue the career of my dreams. I will forever be grateful to you and my prayer to God concerning you is that He may continue to grant you good health and satisfy you with long life.
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I would like to take this opportunity to acknowledge everyone who put his or her efforts to ensure my Research Project was successfully carried out. My special thanks go to my supervisor Dr. G. G. Wairire who helped me put up my ideas into pen and paper and my bits and pieces into a book. His supervision, guidance and corrections helped this work come to a successful completion. I also wish to thank my sisters, brothers and my colleagues for their cooperation during my data collection. Of special mention too is my friend Nyambura for her encouragement and support during my research study.
ABSTRACT

The emergence and determined survival of women in high flying jobs today in corporations and organizations depends on their own willingness to confront and fight strong barriers and hurdles that stand their way, some too grave to confront and others less weighty. The main objective of this study was to investigate the factors affecting career progression of women in corporate sector using a case of Standard Chartered Hank in Nairobi. The study was guided by four specific research objectives: examining the perception of management towards women's career progression; establishing if balancing work and family responsibility impacts on women's career; identifying policies and practices which discourage women's career progression and measuring the factors which impede the career development of women employees at Standard Chartered Bank.

The study adopted a descriptive research design. A representative of 60 respondents who making up more than 10% of the population for questionnaire administration and three focused group discussions of 5-8 women employees. Primary data was collected through questionnaires, key informants and focused group discussions. The collected data was analyzed using statistical package for social sciences and presented using mean, frequencies and standard deviation.

The study concludes that at the management at the Standard Chartered has a positive perception towards women employees and as a result this perception affects female employees' career progression to a large extent. The study also concludes that the human resource management policies do embrace female employees and that the Human resource management policies at the Bank promote a balanced employee work life as well as affect female employees' career progression to a great extent. The study concludes that the difficulty of balancing work and family life also results in a higher degree of stress related, among other things. The study recommends that as a first step toward achieving gender equality and promoting the career progression of women, organizations can encourage the hiring, retention, and advancement of women by adopting work/life policies such as daycare centers for new mothers, work adjustments hours for new mothers to mention a few.
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CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Traditionally and for the longest time, women have been viewed as child-bearers and keepers of the home (Wright, 1990). This has continued to be the case despite the fact that the present charade gives the impression that people are liberal-minded about the issues pertaining to gender equality. Clutterbuck & Devine (1987) observes that only one in six women and one in five men take the view that men should go out to work while women stay at home. This age-old mindset has posed many unnecessary barriers which women are forced to attempt to conquer in pursuit of their careers. According to Kimmel (2001), women could not have it all because men did; men had the fulfilling careers as well as a loving family to which they could come home to. Today, as married women commonly pursue their careers outside the home, concerns as to their ability to achieve equal footing with their male counterparts without sacrificing their families needs trouble both policymakers as well as economists (Blau, 2000).

According to Ilagan-Bian (2004). women faced many challenges in moving up such as non-supportive bosses or colleagues, sexual discrimination and male chauvinism. Women still list male prejudice and the "old boy network’ as the main obstacles to their progress (Clutterbuck & Devine. 1987; Ilagan- Bian. 2004). To achieve equal status, the requirement level for women to achieve in the workplace, is set at a much higher standard, they are required to work harder, be more qualified, more ambitious and competent than their male counterparts (Bryce. 1989). However, they do not reach authoritative positions with the same ease as their male counterparts with similar
positions, backgrounds and qualifications as themselves (Bryce, 1989). Some women even try to emulate their male counterparts, in the hope that they could climb the corporate ladder faster (Ilagan-Bian. 2004). Male dominance in the workplace has forced a number of women to adopt a more aggressive model. "The constantly reinforced message is that women succeed only if they become more assertive, competitive, 'dressed for success' and more politically and socially astute" (Erasmus. Schenk & Van Wyk. 2000:394). This places women in a disadvantaged position because they tend to lose sight of other responsibilities and they sacrifice their personal lives (Bryce. 1989). Ilagan-Bian (2004) argues that female managers have to work harder in order to be noticed and to prove that they can handle the job, the family as well as everything else.

Women continue to be disadvantaged in newer management fields. They have been excluded from foreign or international management positions. A lack of women in senior positions who mentor and encourage other women is the single most important issue facing women in business (Baker & Mckenzie. 2001). Wage discrimination is another barrier which women face because they do not receive equal pay for equal work. "Women still earn substantially less than men (Bryce, 1989). Full-time employed females receive just fewer than fifty percent (50%) less than their male colleagues (Bryce. 1989).

According to Blumner (1999), the intractable wage gap between men and women widens during most of women's working years. Blumner (1999) goes on to suggest that this shows that men advance in their fields, while women lag further and further behind. This discrepancy between male and female provides confirmation of the discrimination against
women. Women have also been prejudiced by the amount of training they receive and they have fewer opportunities to gain experience particularly in the industry (Clutterbuck & Devine, 1987). The wage gap between male and female managers actually widened between 1995 and 2000 (Dingell & Mahoney, 2002). They add that this is particularly troubling seeing that this occurred during a time of economic prosperity.

Sexual harassment of female workers by male supervisors is evidently increasing in the workplace. Recent cases in various courts over the world particularly the Western Hemisphere gives credence to the fact that sexual harassment is on the increase. Over the past twenty years, there have been several highly publicized cases of sexual harassment in the United States (Zippel, 2002). According to Zippel (2002), while sexual harassment used to be a subject of jokes and ridicule, behaviors are seen today as illegal. Zippel (2002) goes on to say that while cases in the past did not attract public attention, more and more women are willing to report incidents today with the expectation that employers will take the necessary action required.

Although the structure of an organization is accommodating to women, the deeper the structure of the acceptable characteristics and modes of behavior are still determined by male values (Clutterbuck & Devine, 1987). Evidence exists in most organizations that they often mirror society's ideas about which groups of workers are appropriate form certain jobs (Xu & L'effer, 1992). Stereotyped thinking still determines corporate practice towards women and it will take time for this to change (Clutterbuck & Devine, 1987). It is believed that change will occur when the organization attempts to transform
its culture (Clutterbuck & Devine. 1987). Organizations are definitely gendered. Men make rules, like other dominant groups, that will preserve their privileges (Reskin. 1999).

Top executive ranks are still predominantly male because the conventions of most power cultures also tend to be male-oriented (Savage. 2002). According to Savage (2002), many able women find themselves quickly marginalized and barred from real influences as they are faced with the unexpected and acknowledged culture change, together with a gap whose criteria for power and influence are automatically masculine.

1.1.1 Career Development

London and Stumpf (1982) define career development as "the activities individuals participate in to improve themselves relative to their current or planned work roles. Similarly, Sears (1982) refers to career development as "the total constellation of psychological, sociological, educational, physical, economic, and chance factors that combine to influence the career of any given individual over the life span". Super (cited in Swanson. 1992) proposes four stages of career development namely: exploration, establishment, maintenance, and decline which are not determined by age but by an individual's circumstances and perceptions. He adds that individuals go through life by developing interests, skills, and values: exploring the world of work; developing commitment to work; adapting to changes; and thereafter moving towards selective participation and retirement (cited in Swanson. 1992).

Women are the most visible victims of the real glass ceiling due to the deeply ingrained attitudes at the lower levels. They have to be better than the equivalent male colleague to win in the promotion handicap stakes. It's tough to make it to the top. usually requiring
higher levels of merit, in order to achieve senior executive status (Savage. 2002-2003). The glass ceiling is a gender-based barrier to professional advancement; it is the problem of women getting stymied or slowly losing ground in their careers. According to Davidovich (2003), it has become routine practice to deny qualified females top level jobs, merited by their performances. He goes on to say that "Glass Ceiling" barriers towards women are nothing but a form of sex discrimination, which is in violation of the law.

According to the Bureau of Labour Statistics, women and men managers tend to work in different occupations and industries. Studies show that women select industries and occupations that enable them to combine both work as well as family responsibilities, and that jobs where women predominate generally pay less than jobs where men predominate. While women may hold 'management' titles in some industries, their positions are "often less strategic, lower paying areas of the company's operations (Wirth. 2001). Although there is an agreement by both men and women that progress has been made over the past ten years, women still feel that there are certain issues, such as, equal pay for equal work and a male-dominated corporate culture. Family issues jumped into the limelight in 2001 for both men and women (Deloitte & Touche Survey, 2001). They agreed on four out of the five top barriers. While most men feel women's overall position in the workplace has improved significantly, women believe their position improved only moderately. Women agreed that a male-dominated corporate culture was their top barrier to success. Men strongly agreed with that in 1995. but ranked it as less of an impediment in 2001. They in turn felt that balancing family and work was the top barrier that women face in 2001 (Wren, 2004).
The glass ceiling hinders not only individuals, but also society as a whole. It cuts out pool of potential corporate leaders by eliminating half of population. It ultimately deprives economy of new leaders, new sources of creativity. In order to compete successfully in today's global markets, one has to unleash the full potential of our work force especially women hence the time has come to dismantle the "Glass Ceiling" (Vaida. 2001).

1.1.2 Position of Women in the Corporate Sector in Kenya

For women executives who know where to look, it is clear that the proverbial glass ceiling that has blocked them from rising in a male-dominated corporate world is cracking. Women are now making inroads into top corporate positions, balancing work and life and moving into the public domain too.

The Government has made commendable efforts in ensuring the elimination of all forms of discrimination against women in the field of employment. The Government enacted the Employment Act No. 11 of 2007 which is in line with the principles of the 1998 ILO Convention. It clearly defines and provides for elimination of all forms of discrimination at the work place and promotes equality in all matters related to employment. The positive aspects of the legislation are: It prohibits discrimination against women at the work place, it prohibits sexual harassment at the work place, it provides for equal pay for equal work value. This eliminates the practice where women received lesser pay as compared to the men and it provides for 3 months maternity leave without forfeiture of the annual leave. This provision is a clear departure from the previous legislation which provided for 2 months maternity leave with forfeiture of the annual leave. It is worth noting that even though there has been an increase in the number of Kenyan women
entering into the public and private sector; several obstacles still hinder more women to access these sectors. The major obstacle is lack of proper education which it automatically blocks them from easily accessing the private and public sector of employment. It leaves the women to struggle in the informal sector which only provides minimum wages which are insufficient for the women to sustain their families (FIDA. 2011)

Women who were originally shunned for being risk averse are now being seen as risk aware, opening a window that could pave the way for more women to occupy not only top positions in the financial services sector but also in boardrooms. In Kenya, the story of financial markets crash, the ensuing global economic recession and its aftermath is unfolding in different ways for women. It has on the one hand given many of the women sitting at the peak of local corporations and businesses a chance to show that they have what it takes to keep the ship afloat in a storm. On the other hand, a number of Kenyan women, perhaps riding on the old adage that there is a silver lining around every cloud, saw opportunity in the global economic turbulence and used it to climb the corporate ladder (Business Daily. May 28. 2010).

There are also a sizeable number of Kenyan women who have quietly broken into executive suites and boardrooms in the middle of the storm locally and internationally. Some of the women include: Janet Kabiru. Head of Tax & Treasury for Sub-Saharan Africa at BAT; Kanini Mutooni, Director. Kleinwort Benson. UK; Marion Gathoga. Country director. Cadbury Kenya and hast Africa; Stella Kilonzo. former Chief Executive Officer. Capital Markets Authority; Maryanne Mwaniki-Gateri. Head of

1.2 Statement of the Problem

The emergence and determined survival of women in high flying jobs today in corporations and organizations depends on their own willingness to confront and fight strong barriers and hurdles that stand their way. Some too grave to confront and others less weighty. They range from male chauvinism, corporate cultures/traditions organizational politics among many others. In their quest to climb up the corporate ladder, women are facing many challenges (Evertson and Nesbitt, 2004). Some barrier set up women for defeat: sluggish upward motion that drag them down in their pursuit to progress in their careers. Such pose as huge barricades, tests and trials for women employees.

What is noted is that faced by this realism, many qualified and experienced women get discouraged and lose the interest to stand up and fight for their rights. When senior vacancies such as departmental heads, directors or even CEOs arise within the organizations they work for: they fail to send in their applications despite the fact that they qualify. This trend has seen vast potential leadership abilities of many women go unutilized in a country where all and sundry effort is needed to contribute in building Kenya into a middle level economy. Tower and Alkadry (2008) support the notion that women in the workforce, especially those in the professional and management positions.
are doubly burdened by social traditions that expect female workers to meet masculine standards at the office, while maintaining their feminine role of nurture at home.

As Schmidt (2006) explains, challenges that women face in the Kenyan society appear in the many areas including traditional role models where their ethnic groups want them to be objects as opposed to subjects. Men on the other hand are entrusted with more productive activities/carriers that earn them a living which enable them to earn respect back in their communities: they are highly regarded and given additional roles within their villages/estates; such as chairmanship in churches, schools and other development committees. This goes a long way to sharpen their oratory, organizational and management skills which cannot deny the fact that it helps them in the board rooms at their work places. On the Ilip side: women are given less challenging roles such as cooking for church events, welcoming guests, leading in prayers which only work to facilitate them remain as peripheries, to be seen and not heard. Such kind of roles cannot help develop their oratory, organizational and management skills; hence when they sit in board rooms with their males counterparts, there is a notable difference in the mentioned skills. Senior guests that visits from group level or their parent companies and join in such board rooms cannot fail to recognize the developed skills of the men sitting in and lists them for promotions; leaving out the women to remain in their junior posts.

In the home setting, a husband controls his wife economically and prevents her independence by not allowing her to earn more money than him. Some women, having a higher salary than their husbands, have been forced to resign from their jobs to keep their marriage. Another factor identified as affecting women is the high level of illiteracy
among women, education is given preferably to sons because daughters are believed to leave when they get married off hence considered as a loss of family resources thereby an investment not worth while the sons grow up and secure better jobs and progress in their lineage. If women receive higher education, it is mainly in the perceived female friendly careers such as teaching, nursing or catering. Compared to men few women get to the very top leadership positions in the organizations they work for and fewer still are elected for politics positions.

The Kenyan society is patriarchal in which men tend to shy away from giving women leadership responsibilities; especially responsibilities that are perceived to be important and involve making autonomous decisions. Some men also tend to be reluctant in sharing equal partnership with women in business. It is however noted that men are receptive and welcome ideas to purchase properties owned by women, they believe that such properties are in better shape than if they had been owned by. This study however sought to investigate the factors affecting career progression of women in the corporate sector using a case of standard chartered Bank Kenya Limited.

1.3 Research Questions

The study was guided by the following research questions:

i. What are the women's experiences of employment and career development at Standard Chartered Bank?

ii. What policies and practices discourage women's career progression at Standard Chartered Bank?
iii. How does balancing work and family responsibility impact on women's working lives at Standard Chartered Bank?

iv. What factors impede the career development of women employees at Standard Chartered Bank?

1.4 General Objective

The study aimed at investigating the factors affecting career progression of women in corporate sector: A case of Standard Chartered Bank in Nairobi.

1.3.1 Specific Objectives

i. To examine the perception of management at standard Charted Bank towards women's career progression

ii. To establish if balancing work and family responsibility impacts on women's career at Standard Chartered Bank

iii. To identify policies and practices which discourage women's career progression at Standard Chartered Bank

iv. To measure the factors which impede the career development of women employees at Standard Chartered Bank

1.5 Justification of the Study

The research findings can provide vital information that can be used by the management of Standard Chartered Bank and other organizations would understand the factors that inhibit women career progression corporate sector especially in the banking industry and be able to strategize ways that will ensure women climb up the top management in the organizations on merit.
The study can be used to help the Government understand how gender inequalities affect the community and the country as a whole so that they can put in place policies that will reduce inequalities especially to the disadvantaged.

To the academicians and scholars, the study would provide a useful basis upon which further studies on factors affecting career progression of women in corporate sector can be conducted.

1.6 Scope of the Study

The study was limited to female employees working in Standard Chartered Bank in Nairobi only and does not encompass women working in the rural and other parts of the country therefore the study only got to establish challenges being experience in the urban center. Secondly the study was only limited to women employees only but we acknowledge that challenges encountered in career progression are encountered by both men and women, this researcher only limited the study only to women employees.

1.7 Definition of Terms

Gender: Refers to the attitudes, feelings, and behaviors that a given culture associates with a person's biological sex.

Career: A person's "course or progress through life (or a distinct portion of life)". It can also pertain to an occupation or a profession that usually involves special training or formal education and is considered to be a person's lifework.

Career Progression: Refers to the upward movement or advancement made by people in a particular job.
**Career-barriers:** They are events or conditions either within the person or in his or her environment that make career progression difficult.

**Corporate Sector:** Is a section of society consisting of Companies/Industries/Business Houses. They are the industrial development side of our society. They contribute to national income generation, infrastructural growth and development of the Economy.

**Education:** The formal process by which society deliberately transmits its accumulated knowledge, skills, customs and values from one generation to another, e.g. instruction in schools.

**Skills:** The learned capacity to carry out pre-determined results often with the minimum outlay of time, energy, or both. In other words the abilities that one possesses.

**Work-Life Balance:** A concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation). In broader, terms include "lifestyle calm balance" and "lifestyle choices.

**Sexual Harassment:** Intimidation, bullying or coercion of a sexual nature, or the unwelcome or inappropriate promise of rewards in exchange for sexual favors.

**Management Style:** The characteristic ways of making decisions and relating to subordinates. Management styles can be categorized into two main contrasting styles, autocratic and permissive.
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of the related literature on the subject under study presented by various researchers, scholars, analysts and authors. It also reviews literature with respect to the research objective on the factors affecting career progression of women in corporate sector with specific reference to the Standard Chartered Bank in Nairobi. Theoretical and conceptual frameworks for the study have also been presented in the chapter.

2.2 Women and Career Progression

Fewer women reach top management positions globally compared to men on various capacities; Politics, career, or smaller committee groupings. In the United States of America and United Kingdom for instance where gender balance is assumed to have been attained: women constitute 40% of the entire work force and only 2% hold top management positions (Cole. 1997). Experts have offered several explanations to these gender variations, top of the list being that women are discriminated against at work places. Cultural factors have also been adversely mentioned especially in our African societies, these are just a few among other reasons. In African societies where the culture is predominantly patriarchal; women value is attached to being homemakers and child bearers: this leaves little room if any for career development. There are strong beliefs that job outside the home limit them to perform their most "Important" roles of child bearing and home making and is discouraged in the strongest terms. For the few that work, taking up leadership positions in the organizations they work for isn't greeted with much enthusiasm: which suggest that these women neglect their wifely duties.
Furthermore, the men in the few career women's lives i.e. husbands, sons or brothers discourage them in taking up managerial positions as they believe they may become "hard heads". This tradition/culture is far more rooted than many people think; women themselves have also been made to believe they are better off in periphery roles than active ones. Commenting on the rights of women in parliament. Ms Njoki Ndungu a parliamentarian women activist between 2002 and 2007 noted that women do not believe in themselves (Daily Nation. 25th August 2005). She associated this lack of confidence to culture that treat a woman as a lesser human being. Unlike men. women must make career versus family decision. Surprisingly these same women strongly support the men in their lives i.e. husbands, brothers, sons etc to take up top leadership positions in the organizations some of which are very challenging and offering little time spent with their families. Such women go the extra miles to perform extra duties in the home just to ensure ensuring their men succeed out there. On the flip side, men do not go extra miles for their women leaders in the societies, even the very optimistic ones often get bog down by the negative comments made about their wives by their fellow men.

The key responsibility of raising children and managing the household still falls disproportional to women despite the fact that we live in post modernism times where gender balance is assumed to have been attained. Lack of women mentors also make it difficult for women to find role models and protectors who can support their career growth, this is so because only few women are at the top to offer mentorship to many young girls in schools and colleges, instead the young ladies find themselves with either no mentors at all hence have no one to look up to and end up having trial and errors methods that sometimes proof to be costly experiences making be discouraged altogether.
or looking for mentorship in the wrong people who instead of developing them may destroy them.

Yes we cannot deny the fact that both men and women today face many challenges as they advance through careers. However, what is noted is that women have reported greater barriers than men and greater difficulty in getting developmental assignments and geographical mobility opportunities (Armstrong. 2000). Men have higher chances of getting opportunities for growth than women. In most instances women have to lobby seriously to be considered for job opportunities where they can to perform equally well. (Desseler, 2003).

When women go for maternity leave, they find it difficult to get reliable child help who can take care of their babies while at work since there are only few employers who provide daycare services for their employees, most often they are unable to return to their jobs. Most employers undermine the progress of such ladies sighting constant absenteeism which have already been catered for in establishing better employment rights for women who are on maternity leave. These women may have developed their careers for many years, are experienced employees with skills and training in key areas of organization work, their loss is a major loss to the organization because time and capital spent in training and maternity cannot be recouped if a woman returns to work after having a child (Fennella. 1999). The plight of African women today cannot be looked outside this context of development and its limited success. With adjustment of work policies for example, women have become victims of these policies such as retrenchment and early retirement.
In Sub-Saharan Africa, women have been marginalized more than any other region in the world by development plans. Women do most of agricultural work and yet their potential to higher position or development in career opportunities in all spheres of social, economical and political realms has been ignored. In Kenya, women in organizations are limited in presentation and decision making, over 15 years after the 1985 UN women’s conference in Nairobi women have remained disadvantaged in all areas of employment, be it career development promotion or securing higher position in employment (Bushra 1988).

The East African standard 10th October 2005. reported the launching of a new report on Kenya which noted that women in Kenya today are very poorly represented, especially in most areas of decision making. The report singled out ownership, governance and leadership as areas where women lag behind in decision-making. The report, which was compiled by (NCAPD) and the UNFPA deputy director, further stated that Kenya faces major challenges in implementing policies and giving women equal opportunities. In Kenya, girls make up 70% of children enrolled in primary schools. Despite free primary education policy, gender disparity exists in secondary schools and higher level of education where only 35% of the universities students are female. Fewer girls than boys actually enroll and attend institutions of higher learning in Kenya (East African Standard. 10th October. 2005).

2.4 Perceptions of Management towards Women's Career Progression

There is evidence that many employers' have negative attitudes toward women in the professions and employment in general. Women in training, as well as in employment
face both overt and covert discrimination from employers. In some cases employers actually refuse to train, employ or promote women (Dale et al. 2005). Employers often hold traditional views about the suitability of men or women for certain jobs and are sometimes unable or unwilling to consider flexible working and childcare issues. Jobs in some departments, like IT often lack the flexibility required for combining work and caring responsibilities. Although it was by no means the norm, there was evidence that, in some situations, 'women were laughed at, bullied, faced antagonism, were given the worst jobs to do and were expected to make the tea' (Dale et al., 2005). There is evidence of cases of sexual harassment, occurring when women are isolated in male-dominated training courses and workplaces (EOC, 2004) Women found that the male-dominated industry did not understand or cater for the requirements of flexibility around older children's needs (Dale et al., 2005).

Whilst some employers in traditionally male occupations are enlightened and do have flexible working practices and family friendly policies, few made these public, having developed these for current employees. Clearly some employers in traditional male jobs do operate flexible working, however, many do not and there is still a strongly held view that some jobs, by their nature, are considered unsuitable for women with childcare responsibilities, and therefore this hinders women career progression in the jobs they so desire.

During recruitment, women are asked many questions regarding their personal life that are taken into account in hiring decisions. These questions include their plans for marriage, whether they plan to have children and whether they would at some point
consider leaving employment to raise them, and if their families would allow them to travel. This clearly indicates the employer's attitude toward women in that they believe family life affects their work.

There is also a perception that married women with young children are not the best employees as they require some time off to raise the young children. This reality also become evident in that as soon as women become engaged, they start to be harassed by their employers in effort to get them to quit. His harassment can take the form of other employees starting to avoid her, or her supervisors asking her to do extra tasks and unpaid overtime. They sometimes also start making a big deal about small tiny mistakes that normally would have been ignored.

2.5 Policies and Practices Affecting Women's Career Progression

Because men have traditionally held positions of power, personnel policies and work structures tend to reflect the life experience of men and are often in conflict with the life experience of women (Newman and Mathews 1999; Blair-Loy and Wharton, 2002). As a first step toward achieving gender equality and promoting the career progression of women, organizations can encourage the hiring, retention, and advancement of women by adopting work/life policies (Guy, 2003). Among work/life policies found in the literature are flexible work hours, paid leaves of absence, subsidies for childcare, job sharing, and home based employment (Rose and Hartmann 2004; Blau el al. 1998). Family-friendly, or work-life, policies have been defined as arrangements designed to support employees faced with balancing the competing demands of work and family in today's fast-paced, complex environment (Reno 1993). Family-friendly practices can take the form of
maternity leave, career breaks with the right to return to a job, Ilex-job arrangements, and childcare (Dex and Joshi 1999). Flexibility, which is the underlying principle of family-friendly policies (Newman and Matthews 1999), and gender-neutral language targeting both men and women, is efforts to level the playing field.

As emphasized by Newman and Matthews (1999), however, while these policies and practices have the potential to provide flexibility to female and male employees alike, they may also have the potential to underscore, if not reinforce, women's double duty at work and at home. Women continue to be responsible for a disproportionate share of domestic duties at the same time they are continuing to enter the workforce in increasing numbers (Hochschi ld 1989).

Such options including reducing turnover, lowering recruitment cost, reducing recruitment, improving productivity, and keeping valuable employees (Dex and Joshi 1999: Meyer and Rowan 1997; Fletcher and Bailyn 1996). Given that offering family-friendly policies is advantageous (Grover and Crooker 1995: Thompson et al. 1997), policies may be adopted for symbolic rather than substantive reasons and may therefore fail to produce any real changes in organizational structure or behavior (Edelman at al. 1999: Meyer and Rowan 1977: Scott 1995) as they often conflict with more entrenched organizational norms, such as an overtime culture (Freid 1998), work devotion (Blair-Loy and Wharton 2001), and a belief in value of face-time (Perlow 1997).

According to Kottke and Agars (2006), whether or not policies and practices are successful depends on how they are perceived by an organization's members. A study by Blair-Loy and Wharton (2002) examines the effects of workplace social context on
managers' and professionals' use of work/family policies in financial services corporations. They find that employees are more likely to use available practices if they work with powerful supervisors and colleagues, who can buffer them from perceived negative effects on their careers. The perception is that gender-based policies including work/life policies, which are often seen as directed exclusively at women, are often underutilized (Konnard and Linnehan 1999: Newman and Matthews 1999). Konnard and Linnenhan (1999) maintain that unless underlying organizational processes are addressed and organizational practices are embraced by all members, barriers to women's advancement will remain. Although programs aim to improve organizational outcomes, factors other than program usefulness continue to determine whether employees utilize those programs (Judiesch and Lyness 1999).

2.6 Impacts of Balancing Work and Family Responsibility on Women's Working Lives

Work family conflict is a major result of work and family responsibility. Interest in work-family balance has led to surveys that provide information about the extent to which this reality affects family life. A survey of Canadian workers conducted in 1999 by the Conference Board of Canada found that 52% of women found it moderately or very difficult to reconcile these two spheres of their life. These data indicate beyond a shadow of a doubt that work-family balance is currently an issue of strong concern to working women.

Parents lack time for their children: a significant source of stress for many parents. The difficulty of balancing work and family life also results in a higher degree of stress
related, among other things, to the feeling of not having enough time. This is particularly true for parents and single mothers, aged 25 to 44 years old, who hold full-time jobs. According to the 1998 General Social Survey (GSS) (Statistics Canada, 1999), these individuals report the highest levels of time-related stress.

There is also an impact on mental and physical health. A great number of people struggle daily with tension resulting from the accumulation of their roles as parent, spouse, worker and community member. The extent of this problem calls for action on the part of stakeholders and decision makers concerned with public health, because of the negative impact of attempting to balance various spheres of life on the health, well-being, marital and family life of individuals.

Work and family responsibility may impact more on mental health on women as compared to men. There are a number of times contradictory demands made by the worlds of work and family life lead to dissatisfactions that have an impact on the various spheres of an individual's life. Some of the most alarming observations are found in a Meta-analysis prepared by Allen et al., (2000), which indicates a high correlation between this social phenomenon and depression. Indeed, many studies show that a high degree of conflict between professional and familial responsibilities increases an individual's risk of depression.

Correlations have also been established between work-family conflict and a high degree of anxiety, irritability and overall stress in one's life: stress which translates into feelings of frustration and tension. In a study involving 2,700 workers, Frone (2000) demonstrates that individuals who report experiencing work-family conflict are more
likely to be clinically diagnosed with mood disorders, to experience anxiety, or to suffer from drug or alcohol dependence than individuals not experiencing this type of conflict. In addition, the results indicate that there are gender-based differences in the type of problem experienced, with women being more likely to be diagnosed with mood disorders or to experience anxiety and men being more likely to report a dependence on drugs or alcohol. Concern is raised by a 4 year longitudinal study confirming that depression and the abusive consumption of alcohol persist over time (Frone, Russell and Cooper, 1997).

The strain of balancing family life and professional life is linked to mental health problems in parents/workers, but its impact goes beyond these problems. Indeed, individuals experiencing conflict between these two spheres of life consider their physical health to be worse than that of other people in the same age group. This subjective assessment is supported by other studies, which demonstrate that work-family conflict is associated with hypertension, high serum cholesterol levels, cardio-vascular and gastro-intestinal problems, allergies, and migraines (Duxbury, Higgins, Lee and Mills 1991: Frone, Russell and Barnes. 1996: Thomas and Ganster. 1995). The difficulty of reconciling professional and familial responsibilities has also been associated with an increase in psychosomatic symptoms such as fatigue, lack of appetite and nervous tension (Allen et al., 2000).

It could also impact on dietary habits and lifestyle of families. It is interesting to consider the impact of work-family conflict on physical health in relation to the food
choices and physical activities of families who daily race against the clock, rushing between work, daycare, grocery shopping and meal preparation.

The results of a meta-analysis prepared by Allen et al. (2000) indicate that the difficulty of balancing work and family life also has an impact on marital life. Indeed, a high degree of tension between family life and professional responsibilities decreases marital harmony. However, as the authors point out, the results of research in this area are not consistent. For example, according to Coverman 1989 (Allen et al., 2000), work-family conflict is associated with a lower degree of marital satisfaction among men but not among women, whereas two other studies demonstrate the opposite: namely, that tension between family life and professional life is linked to dissatisfaction with conjugal relationships for women but not for men (Kinnunen and Mauno, 1998: Mathews, Conger and Wickrama. Allen et al., 1996.

2.7 Factors Affecting career development of women

Women generally continue to perform primary care-giving to children and dependents while simultaneously juggling the demands of their workforce participation. Their career development issues, concerns, tasks, and responsibilities, molded by the work-family pressures they experience, may be distinctly different from those of men. Thus, on account of family responsibilities, women’s careers may take on forms, continuity and advancement patterns, and directions substantially different from those of men. In this regard, this section looks at the factors affecting the career development of women. It first looks at gender inequality, chauvinism and sexual harassment, organizational structure, the glass ceiling effect and discrimination at the workplace.
2.7.1. Gender Inequality

Gender inequality is particularly prominent in the professions today, where women are concentrated in those occupations which are relatively low in the professional hierarchy Turner 1986. Gender issues in today's workplace can be traced to the different ways that women and men perceive the world (Banducci. 2002). Banducci adds that people are different and we need to understand those differences and act in a way to maximize the value of these differences.

The reasons for disadvantages for women in comparison to men can be described in terms of structural or systematic sexism. All structures are designed to either exclude women or discriminate against them. Women are taught at one level to have different expectations of life while at another level, they learn that they are not equal. This is why there is a confusion and conflict about their roles in society.

These gender inequalities are costly to any country’s economic development as well as the well being of its people (World Bank. 1995). One lesson that was learnt from past experiences has been that educating girls is one of the most effective ways to promote development. While women have made considerable progress towards equality in the workplace, gender issues continue to surface in today's work environment.

In order for women to achieve full equality, changes amongst men are vital. They need to realize that gender equality is also in their interests. The Platform for Action adopted at the Fourth World Congress on Women, in Beijing in 1995 said that the advancement of women and the achievement of equality between women and men are a matter of human
rights and a condition for social justice and should not be seen in isolation as a women's issue (World Bank. 1995). According to Kimmel (2001), it was women who made gender visible. He goes on to say that gender has joined race and class as the three axes around which social life is organized. Secondly, women have transformed the workplace and are there to stay. The difference in women's working lives is visible in the past three generations. We need to understand that people are different and act in a way to maximize the value of differences. Gender issues can be traced to the different ways in which men and women are perceived in the world and this is to a large extent caused by the different social influences that were exerted on them as they were growing up.

2.7.2 Chauvinism and Sexual Harassment

Male chauvinism in our country is deeply ingrained than many people realize. Gender sensitivity and sexual harassment concerns both men and women. Women generally bear the brunt of male chauvinism as well as sexual harassment. Some women just tolerate it as they find it difficult or embarrassing to speak out. Those who do speak out may not get the support and in turn are further victimized or ostracized at work. Issues such as gender bias, gender sensitivity and sexual harassment concern both men and women in working towards a nation that is committed to rights. Sexual harassment stands out as the key contemporary site of gender struggles over gender norms, sexuality, power and gender equality, as well as legal and organizational norms (Zippel. 2002).

Sexual harassment can be a form of illegal sex discrimination. Though public awareness of this form or workplace discrimination has increased, it remains a severe and pervasive problem for many female workers (Peplau & Garnets. 2000). According to some national
surveys up to 65% of all female workers believe they have been sexually harassed at work. In 2004 the National Partnership of Women and Families in Maryland, issued a study looking at sexual harassment and found that claims of sexual harassment increased among all major racial/ethnic groups, but that reports of harassment increased particularly among African-American and Hispanic female workers.

Sexual harassment in the workplace is often a distorted effort to women back into their place, to remind them that they are unequal and that they are just women even though they are in the workplace. It allows men to maintain their sense of entitlement and the illusion that the public sphere really belongs to men. It is a way to remind women that they really do not belong in the workplace. Carothers and Crull (1984) argue that sexual harassment of women in traditionally female jobs, including, secretaries, waitresses, and lower-level managers, appears to be exploitation of role and power differences, whereas in the non-traditional setting, the motive seems to be a defense against what male workers take to be an implicit challenge to their gender, power as well as their work roles. According to Zippel (2002), sexual harassment stands out as a key contemporary site of gender struggle over gender norms, sexuality, power and gender equality, as well as legal and organizational norms. Zippel (2002) goes on to add that women's groups in workplaces have mobilized.

2.7.3 Organizational Structure

Organizations structures often mirror the society's ideas on what groups of workers are appropriate for certain jobs. Hiring and promotion often express the informal expectations about gender, race and class of people that are best suited for a particular
position, which in turn produce race- and gender-stratified work forces. People of a particular gender become identified with certain kinds of women. Occupations that are usually labeled as "men's" jobs are not equally distributed across different racial groups (Xu & L'effler. 1992). Those who advocates a "color blind' or 'sex blind' approach to hiring and promotions ignore the fact that the usual racial and sexual biases will persist without intervention. (Blumberg. 1987). Women have transformed the workplace and are here to stay (Kimmel. 2001). Kimmel adds that almost half of the labor force is female.

The structures of the labor market, relations in the workplace, control of the work process as well as the compensation system are all affected by these elements of the organizational culture. Banducci (2002) state that these different styles and approaches are to a large extent caused by the different social influences exerted on men and women as they are growing up. Both gender and race interact with social class to determine both women's and men's positions in an organization. Class, on the one hand, affects a worker's hierarchical position, whereas gender affects the segregation of occupations within the class based hierarchy. Patriarchy is not simply a hierarchical organization, but hierarchy in which particular people fill particular places (Ilartmann 1979). Within the organizational culture, gender and race become synonymous with one's place in the hierarchy. Men often resist the entry of women into many domains. According to Byrd-Blake (2004), women have incorporated many strategies in order to assist them in remaining focused while still entrenched in patriarchal systems. Byrd-Blake (2004) adds that the dominant perspective in the workplace has been andocentric or male biased.
2.7.4 The Glass Ceiling Effect

The Glass Ceiling effect is defined by the Labor Department in New York as artificial barriers based on bias that prevents qualified individuals progressing in upper management levels in an organization. Where the glass ceiling is present, women receive lower paying positions. This has a detrimental effect on the morale and economy of any corporation.

Women are the most visible victims of the real glass ceiling due to the deeply ingrained attitudes at the lower levels. They have to be better than the equivalent male colleague to win in the promotion handicap stakes. It's tough to make it to the lop. usually requiring higher levels of merit, in order to achieve senior executive status (Savage, 2002).

2.7.5 Discrimination at work place

By 1995, in many employment cases; about 80 percent of female workers were discrimination against. 6.8 percent of the federal civil docket (Eisenberg and Clermont. 1995). Employment cases are less likely than other cases to privately settle out of court. Employees win only 26 percent of cases going to trial, significantly less than the 45 percent overall win rate by plaintiffs in federal civil litigation (Eisenberg and Clermont. 1995).Most employment-discrimination cases protest firings, not refusals to hire. The common image of discrimination is that employers reject black women job applicants or pay black or women workers less for the same work. Indeed, in the early years of Title VII litigation, most cases were hiring cases. By the 1980s, however, firing cases were six times more common than firing cases. Donohue and Siegel man (1991). An employer is
thus far more likely to be sued when it terminates a minority worker than when it refuses to hire minority job applicants. This makes employers more reluctant to hire minorities in the first place.

Kenya employment policy and regulations officially accord women the same status as men and outlaw gender-based segregation and inequalities. However, in practice, women face different forms of segregation. For example, some employers deliberately avoid employing women because of the costs associated with maternity leave (ILO, 2001). There has been an alarming increase in the number of pregnant women and new mothers who are being made redundant. It appears that some employers are using the recession as an excuse to break the law on discrimination. With the economic downturn has come a rise in the number of calls to our organizations from women facing maternity or pregnancy discrimination. We have examples of pregnant women being singled out for redundancy and of women returning from maternity leave to and their jobs have gone.

Even before the recession, the Equal Opportunities Commission had already estimated that 30,000 women lose their jobs each year as a result of being pregnant. This shocking impact of the recession is not only morally wrong and deeply damaging to workplace gender equality - it is illegal. The law is clear. It is unlawful discrimination to dismiss or otherwise disadvantage an employee for a reason related to her pregnancy or maternity leave. This protection will still apply in the months after a woman has returned from maternity leave if it can be shown that her pregnancy or leave contributed to, for example, her selection for redundancy http://\uv.maternityaction.oru.uk accessed on 28th November, 2013).
2.7.6 Cultural Factors

Culturally, society believed a woman's place was in her home, caring for her husband and children, as opposed to the workplace. Valued feminine traits such as meek nature and submissiveness were feared to be lost if women entered the workforce (Astin. 1984; Nieva & Gutek. 1981). The earliest cases of women working outside the home date back before the Industrial Revolution. Women commonly assisted their husbands with maintaining the family or acted as a business partner, although they often received no pay. If they were paid for their work, women earned less than their male counterparts (Nieva & Gutek).

At various times throughout history, working women were viewed as immoral and unfeminine objects of pity. Some cultural critics accused working women of being negligent mothers. Women are expected to perform duties as wife and mother, in addition to fulfilling their professional responsibilities. Because women's work and family demands were simultaneous, these demands had a significant impact on women's careers (Valdez. & Gutek). As stated by Heins et al., achieving professional status may be more difficult for women than for men.

Despite their increasing numbers, women have tended to enter the workforce in lower-status, lower-paying jobs, and remain clustered in a limited number of conventional careers in recent past (Tinklin. et al. 2005). Low-paying traditionally female careers, including administrative support, sales, service, nursing, teaching, social work, and clerical jobs, reflected society’s persistent attitudes regarding stereotypical occupational roles for males and females (Watson. Quatman. & Elder. 2002).
2.7.7 Structural Factors

It has been found that many women academics feel that there is lack of career guidance and collaborative goal setting Human resource departments (Bain & Cummings, 2000). This can lead to disadvantages for women in their career planning. Different degrees of formality may be used to identify potential for promotion in the firm. These may ultimately limit the possibility of progression for women in career progression.

2.8 Career progression among Kenyan Women

Gender disparities in employment opportunities and economic investment patterns in Kenya have continued to widen across all sectors of the economy and at various levels of development intervention (Suda, 2002). This trend has led to increased unemployment, under-employment, poverty and powerlessness among many Kenyan women. Part of the reason for the persistent inequity is the slow process of mainstreaming gender into employment creation and poverty eradication policies, programmes and strategies in a coordinated, multi-sectoral and crosscutting way. The other reason relates to the existence of social, cultural and structural barriers to effective female participation in the labour force. These and other factors have jointly contributed to the low pay and productivity of women’s labour and to their continued under-representation in senior management positions within the public and private sectors. Most women in Kenya are concentrated in low paying, low status occupations with poor fringe benefits and carried out under poor working conditions and therefore hold very little prospect for poverty reduction and upward mobility. On the other hand, the majority of the women in the rural areas spend a great deal of time on low productivity work which has created major income disparities between men and women. The reasons for gender disparities in
employment opportunities include segregation in the labour market, social attitudes towards women, inadequate capacity on the part of women in terms of their knowledge and skills and lack of gender responsive policies and programmes.

In Kenya, gender equity has taken centre stage resulting in the development and enactment of various legal and policy interventions including enactment of the National Commission on Gender and Development Act in 2003 and subsequent establishment of the National Commission on Gender and Development in November the same year: introduction of gender desks in key parastatals and police stations; the introduction of the women’s enterprise fund: the passing of the National Policy on Gender and Development in 2006 and the 30% presidential decree on affirmative action in public appointments, among others have signified positive acknowledge of the role of women in economic development of the country. Although, females constitute 51% of the population in Kenya, gender disparities are still persistent in most sectors. However, there is low female representation in post primary education, formal employment, enterprise ownership outside wholesale and retail trade, and political decision making processes. Gender inequalities in the country can be attributed to limited access and control over productive resources, access to financial services, insufficient access to education, lack of skill, limited access to technology, cultural impediments and other constraints limiting employment options and participation in decision making. All these serve to seriously constrain women's ability to effectively participate in and benefit from economic development. With all these challenges, career progression of women at the work place becomes less competitive compared to the qualifications and aggressiveness of their male counterpart.
2.9 Conceptual framework

The Perceptions of Employees towards women's career progression is a great determinant of the career progression of women in organizations in general. The levels of chauvinism in the top management and the belief that the top management holds in women will determine the career progression of women in that organization. Suda (2002) in the study titled gender disparities in the Kenyan labour market: implications for poverty reduction, shows that gender participation in different sectors of the economy revealed some important patterns and trends including the fact that female labour force participation in the modern sector had remained below 30% over a number of years compared to men who held a disproportionately larger share of the modern sector jobs. The majority of women were employed in the education and informal sectors. Those who worked in the agricultural sector were usually engaged as casuals. Suda (2002) adds that Kenya women's overall lower level of education, limited skills, and access to productive, resources, heavy domestic workload, cultural attitudes and segregation of the labour market were some of the factors associated with their limited participation in the modern sector.

Policies and Practices Affecting Women's Career Progression have a huge impact on the career progression of women at the workplace especially in the white collar jobs. To promote female career progression in the country at large, several policies have been drafted. The Criminal Law Amendment Act Published April 2000 and enacted removes the inconsistencies between penalties for sexual offences against minors and women. It includes a section to protect the identity of a victim while giving evidence of abuse. Equity Bill Published 2002 aims at eliminating all forms of social and economic
discrimination and promotes equity of access and opportunity for all persons. It also outlaws all forms of sexual harassment in the private and public sectors thus promoting the inclusion of women in most workplaces. Affirmative Action Bill Published October 2000 Seeks to improve representation for marginalized groups in society including women and people with disabilities. Domestic Violence (Family Protection) Bill published in 2001 aims to protect victims of domestic violence and gives courts power to remove abusive partners from the family home. However, nowhere in this bill is physical abuse considered to be assault and nowhere is marital rape considered possible. Police are given wide discriminatory powers in bringing charges against perpetrators. Such policies promote the inclusion of women in the workplace hence can progress their career.

Women are also required to balance work and family responsibility. Work-life balance is the maintenance of a balance between responsibilities at work and at home. Work and family have increasingly become antagonist sphere. The society places some responsibilities of the household on women. These responsibilities may affect the performance of a female employee at their workplace. As such, work and family responsibility are so demanding to the female employees who may reduce their productivity hence affects their career progression.

According to Girl Child Network (2008) it is essential to support and mentor women in career progression because, women are highly committed to promoting national and local policies that address the socio-economic and political challenges facing women, children and disadvantaged groups. Women are particularly effective in promoting honest government. Countries where women are supported as leaders and at the ballot box have
a correspondingly low level of corruption. Women are strongly committed to peace building, as they often disproportionately suffer the consequences of armed conflict. Reconstruction and reconciliation efforts take root more quickly and are more sustainable when women are involved. By helping women become participating members of a democracy, one can look to mitigate conflicts or stop conflicts before they begin. Women are strongly linked to positive developments in education, infrastructure and health standards.

Men in patriarchal societies such as ours doubt women capabilities to make responsible and autonomous decisions and only believe that women need help from their husbands, fathers, brothers or sons to assist them with candid information to enable them lead. In addition, many men are reluctant to share equal leadership positions or be equal partners with women in business. There is even a reluctance to sell property to women hence reducing the level of security for women. These among other attitudes, notions, perceptions and cultures have hindered women to progress in their careers.

2.10 Chapter Summary and Research gaps

This chapter reviewed literature from other scholars and researchers on the subject of factors affecting career progression in organizations. It first reviewed the theories guiding the study where it looked at the Rawls' theory of justice and social cognitive theory. The study then reviewed literature related to the key study objectives where it looked at what other scholars have said. On perceptions of management towards women's career progression, evidence shows that many employers' have negative attitudes toward women in the professions and employment in general (Dale et al.. 2005). Employers
often hold traditional views about the suitability of men or women for certain jobs and are sometimes unable or unwilling to consider flexible working and childcare issues.

On policies and practices affecting women's career progression, the literature indicates that because men have traditionally held positions of power, personnel policies and work structures tend to reflect the life experience of men and are often in conflict with the life experience of women (Blair-Lov and Wharton, 2002). On impacts of balancing work and family responsibility on women's working lives, the literature indicated that work and family responsibility may impact more on mental health on women as compared to men. There are a number of times contradictory demands made by the worlds of work and family life lead to dissatisfactions that have an impact on the various spheres of an individual's life.

The strain of balancing family life and professional life is linked to mental health problems in parents/workers, but its impact goes beyond these problems. It could also impact on dietary habits and lifestyle of families. On Factors Affecting career development of women, the literature identified Gender Inequality, Chauvinism and sexual harassment, Organizational Structure, The Glass Ceiling Effect, Discrimination at work place, Cultural Factors and Structural Factors as some of the key factors affecting career progression of women at the work place.

From the reviewed literature, the studies reviewed have presented data on other settings other than that at Standard Chartered Bank. Standard Chartered Bank is a unique Banking institution with unique employee relationship policies that are tailored towards higher
employee performance. The literature reviewed does not exactly portray the status at the Bank.

2.3 Theoretical Framework

2.3.1 Rawls' theory of justice

Rawls' theory of justice revolves around the adaptation of two fundamental principles of justice, which would, in turn, guarantee a just and morally acceptable society. The first principle guarantees the right of each person to have the most extensive basic liberty compatible with the liberties of others. The second principle states that social and economic positions are to be to everyone's advantage and open to all (Nussbaum, 2000).

The two basic principles of justice states that: each person should get an equal guarantee to as many different liberties and as much of those liberties as can be guaranteed to everyone else at the same time. Principle two states that, inequalities in society are okay only if they are arranged so that the inequalities actually help out the least fortunate persons in society. The inequalities are connected to positions or offices or jobs in society that everyone has an equal opportunity to attain.

However. Rawls is not talking about complete liberty to do, to have or to keep absolutely anything. The inequalities Rawls is talking about are: First the Inequalities in the distribution of income, jobs and wealth; second the Inequalities set up by institutions that use differences in authority and responsibility or chains of command.

Suppose all the political doctrines teach, as some do today, that men and women are fully equal as citizens (Piccard. 2004) then that means, according to Rawls theory, all people
must be treated equally not only in such matters as voting and political participation, but must also be treated equally in distributing all primary goods and secondary goods. But that still does not mean that men and women are equal in some ultimate metaphysical sense, though each person possesses an inviolability founded on justice that even the welfare of society as a whole cannot override. Rawls believes that political actors in a liberal society should not directly contradict the views of religions that posit inequalities between men and women. For instance, it was suggested that a Supreme Court of Justice, in an opinion on sex discrimination, should say only that all people are equal as citizens and not that men and women are equal by nature. In other words, there should be no differences except those that can be justified on grounds of efficiency (Piccard. 2004).

This theory is therefore applicable to this study in that it advances that all people are equal as citizens and not that men and women are equal by nature. There should be no differences in recruitment except those that can be justified on grounds of competence. This theory advances that inequalities in society are acceptable only if they are arranged so that they actually help out the least fortunate persons in society. Affirmative action is a practice that redresses inequality in society and is therefore meant to promote justice.

2.3.2 Social Cognitive Career Theory

An extended model of Social cognitive career theory (SCCT) has recently been proposed which predicts how contextual and individual personality, cognitive and behavioural variables predict vocational satisfaction (Lent. 2005: Lent and Brown. 2006). To date, versions of this extended model have only examined the academic satisfaction of college
students (Lent et al., 2005) and there is a strong need for further study with employed workers (Lent and Brown, 2006). Therefore, this study will explore the relationship between an environmental support variable, organizational support for career development (OSCD) and employee career satisfaction. In addition, a mediating relationship proposed by SCCT, via participation in goal directed activities (individual career management behaviours) will be explored.

Since this recently extended model of SCCT emphasizes an approach to unify personality and environmental perspectives, previous studies of university students tested how extraversion and positive affect fit the model (Lent et al., 2005). The current study builds on past research by exploring how another important personality variable (proactive personality) impacts career satisfaction. By incorporating the predictions of the model of proactive behaviours (Crant, 2000) and the extended SCCT model (Lent and Brown, 2006), this study will also explore whether career management behaviours mediate the relationship between proactive personality and career satisfaction. Greater understanding about the mediating mechanisms by which environmental and personality variables impact career satisfaction will contribute to a more comprehensive understanding of career satisfaction and support the development and testing of the extended SCCT model.

Organizational career management is a risk management process (Baruch, 2006). Therefore, examining the relative contribution that OSCD makes to employee career satisfaction can assist organisations in determining whether investment in supporting employee career development will derive adequate benefits and enable organisations to better design career development strategies to achieve desired outcomes. From an
employee perspective, understanding how personality, behavioural and environmental factors function together may offer the opportunity to assist people to become as satisfied with their careers as nature and environmental factors support (Lent and Brown, 2006).

Exploring this SCCT model can also contribute to building a more comprehensive understanding of work satisfaction by considering how cognitive, behavioural, personality and environmental factors jointly impact work satisfaction (Lent and Brown, 2006). By incorporating frequently studied correlates of work satisfaction into a few, broader conceptual categories, this extended model of SCCT attempts to balance comprehensiveness and simplicity in explaining the multiple influences on work satisfaction. While the bivariate relations contained in this model have received study, this extended model of SCCT provides a theoretical logic for predicting how these variables may function together. Since study of the extended SCCT model has focused on student samples to date (Lent et al., 2005), this current study will also contribute to the literature by exploring how a subset of the relationships proposed by this SCCT model applies to employed workers, as recommended by Lent and Brown (2006).
2.11 Conceptual framework

**Independent variable**

- Perceptions of Employees towards Women's Career Progression
- Policies and Practices Affecting Women’s Career Progression
- Balancing Work and Family Responsibility
- Factors Affecting Career Development of Women

**Dependant variable**

Career Progression of women at Standard Chartered Bank Kenya Limited
CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter highlights the overall methodology that was used to carry out this research study. It embodies the research design, population under consideration, sampling design, data collection methods, research procedures and the methodology that the researcher employed in the study.

3.2 Research Design

The study adopted a descriptive research design. According to Cooper and Schindler (2003), a descriptive research design is concerned with finding out the what, where and how of a phenomenon. The study chose descriptive research design because the study aimed at building a profile about the factors affecting career progression of women in corporate sector. Descriptive research design is more appropriate as it seeks to establish the what, who, where and when of a phenomenon. This design was more appropriate in providing an in-depth understanding of the factors affecting career progression of women at Standard Chartered Bank.

3.3 Research site - Standard Chartered Bank

Standard Chartered Kenya, whose official name is Standard Chartered Bank (Kenya) Limited, but is sometimes referred to as Stanchart Kenya, is a commercial bank in Kenya. It is a subsidiary of the British multinational financial conglomerate headquartered in London, United Kingdom, known as Standard Chartered. Stanchart Kenya is one of the banks licensed by the Central Bank of Kenya, the national banking regulator. Standard
Chartered Kenya is a large financial services provider in Kenya. According to Kenyan sources, the bank was the 5th largest commercial bank in the country, by assets, as of December 2011. At that time, its total asset valuation was in excess of US$2 billion (KES: 164 billion). The value of the shareholders' equity in the institution is not available at this time.

Standard Chartered bank Kenya has a branch network of 36 branches with majority branches being concentrated in Nairobi city and its environs; Stanchart as the bank is commonly referred to as a large employer, a top ten largest tax payers in Kenya. Its total headcount employees are over 1000. As an equal opportunity employer; it is non-discriminative to race, disability, HIV status and gender. Today, 100 years later, the Bank has an excellent franchise, with a network of 36 branches strategically located across the country. 90 Automated Teller Machines (ATMs) and 1,040 employees. With 25% local shareholdings. Standard Chartered Bank has remained a public quoted company on the Nairobi Stock Exchange since 1989.

Standard Chartered Kenya is one of the leading financial service providers in Kenya licensed by Central bank. The Standard Chartered bank of Kenya is a Subsidiary of the British multinational corporation of London. The bank has strived to be gender balance across all the years it has operated in Kenya. The number of female employees employed by the bank is impressive, most of them being concentrated in the lower and middle level management. The number however gets lesser and lesser as one goes up the ladder. It is this kind of statistic that makes the institution a good ground to carry out our study on factors affecting career progression of women in the corporate sector.
3.4 Population and Sample Size

The population of this study included all female employees at Standard Chartered Bank head office based at Chiromo and 36 branches around the country as at end of January 2013. However, Nairobi region hosts 10 branches which form almost 30% of the branch network. The 10 branches which included the head office have got 435 female employees.

However, since the population is huge and more homogeneous, the study selected a representative sample for inclusion in the study. Mugenda and Mugenda (2003) say that a sample size of between 10-30% of the population is considered sufficient provided the selected elements are at least 30 and they are objectively selected. The study selected a representative sample of 60 respondents who make up more than 10% of the population for questionnaire administration and three focused group discussions of 5-8 women employees. Taking Mugenda and Mugenda (2003) into consideration, the study will stratify the respondents into branches and select 10%. The 10% however by proportionately was distributed across three levels of management: senior management, middle level management and other staff. To offer each target member of the population an equal chance of participation in the study, the researcher used simple random sampling method. The basic idea of sampling was offer every member of the population an equal chance of inclusion in the study.

3.5 Data Collection

The study collected primary data through questionnaire guides, key informants and focused group discussions. The questionnaires developed based on the specific
objectives of the study were prepared to guide the respondents. They comprised of both structured (close-ended) and unstructured (open-ended) questions. For the five focused group discussions, the study grouped the respondents into groups of 5-8 female employees working in different departments at the Head office. The focused group discussion was limited to the head office because this was the only location with more female employees. The researcher prepared a focus group guide to guide the discussion issues on the factors affecting career progression of women at Standard Chartered Bank in Nairobi.

To collect the data, the researcher administered the questionnaires and key informant guide to the respondents at their places of work to minimize interruptions to the operations of the Bank. However, the researcher administered focused group discussions after working hours as this is the time when employees are free to spare more time for the interviews. The researcher first booked an appointment with the target respondents to ensure a high turnout rate.

3.6 Data Analysis and Presentation

Primary data was captured and processed using the Statistical Package for Social Sciences (SPSS). Thereafter, descriptive statistics was used for the purpose of analysis and presentation. The data was presented in the form of frequency tables and figures for ease of interpretation and comparison.

For the qualitative data collected from focused group discussions, the study made use of content analysis. Nachmias and Nachmias (1996) define content analysis as any technique used to make inferences through systematic and objective identification of
specified characteristics of messages. Kothari (2004) explains content analysis as the analysis of the contents of documentary and verbal material, and describes it as a qualitative analysis concerning the general import of message of the existing documents and measure pervasiveness. The researcher analysed the responses provided by the respondents in the focused group interview and key informants within the context of the factors affecting career progression of women in corporate sector.

3.7 Ethical Issues
In this study, the researcher sought permission to carry out the study from the management of Standard Chartered Bank. Informed consent was sought from key respondents and encouragement of voluntary participation. In addition confidentiality and privacy of the information was also strictly guaranteed and the nature and purpose of the research was explained to every participant before engaging them in answering the questionnaires and interviews.
CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.0 Introduction

This chapter presents data collected from the Field, its analysis, and finally the interpretation of the findings on the factors affecting career progression of women in corporate sector with specific reference to the Standard Chartered Bank in Nairobi.

4.1 Response Rate

Out of the 60 targeted respondents, 43 filled in and returned the questionnaires giving a response rate of 72%. This good response was attained after the researcher made efforts to call and remind the respondents to fill and return the questionnaires.

Figure 4.1: Response Rate

4.2 General Information

4.2.1 Number of years worked with the Bank

The study sought to establish the number of years that the respondents had worked with the Bank. The study findings are presented in the table below.
Table 4.1: Number of years worked with the Bank

<table>
<thead>
<tr>
<th>Number of years worked with the Bank</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 3 years</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td>4-6 years</td>
<td>11</td>
<td>26</td>
</tr>
<tr>
<td>7-10 years</td>
<td>14</td>
<td>33</td>
</tr>
<tr>
<td>11-14 years</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>15-18 years</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Above 19 years</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.1 above, shows that 21% of the respondents had worked with the Bank for less than 3 years, 26% of the respondents had worked with the Bank between 4-6 years. 33% of the respondents had worked with the Bank between 7-10 years, 7% of the respondents had worked with the Bank between 11-14 years, 9% of the respondents had worked with the Bank between 15-18 years while, 5% of the respondents had worked with the Bank above 19 years. Majority of the women had worked with the Bank for between 4-10 years. These findings show that majority of the women had worked with the bank for over ten years.

4.2.3 Respondents' marital status

The study sought to find out the marital status of the respondents.

Table 4.2: Respondents' marital status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>16</td>
<td>37</td>
</tr>
<tr>
<td>Single</td>
<td>22</td>
<td>51</td>
</tr>
<tr>
<td>Divorced</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Widowed</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>
Table 4.2 above shows that 37% of the respondents were married. 51% of the respondents were single, 2% of the respondents were divorced while 9% of the respondents were widowed. These findings show that majority of the women working in the Bank were single. This can largely be attributed to the fact that many ladies these days delay in settling down to advance their careers.

4.2.4 Highest Level of Education You Have Attained

The study sought to establish the highest level of education attained by the respondents.

Figure 4.2 : Highest Level of Education You Have Attained

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>PhD</td>
<td>9%</td>
</tr>
<tr>
<td>Masters Degree</td>
<td>28%</td>
</tr>
<tr>
<td>Bachelors' Degree</td>
<td>44%</td>
</tr>
<tr>
<td>Diploma</td>
<td>14%</td>
</tr>
<tr>
<td>Secondary</td>
<td>5%</td>
</tr>
</tbody>
</table>

Figure 4.2 above, shows that 5% of the respondents had secondary education.14% of the respondents had diploma education .44 % of the respondents had a Bachelors' Degree'28% of the respondents had a Masters Degree while 9 % of the respondents had a PhD. The findings indicate that the women employees in the bank are highly learned and qualified as more than 80% had attained a bachelors' degree and above with 9% holding PhDs.
4.3 Management's Perception towards Women's Career Progression

The study explores the perception towards women's career progression

4.3.1 Perception towards women's career progression

The study was seeking to find out if the management at Standard Chartered Bank Limited has a perception towards women's career progression.

Table 4.3: perception towards women's career progression

<table>
<thead>
<tr>
<th>perception towards women's career progression</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes -Negative</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td>No-Positive</td>
<td>32</td>
<td>74</td>
</tr>
<tr>
<td>I do not know</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.3 above shows that 21% of the respondents indicated that the management at Standard Chartered Bank Limited had a negative perception towards women's career progression. 74% of the respondents indicate that the management at Standard Chartered Bank Limited has a positive perception towards women's career progression and 5% of the respondents indicate that they do not know. These findings indicate that management at the Bank had a positive perception towards women career progression. Some viewed women as unstable and not willing to take on more challenging work and instead preferring routine work. Other managers viewed women as inconsistent as their sociability was directed to some extent by their moods. Women were seen to be breaking off for long periods especially when they delivered in maternity leaves. During this period, the Bank was forced to get a replacement which added to the operating costs of the Bank.
4.3.2 Perception of management towards women in the professions

The study sought to find out the perception of management at Standard Chartered Bank Limited towards women in the professions and general employment.

Table 4.4: perception of management towards women in the professions

<table>
<thead>
<tr>
<th>Positive and Negative perception of management towards women in the professions</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive perception</td>
<td>19</td>
<td>44</td>
</tr>
<tr>
<td>Negative perception</td>
<td>17</td>
<td>40</td>
</tr>
<tr>
<td>Neutral</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>I do not know</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.4 above shows that 44% of the respondent felt that the management had a positive perception towards women in the professions and general employment. 40% of the respondents answered that the management has a negative perception towards women in the professions and general employment. 9% had neutral perception while only 7% did not know. These findings show that although management had a positive perception towards women, they were not willing to include more women in senior management.

4.3.3 Family friendly H.R Policies

The study sought to find out if the Human Resource policies at the Bank were family friendly.
Figure 4.3 : Family Friendly H.K Policies

Figure 4.3 above. 63% of the respondents indicated that the Human Resource policies at the Bank were family friendly. 33% of the respondents indicated that the Human Resource policies at the Bank were not family friendly while as 5% of the respondents did not know. These findings reveal that family-friendly policies have been defined as arrangements designed to support female employees faced with balancing the competing demands of work and family. For example, men were offered two weeks paternity leave when their wives gave birth while women employees needed three months leave. In addition, women employees needed a nursing room where they could breast feed after maternity leave.

4.3.4 Management's Perception on Career Progression

The study sought to determine the extent to which management's perception at the Bank affect female employees' career progression.
Table 4.5: Management's Perception on Career Progression

<table>
<thead>
<tr>
<th>management's perception career progression</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very great extent</td>
<td>19</td>
<td>44</td>
</tr>
<tr>
<td>Great extent</td>
<td>8</td>
<td>19</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>11</td>
<td>26</td>
</tr>
<tr>
<td>Little extent</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>No extent</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.5 above, shows 44% of the respondents indicated that management's perception at the Bank affected female employees' career progression to a very great extent. 19% of the respondents indicated that management's perception at the Bank affect female employees' career progression to a great extent. 26% of the respondents indicated that management's perception at the Bank affect female employees' career progression to a moderate extent, 7% of the respondents indicated that management's perception at the Bank affect female employees' career progression to a little extent and 5% of the respondents indicated that management's perception at the Bank affect female employees' career progression to no extent. Through the perception of an employer, employees will behave differently.

4.4. Bank Policies and Practices on Women's Career Progression

The study explores the policies and practices on women's career progression.

4.4.1 Human Resource Management policies on female employees.

The study sought to establish if the human resource management policies embrace female employees.
Table 4.6: Human Resource Management policies on female employees

<table>
<thead>
<tr>
<th>Management policies embrace female employees</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>18</td>
<td>42</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
<td>37</td>
</tr>
<tr>
<td>I do not know</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

From Table 4.6 above, 42% of the respondents indicated that the human resource management policies are friendly to female employees. 37% of the respondents indicated that the human resource management policies do not embrace female employees while 21% indicated they did not know. The finding indicate that family-friendly policies is advantageous though in most cases it is often adopted for symbolic rather than substantive reasons and may therefore fail to produce any real changes in organizational structure or behavior.

4.4.2 Balanced employee life

The study sought to find out whether the Human resource management policies at the Bank promoted a balanced employee life.

Figure 4.4: Balanced employee life

- Yes
- No
- I do not know
Figure 4.4 above, shows that 26% of the respondents indicated that the Human resource management policies at the Bank promoted a balanced employee life. 67% indicated that the Human resource management policies at the Bank do not promote a balanced employee life and only 7% of the respondents did not know. The respondents indicated that there were tight deadlines at the bank and the amount of work per employee was high thus leaving little time for the employees to attend to personal matters. The respondents further indicated that they were forced to work extra hours at no pay in order to deliver on their key performance indicators. This meant that women employees had limited time to attend to their personal matters.

4.4.3 Inappropriate language on female employees

The study was seeking to establish if the Bank Policies allow use of inappropriate language on female employees.

**Table 4.7: Inappropriate Language on Female Employees**

<table>
<thead>
<tr>
<th>inappropriate language on female employees</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>39</td>
<td>91</td>
</tr>
<tr>
<td>No</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>1 do not know</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.7 above shows 91% of the respondents indicated that the Bank Policies do not allow use of inappropriate language on female employees. 7% of the respondents indicated that the Bank Policies do allow use of inappropriate language on female employees while as 2% of the respondents did not know. From the findings the perception is that gender-based policies including work/life policies, which were often
seen as directed exclusively at women. The Bank encouraged fair treatment of both genders thus did not allow use of any abusive language against female employees.

4.4.4 Bank Policies on Women Mentorship

The study sought to establish if the bank policies encouraged women mentorship at the Bank.

<table>
<thead>
<tr>
<th>bank policies</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>23</td>
<td>53</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
<td>37</td>
</tr>
<tr>
<td>I do not know</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.8 above shows majority of the respondents agreed that bank policies encouraged women mentorship at the Bank. 37% of the respondents did not agreed that bank policies encourage women mentorship at the Bank, and only 9% of the respondents did not know if bank policies encourage women mentorship at the Bank. From the findings women mentorship programs aimed to improve organizational outcomes. From time to time, the Bank organized several events for the welfare of its employees some of which were specifically tailored for female employees. For example, the bank sponsored health checks where its entire staff had their health status in terms of body mass index checked. In addition, the Bank organized cervical and breast cancer health checks for its female employees and their dependants.
4.4.5 Performance Appraisals

The study sought to establish whether performance appraisals were fair to women employees at the Bank. The findings were as illustrated in the figure 4.5 below.

**Figure 4.5 : Performance appraisals**

From the study findings presented in Figure 4.5 above, the majority 67% of the respondents indicated that performance appraisals were unfair to women employees. 28% of the respondents indicated that performance appraisals are fair to women employees while as only 2% of the of the respondents indicated that they did not know if performance appraisals are fair to women employees. Performance appraisal is the process of evaluating how well the employees have worked towards the achievement of organizational goals. Since majority of the senior management were male, few female employees were given better rating during performance appraisals.

4.4.6 Pay Equality

The researcher sought to find out if there was pay equality among male and female employees at the Bank. The findings were as shown in the table 4.9 below:
Table 4.9: Pay Equality

<table>
<thead>
<tr>
<th>Pay Equality</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>23</td>
<td>53</td>
</tr>
<tr>
<td>No</td>
<td>19</td>
<td>45</td>
</tr>
<tr>
<td>I do not know</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.9 above reveal that majority (53%) of the respondents indicated that there was pay equality among male and female employees at the Bank. 45% of the respondents indicated that there is no pay equality among male and female employees at the Bank while 2% of the respondents indicated that they did not know if there is pay equality among male and female employees at the Bank. The pay structure at the Bank was based on employee grades meaning that the gender of an employee did not contribute highly to the remuneration received. However, the respondents indicated that bonus was more inclined to male employees because they scored better grades than their female counterparts.

4.4.6 H.R.M policies
The study sought to determine the extent to which the human resource management policies and practices at the Bank affected female employees' career progression. The findings were as shown in the table 4.10 below:

### Table 4.10: H.R.M policies

<table>
<thead>
<tr>
<th>H.R.M policies</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very great extent</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td>Great extent</td>
<td>11</td>
<td>26</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>18</td>
<td>42</td>
</tr>
<tr>
<td>Little extent</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>No extent</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.10 above, shows that 16% of the respondents indicated that human resource management policies and practices at the Bank affected female employees' career progression to a very great extent. 26% indicated that human resource management policies and practices at the Bank do affect female employees' career progression, majority 42% indicated that human resource management policies and practices at the Bank affect female employees' career progression to a great extent. 7% in dictated it was to a little extent and 9% said it affected to no extent at all. Human policies applied equally to both male and female employees at the Bank hence there may not be significant difference in the welfare of the two genders. The Bank regarded all employees as equals and did not discriminate on gender.

### 4.5 Effects of Balancing Work and Family Responsibility on Women's Career Liv

#### 4.5.1 Balance between Work and Family
The study sought to establish if the bank encourages a balance between work and family responsibilities on women's career lives through its MR policies.

**Figure 4.6: Balance between Work and Family**

- Yes  
- No  
- I do not know

From the data findings presented in Figure 4.6 above, 28% of the respondents indicated that the bank encouraged a balance between work and family responsibilities on women's career lives while a majority 72% of the respondents indicated that the bank did not encourage a balance between work and family responsibilities on women's career lives. These findings show that although the Bank went out of its way to promote work life balance and family responsibilities for its career women, this was not well catered for hence need to be relooked into.

**4.5.2 Enough time to attend to the office duties**

The study sought to find out if the respondents had enough time to attend to their office duties. The findings were as discussed below:

**Table 4.11: Enough time to attend to the office duties**
From the data findings presented in Table 4.11 above, 23% of the respondents indicated that they had enough time to attend to their office duties while as the majority (77%) of the respondents indicated that they did not have enough time to attend to their office duties. These show that although the employees were required to work for eight hours, the amount of work allocated per employee could not be completed by the end of the stipulated time. This forced some employees to stay back beyond the eight hours to ensure they delivered on their job descriptive.

4.5.3 Work Demands and Stress
The researcher sought to establish whether work demands caused a lot of stress to women employees at the Bank. The findings were as shown in the Table 4.12 below:

<table>
<thead>
<tr>
<th>Yes, there is stress</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>35</td>
<td>81</td>
<td></td>
</tr>
<tr>
<td>No, There is no stress</td>
<td>8</td>
<td>19</td>
</tr>
<tr>
<td>I do not know</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

From the data findings presented in Table 4.12 above, 81% of the respondents indicated that work demands caused a lot of stress to women employees at the Bank while 19% of the respondents indicated that work demands do not cause a lot of stress. These findings
show that work demands stressed female employees at the Bank. His could be due to the extra efforts required for them to deliver on their jobs.

4.5.4 Hours Put in order to accomplish the Job

The study sought to find out if the respondent felt by putting in more hours in their job accomplished more. The findings were as shown in the table 4.13 below.

<table>
<thead>
<tr>
<th>Period</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>24</td>
<td>56</td>
</tr>
<tr>
<td>No</td>
<td>18</td>
<td>42</td>
</tr>
<tr>
<td>I do not know</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Totals</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

From the study findings presented in figure 4.13 above. 56% of the respondents indicated that they put in too many hours in their job to accomplish the office duties. 42% of the respondents they did not put in too many hours in their job to accomplish the office duties. The difficulty of balancing work and family life also results in a higher degree of stress related, among other things, to the feeling of not having enough time.

4.5.5 Female employees' career progression at the Bank

The study sought to determine the extent to which balancing work and family responsibility affect female employees' career progression at the Bank.

Figure 4.7: Female employees' career progression at the Bank
From the data findings presented in Figure 4.7 above, the study established that 26% of the respondents agreed to a very great extent that balancing work and family responsibility affected female employees' career progression at the Bank. 47% of the respondents agreed to a great extent that balancing work and family responsibility affected female employees' career progression at the Bank. 16% of the respondents agreed to a moderate extent that balancing work and family responsibility affected female employees' career progression. 9% of the respondents agreed to a little extent that balancing work and family responsibility affected female employees' career progression. 2% of the respondents did not agree to any extent that balancing work and family responsibility affected female employees' career progression. These findings indicate that women career development issues, concerns, tasks, and responsibilities, molded by the work-family pressures they experience, may be distinctly different from those of men.

4.6 Factors Affecting the Career Development of Women Employees

The study explores factors affecting the career development of women employees.
4.6.1 Factors that Affect the Career Development of Women Employees

The respondents were asked to indicate the factors affecting career progression of women. The findings were as discussed in the table 4.14 below:

<table>
<thead>
<tr>
<th>Factors</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credibility of fellow staff</td>
<td>11</td>
<td>26</td>
</tr>
<tr>
<td>Management style</td>
<td>27</td>
<td>63</td>
</tr>
<tr>
<td>Gender Inequality</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td>Chauvinism</td>
<td>20</td>
<td>47</td>
</tr>
<tr>
<td>Sexual harassment</td>
<td>11</td>
<td>26</td>
</tr>
<tr>
<td>Organizational Structure</td>
<td>29</td>
<td>67</td>
</tr>
<tr>
<td>Discrimination</td>
<td>8</td>
<td>19</td>
</tr>
<tr>
<td>Culture</td>
<td>24</td>
<td>56</td>
</tr>
</tbody>
</table>

From the study findings presented in Table 4.14 above. 26% of the respondents cited credibility of fellow staff as a factors affecting career progression of women. 63% of the respondents indicated the management style used to be as a factors affecting career progression of women, 21% of the respondents indicated the gender inequality as a factors affecting career progression of women. 47% of the respondents indicated the chauvinism as a factors affecting career progression of women 26% of the respondents indicated the sexual harassment as a factors affecting career progression of women. 67% of the respondents indicated the organizational structure as a factors affecting career progression of women. 19% of the respondents indicated the discrimination as a factors affecting career progression of women and 56% of the respondents indicated the organizational culture as a factors affecting career progression of women.
4.6.1 Extent to which the factors affected female employees' career progression at the Bank.

The study sought to establish the extent to which the factors affected female employees' career progression at the Bank.

**Figure 4.8 : Extent to which female employees felt their career progression was being limited at the Bank.**

<table>
<thead>
<tr>
<th>Extent</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No extent</td>
<td>7%</td>
</tr>
<tr>
<td>Little extent</td>
<td>12%</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>23%</td>
</tr>
<tr>
<td>Great extent</td>
<td>40%</td>
</tr>
<tr>
<td>Very great extent</td>
<td>23%</td>
</tr>
</tbody>
</table>

The findings presented in Figure 4.8 above established 23% of the respondents indicated that the factors affected female employees' career progression at the Bank to a very great extent, 40% of the respondents indicated that the factors affected female employees' career progression at the Bank to a great extent. 19% of the respondents indicated that the factors affected female employees' career progression at the Bank to a moderate extent. 12% of the respondents indicated that the factors affected female employees' career progression at the Bank to a little extent and 7% of the respondents indicated that the factors affected female employees' career progression at the Bank to no extent. From these findings women have made considerable progress towards equality in the workplace, gender issues continue to surface in today's work environment.
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
This chapter provides the summary of the findings, the conclusions and recommendations. This study sort to investigate the factors affecting career progression of women in corporate sector

5.2 Summary
The study findings established that a majority (33%) of the respondents had worked with the bank in a period of 7-10. Majority (74%) of the of the respondents indicate that the management at Standard Chartered bank Limited does not have a perception towards women's career progression. 44% of the respondent answered that the management has a positive perception towards women in the professions and general employment and 63% of the respondents indicated that the Human Resource policies at the Bank were family friendly.

From the study findings 44% of the respondents indicated that management's perception at the Bank affect female employees' career progression to a very great extent and 5% of the respondents indicated that management's perception at the Bank affect female employees' career progression to no extent while 42% of the respondents indicated that the human resource management policies do embrace female employees, 67% of the respondents indicated that the Human resource management policies at the Bank do not promote a balanced employee life and 91% of the respondents indicated that the Bank Policies do not allow use of inappropriate language on female employees.
The data findings reveal that majority (53%) of the respondents indicated that there is pa>
equality among male and female employees at the Bank. 16% of the respondents 
indicated that human resource management policies and practices at the Bank affect 
female employees' career progression to a very great extent, and majority 72% of the 
respondents indicated that the bank does not encourage a balance between work and 
family responsibilities on women's career lives. The data findings revealed that weather 
work demands causes a lot of stress according to 81% of the respondents while only 19% 
of the respondents indicated that work demands do not cause a lot of stress. 56% of the 
respondents indicated that they put in too many hours in their job to accomplish the office 
duties. The study established that 26% of the respondents agreed to a very great extent 
that balancing work and family responsibility affected female employees' career 
progression at the Bank.

From the study findings, 26% of the respondents cited credibility of fellow staff as a 
factors affecting career progression of women. 63% of the of the respondents indicated 
the management style used to be as factors affecting career progression of women. 21% 
of the of the respondents indicated the gender inequality as a factors affecting career 
progression of women. 47% of the respondents indicated the chauvinism as a factors 
affecting career progression of women. 26% of the respondents indicated the sexual 
harassment as a factors affecting career progression of women. 67% of the respondents 
indicated the organizational structure as a factors affecting career progression of women. 
19% of the respondents indicated the discrimination as a factors affecting career 
progression of women and 56% of the respondents indicated the organizational culture as 
a factors affecting career progression of women. The findings established 40% of the
respondents indicated that the factors affected female employees' career progression at the Bank to a great extent and 7% of the respondents indicated that the factors affected female employees' career progression at the Bank to no extent.

5.3 Conclusions

From the findings of this study, we conclude that at the management at the Standard Chartered has a positive perception towards women employees and as a result this perception affects female employees' career progression to a large extent.

The study also concludes that the human resource management policies do embrace female employees and that the Human resource management policies at the Bank promote a balanced employee work life as well as affect female employees' career progression to a great extent. These findings indicate that offering family-friendly policies is advantageous policies but it is often adopted for symbolic rather than substantive reasons and may therefore fail to produce any real changes in organizational structure or behavior.

In addition, the study concludes that the bank does not encourage a balance between work and family responsibilities on employees' lives and consequently as it is felt that this doesn't allow enough room for female employees to attend to their office duties. The difficulty of balancing work and family life also results in a higher degree of stress related, among other things, to the feeling of not having enough time.

From the findings this study finally concludes that the difficulty of balancing work and family life also results in a higher degree of stress related, among other things. The study
aimed at investigating the factors affecting career progression of women in corporate sector feeling of not having enough time. These findings reveal that family-friendly policies have been defined as arrangements designed to support female employees faced with balancing the competing demands of work and family.

5.4 Recommendations

The study acknowledges that to some extent the management of Standard Chartered bank has put some effort in trying to put in place friendly human resource policies. They motivate their women employees to work in a stress free environment compared to many other corporations. However a lot more can be done to make the bank even a better employer to its female employees, develop positive attitudes toward women and become the employer to be emulated by other corporations when it comes to friendly related policies for female employees. Women in internships, as well as in employment ought to be exempted from both overt and covert prejudices.

The study also recommends that as a first step toward achieving gender equality and promoting the career progression of women, organizations can encourage the hiring, retention, and advancement of women by adopting work/life policies such as daycare centers for new mothers, work adjustments hours for new mothers to mention a few.

Further the study recommends that the family-friendly, or work-life, policies ought to be designed to support employees faced with balancing the competing demands of work and family in today's fast-paced, complex environment.
Finally the study recommends that changes amongst men are vital in order for women to achieve full equality, they need to realize that gender equality is also in their interests.

5.5 Area for Further Research

This study recommends that a similar study should be done on the challenges affecting performance of women managed corporations in Nairobi.
REFERENCES


Business Daily. May 28. 2010


Dingell. J. D. and Maloney C. B. (2002). *A new look through the glass ceiling: Where are the women?*


The East Africa standard 10th October 2005


APPENDICES

Appendix I: Questionnaire

This is to confirm that the Felista Njiru is a bona fide MA student in the department of Sociology & Social work undertaking MA degree in Rural Sociology and Community Development at the University of Nairobi: Reg. No: c50/9111/2005. As part of her academic requirement, she is currently undertaking her research on: FACTORS AFFECTING CAREER PROGRESSION OF WOMEN IN THE CORPORATE SECTOR: A CASE STUDY OF STANDARD CHARTERED BANK IN NAIROBI.

Felista is required to collect data pertaining to this research problem to enable her complete her project paper which is a requirement for the Masters degree: your honest responses will be highly appreciated. The data requested will not be used for any other purpose a part from academic.

SECTION A: GENERAL INFORMATION

1. Branch / Department working in (optional)

2. Number of years worked with the Bank

   Below 3 years ( )
   4-6 years
   7-10 years
   11-14 years
   15-18 years
   Above 19 years

3. What is your designation in the bank please?

4. What is your marital status?

   Married ( )
   Single ( )
   Divorced ( )
   Widowed

5. What is the highest level of education you have attained?

   Secondary ( )
SECTION B: MANAGEMENT'S PERCEPTION TOWARDS WOMEN'S CAREER PROGRESSION

6. Does the management at Standard Chartered Bank Limited have a perception towards women's career progression?

   Yes (  )  No (  )  I do not know (  )

   If yes please explain

7. What is the perception of management at Standard Chartered Bank Limited towards women in the professions and general employment?

   Positive perception (  )
   Negative perception (  )
   Neutral (  )
   I do not know (  )

8. Employee duties at the bank have flexible working schedules to accommodate female employees.

   Yes (  )  No (  )  I do not know (  )

9. The Human Resource policies at the Bank are family friendly

   Yes (  )  No (  )  I do not know (  )
If yes, please explain

10. Female employees are asked many questions regarding their personal life. Please indicate the extent to which you agree with some of these questions (use a scale of 5-1 where 5= strongly agree, 4= agree, 3= neutral, 2= disagree, 1= strongly disagree).

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<tr>
<td>I am always asked of my marriage plans</td>
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<td>I am asked of my plan to have children</td>
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<td>I am asked on the number of children I plan to have</td>
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<td>I am asked whether I have a house help to take care of my children</td>
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<td>I am asked of the age of my children</td>
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<td>I am asked to work for extra hours without pay</td>
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11. In your opinion, in what ways have the Perception of management at Standard Chartered Bank affected women’s career progression?

12. What would you recommend to be done in order to improve the management perception about career progression of women at Standard Chartered Bank Kenya Limited?

13. To what extent does management's perception at the Bank affect female employees' career progression?
   - Very great extent (   )
   - Great extent (   )
   - Moderate extent (   )
   - Little extent (   )
   - No extent (   )
SECTION C: BANK POLICIES AND PRACTICES ON WOMEN'S CAREER PROGRESSION

14. Do the human resource management policies embrace female employees?
   Yes (  )  No (  )  I do not know (  )

   Please indicate the ways in which these policies embraces female employee ( I ick all that apply)
   Being an equal opportunity employer (  )
   Promoting fairness in recruitment and selection (  )
   Fair promotions (  )
   Other (please explain) (  )

15. Human resource management policies at the Bank promote a balanced employee life
   Yes (  )  No (  )  I do not know (  )

16. Bank Policies do not allow use of inappropriate language on female employees
   Yes (  )  No (  )  I do not know (  )

17. Bank policies encourage women mentorship at the Bank
   Yes (  )  No (  )  I do not know (  )

18. Performance appraisals are fair to women employees
   Yes (  )  No (  )  I do not know (  )

19. There is pay equality among male and female employees at the Bank
   Yes (  )  No (  )  I do not know (  )

20. To what extent do the human resource management policies and practices at the Bank affect female employees' career progression?
   Very great extent (  )
   Great extent (  )
   Moderate extent (  )
   Little extent (  )
   No extent (  )
SECTION I: EFFECTS OF BALANCING WORK AND FAMILY RESPONSIBILITY ON WOMEN'S CAREER LIVES

21. Does the Bank encourage a balance between work and family responsibilities on women’s career lives?
   Yes ( )  No ( )  I do not know ( )

22. I have enough time to attend to my office duties
   Yes ( )  No ( )

23. Work demands causes a lot of stress
   Yes ( )  No ( )  I do not know ( )

24. I put in too many hours in my job to accomplish them
   Yes ( )  No ( )  I do not know ( )

25. To what extent do balancing work and family responsibility affect female employees’ career progression at the Bank?
   Very great extent ( )
   Great extent ( )
   Moderate extent ( )
   Little extent ( )
   No extent ( )

SECTION E: FACTORS AFFECTING THE CAREER DEVELOPMENT OF WOMEN EMPLOYEES

26. Below is a list of factors affecting career progression of women. Please tick all that apply to women's career progression at the Bank
   Credibility of fellow staff ( )
   Management style ( )
   Gender Inequality ( )
   Chauvinism ( )
   Sexual harassment ( )
   Organizational Structure ( )
Discrimination ( )
Culture ( )
Any other (please specify) ( )

27. To what extent do these factors affect female employees' career progression at the Bank?

Very great extent ( )
Great extent ( )
Moderate extent ( )
Less extent ( )
Not at all ( )
Appendix II: Focused group Discussion Guide

MANAGEMENT'S PERCEPTION TOWARDS WOMEN'S CAREER PROGRESSION

1. Are there factors in your opinion that affect career progression of women at Standard Chartered bank?

2. How flexible are employee duties at the bank in accommodating female employees?

3. Do the Bank policies encourage women mentorship at the Bank: Please explain how?

4. Are performance appraisals fair to women employees? Please explain

5. Is there pay equality among male and female employees at the Bank? Please explain

6. Does the Bank encourage a balance between work and family responsibilities on women's working lives? Please explain

7. What is the perception of management at standard Chartered Bank limited towards women in the professions and general employment

8. Do you have enough time to attend to your office duties?

9. Do work demands cause a lot of stress to you? Please explain.

10. What would you recommend to be done in order to improve management perception about career progression of women at Standard Chartered bank
Appendix III: Key Informants Interview Guide

1. Branch / Department working in (optional)

2. How many years have you worked with the Bank?

3. What is your designation in the bank please?______________________________.

4. What is the highest level of education you have attained?

5. Does the management at Standard Chartered Bank Limited have a perception towards women's career progression?

6. What is the perception of management at Standard Chartered Bank Limited towards women in the professions and general employment?

7. Employee duties at the bank have flexible working schedules to accommodate female employees.

8. How friendly are the Human Resource policies at the Bank?

9. In your opinion, in what ways have the Perception of management at Standard Chartered Bank affected women's career progression?

10. What would you recommend to be done in order to improve the management perception about career progression of women at Standard Chartered Bank Kenya Limited?

11. To what extent does management's perception at the Bank affect female employees’ career progression?

12. Do the human resource management policies embrace female employees? Please name a few


14. In what ways does bank policies do not allow use of inappropriate language on female employees
15. Do bank policies encourage women mentorship at the Bank? Please explain

16. How fair are performance appraisals to women employees?

17. Is there pay equality among male and female employees at the Bank?

18. Does the Bank encourage a balance between work and family responsibilities on women's career lives? Please explain how

19. What are the factors affecting career progression of women at Standard Chartered bank?

20. To what extent do these factors affect female employees' career progression at the Bank?