CAREER PROGRESSION OF WOMEN IN THE BANKING SECTOR: THE CASE OF THE STANDARD CHARTERED BANK KENYA LIMITED, NAIROBI CITY COUNTY

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DECLARATION

This project paper is my original work and has not been presented to any other university or institution for the award of a degree.

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

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Dr. Owuor Olungah

DEDICATION

I dedicate this research project to the Almighty God for giving me the strength, good health and sound mind throughout the study period.

To my son Alex, a pillar and source of comfort and to my ever-supportive friends, Evelyne Ofwona, Audia Atogo and Jonah Kangogo for their persistent encouragement and morale to pursue and complete this course.

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LIST OF ABBREVIATIONS AND ACRONYMS

99	Missing value though it was necessary to fill
BCG	Boston Consulting Group
CBK	Central Bank of Kenya
CEO	Chief Executive Officer
CIPD	Chartered Institute of Personnel and Development
CPW	Career Progression of Women
D&I	Diversity and Inclusion
FGCC	Federal Glass Ceiling Commission
GC	Glass Ceiling
HR	Human Resources
ILO	International Labor Organization
KBA	Kenya Bankers Association
KBA	Kenya Bankers Association
KNBS	Kenya National Bureau of Statistics
KNBS	Kenya National Bureau of Statistics
KWFT	Kenya Women Finance Trust
NSE	Nairobi Stock Exchange
SCB	Standard Chartered Bank
SPSS	Statistical Package for the Social Sciences
STA	Short Term Assignment
UK	United Kingdom
UN	United Nations
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNIFEM	United Nations Development Fund for Women
USA	United States of America
WDR	World Development Report
WEF	World Economic Forum
WLB	Work Life balance

ABSTRACT

The banking sector is one of the most crucial sectors in the world. The phenomenal growth of banks has created massive employment opportunities for the educated youths of our nation. Women play a vital role in the Kenyan economy, both socially and economically. However, hundreds of thousands who are employed face a lot of challenges at work, and especially when it comes to progressing in their respective careers. This has, however, been a concern in the employment sector about the non-progression of women in the industry. This research had the overall objective of studying the challenges affecting career progression of women in the banking sector: a case study of Standard Chartered Bank Kenya Ltd, Nairobi County. Specifically, the study sought to investigate the institutional barriers affecting career progression of women; to document personal challenges affecting career progression of women and to examine the best practices that can bring equity in the career progression of women in the banking sector.

The research adopted the exploratory design. The data collection was done through the various methods that included questionnaires, key informant interviews and narratives. These involved face-to-face interviews to ensure systematic collection of all the relevant information and probes where there was no clarity. Quantitative data was analyzed through the SPSS while the qualitative data was analyzed thematically. The quantitative data has been presented using descriptive statistics by use of frequencies and percentages. The qualitative data on the other hand has been presented along the lines of the specific objectives and thematically arranged. Where necessary, verbatim quotes have been used to amplify the voices of the informants and strengthen the quantitative findings.

The study revealed that institutional barriers, such as the issue of the glass ceiling and lack of participation in social and professional events were major hindrances to the career progression of women. Although there was fairness in the appraisal system, job selection process and remuneration that match their skills and experience, the institutional barriers heavily limited the women's progress.

Further, the personal challenges in work life balance, lack of technical expertise and communication style were seen as major hindrances to female progress. The study also revealed that although Standard Chartered Bank (SCB) recognized skills and

accomplishments after training, staff at senior levels do not benefit from career progression after training.

Study respondents and informants decried the lack of structured mentorship programs that have the potential to address the under-representation and eliminate the moderate gender stereotyping so as to ensure equity. The study concluded that although the policies and procedures are very clear in all areas, awareness about them should be created and elaborate discussions conducted at all levels to minimize constraints to career progression. Similarly on globalization, equal opportunities should be accorded to both genders to accept or decline an offer and assumptions should not be based on the family front or cultural constraints. The study has recommended among others, that SCB should create awareness in the mindset of its top managers to exercise equality of both genders to avoid any form of discrimination and above all, to strictly adhere to the letter of the existing policies.

CHAPTER ONE

BACKGROUND TO THE STUDY

1.1   Introduction

Women comprise 50% of the global population and own just a tiny fraction of the world's wealth (1%). Despite most often bearing a greater workload, taking the lion's share of the responsibility for rearing children, and producing most of the world's food, women are still shut out of the right to own private property and shunned from taking out loans (UNDP, 2009). The report further emphasizes that such inequities are a result of numerous factors such as women's lack of access to economic opportunities and resources, access to agricultural land, technology and credit, as well as employment opportunities.   Thus, addressing gender inequalities is not only a developmental goal, but also a means to sustainable development. The view of a woman's role in the workforce has changed significantly through time. Historically, society believed that a woman's place was in her home, caring for her husband and children, as opposed to the workplace. Valued feminine traits such as a meek nature and submissiveness were feared to be lost if women entered the workforce (Astin, 1984; Nieva and Gutek, 1981).

In recent years, women as well as gender issues have turned into a major area of concern. Seminars and workshops are being held over the world to discuss women issues and women progression in all areas of life. That is because of the most significant features of the global labour market in the last half of the twentieth century, which is increasing the participation of women (Black and Gregerson, 1999; Caligiuri and Tung, 1999). Some studies illustrate that during the last two decades, there has been an increase in the proportion of women at entry and middle-level management positions in all forms of organizations, resulting largely from the activities of the women's movement, policies of the political system, and corporate equal opportunity initiatives.

However, according to Meyerson and Fletcher (2000), women at the highest levels of business are still rare. They are under-represented in senior management, executive roles and on corporate boards. This has been a cause of concern for gender and management scholars and has given rise to debates on how this gender gap can be addressed (Schein, 2007; Ismail and Ibrahim,

2008; Broadbridge and Hearn, 2008; Rowley and Yukongdi, 2009; Vinnicombe and Singh, 2011; Vanderbroeck, 2010; Lewis and Simpson, 2011; Brady et al., 2011; LaPierre and Zimmerman, 2012). The findings from the World Development Report (2012) on Gender Equity and Development, reveals that the gender gap is shrinking in some areas. Although this news is encouraging, the same report has highlighted that there still exists gender gaps in areas which involve making decisions on policies and in the top management levels of the organization. This situation is not confined to USA and Europe. This is true for Africa as well.

Gaps in senior positions, wages and leadership levels still persist, even in countries that promote equality in education and have a high level of economic integration among women as noted by the World Economic Forum (WEF) in its annual Global Gender Gap Report (2012). The WEF report asserts that closing the global gender gap was fundamental to economic growth and stability. It pointed out that no country in the Middle East or North Africa featured in the top 100 of the index and these were regions often troubled by instability and frequently pointed to when gender inequality is discussed.

In the banking sector, the phenomenal growth of banks has created massive employment opportunities for the educated youths of our nation. The women job-seekers find jobs in banks more attractive and more suitable to their nature (Mathur-Helm, 2006). Kenyan Banking system has not only made rapid strides in net work expansion but in itself, it has undergone a complete and never-dreamt of transformation in its very avowed objectives, approaches, and scale of operations (CBK Report, 2012). Technology has indeed played a significant role in this sea-change. Banks were required to saunter along a new path untrodden so long. Instead of remaining as mere mobilizers of deposits and purveyors of credit, they began to be used as catalysts for bringing about socio- economic transformation of our country- a goal considered hitherto to be outside the banking arena (KBA, 2012). This shift requires educated, skilled and professional personnel.

Therefore, career progression and staff motivation are key strategic considerations for all organizations regardless of size, sector, market or profile. The development of the capacity and capability of the organization's managers has a fundamental impact on efficiency, effectiveness, morale and profitability of an organization. High performing organizations increasingly pay

close attention to the validity of their recruitment practices and are becoming equally vigilant about developing their employees in order to ensure they achieve optimum performance both in the present and the future.

The Kenyan banking sector witnessed various developments in 2012. The developments were in line with the banking sector's aspirations of an inclusive, efficient and stable sector as envisioned under Kenya's economic development blueprint, Vision 2030 (CBK, 2012).

The banking industry in Kenya is governed by the Companies Act, the Banking Act, the Central Bank of Kenya (CBK) Act and the various prudential guidelines issued by the CBK. As at 31st December 2012, the banking sector consisted of the Central Bank of Kenya, as the regulatory authority, 44 banking institutions (43 commercial banks and 1 mortgage finance company), 5 representative offices of foreign banks, 8 Deposit-Taking Microfinance Institutions, 2 Credit Reference Bureaus and 112 Forex Bureaus). Out of the 44 banking institutions, 31 locally owned banks comprise 3 with public shareholding and 28 privately owned while 13 are foreign owned. The 43 commercial banks have come together under the Kenya Bankers Association (KBA), which serves as a lobby for the banking sector's interests and a forum to address issues affecting members. Despite the challenging environment of high inflation and the global financial crisis, the banking sector remained stable (CBK, 2012).

Employment trend in the banking sector registered an increase in staff levels by 1,580 from 30,056 in 2011 to 31,636, representing an increase of 5.3% (CBK, 2012). Banks have cautiously continued to expand staff levels to support their expanding outreach initiatives. Despite the increased trend, Kenya National Bureau of Statistics (KNBS, 2011) indicates that the wage employment by industry and sex in 2011 was 75.1 male against 32.2 female signifying the discrepancy. As of 2011, 45% of the bank's employees in Standard Chartered Bank (SCB) were women and women represented 22% of the senior management. There is lack of career progression especially from the middle to upper management levels.

The study examined some of the issues that continue to plague women as they attempt to progress in their various fields within the banking sector.

1.2   STATEMENT OF THE PROBLEM

The economic participation of women and their presence in the workforce in quantitative terms is important. Globally, women are not accessing senior positions in the public or private sectors in the numbers expected given their increased education and work experience (UNESCO, 2011). Wallace and Smith (2011) note that gender legislation is still not enabling women to achieve equal pay or reach positions of decision-making and power in significant numbers.   The President and Chief Executive Officer of Catalyst (2006) posits that for the last 25 years, women have been entering the professional and managerial ranks of many corporations at about the same rate as men, yet they remain dramatically underrepresented at senior levels. As of 1st June, 2012, only 3.6% of Fortune 500 CEOs were women, and women hold about 15% of Fortune 500 board seats and corporate executive positions (Lang, 2012). Women have fared no better in most other countries. For example, in the United Kingdom (UK), they account for 4% of CEOs and 15% of board seats in the top 100 UK-headquartered companies, while in India, 11% of large-company chief executives are women. Exceptions include countries with a legal mandate for diversity, most notably Norway, where 40% of board seats in public companies need to be held by women (Fortune Magazine, 2012).

Despite banking being a female-dominated industry, women are still under-represented in management generally and more so at senior management levels. This is evident in the fact that currently there is no female CEO in any of the 43 commercial banks in Kenya with only a handful sitting in their respective boards, if any. With the expansion of the banking sector witnessed in the last few years and in line with its aspirations of an inclusive, efficient and stable sector as envisioned in Vision 2030, it is important to examine the gender disparity at senior level and some of the challenges affecting career progression of women in the banking sector.

The increase in women accessing tertiary education has not translated into proportional representation in the labour market or access to leadership and decision-making positions (UNDP, 2009); women are not reaching the highest levels in the workplace.

Career progression is a fundamental problem facing women in the banking industry in Kenya. According to the Kenya National Bureau of Statistics (2012), the wage employment by industry and sex (men vs. women) in 2009 was 72.6 against 24.6; 2010 was 74.6 against 26.4 and in 2011, 75.1 against 32.2 respectively in the Finance, Insurance, Real Estate and Business Services.

Therefore, a study to investigate the challenges of women career progression in the banking industry was seen as critical in the quest to identify, manage and reverse the negative growth experienced.

To this end, the study was guided by the following research questions:

i) Do institutional barriers affect career progression of women in the banking sector?
ii) Do personal challenges affect career progression of women in the banking sector?
iii) Can adopting best practices bring equity in the career progression of women in the banking sector?

1.3 OBJECTIVES OF THE STUDY

1.3.1 Overall Objective

This study set out to explore the challenges affecting career progression of women in the banking sector.

1.3.2 Specific objectives

Specifically, the study:

i) Investigated the institutional barriers affecting career progression of women in the banking sector.
ii) Documented the personal challenges affecting career progression of women in the banking sector.
iii) Examined the best practices that can bring equity in the career progression of women in the banking sector.

1.4   JUSTIFICATION OF THE STUDY

Financial Intermediation is one of the key sectors in Kenya's economy (World Bank, 2012). Given this lucrative position, it is vital that any factors affecting the negative growth in the sector are robustly addressed. This research will benefit the following stakeholders:

The bank entrepreneurs stand to benefit from the research as they will be able to discern and appreciate the underlying factors hindering women career progression in their businesses. The implementation of the recommendations will enable their branches to outgrow gender career progression vulnerability.

The findings and recommendations will be of immense benefit to the banking sector managers in the country and in the region as they will assist them comprehend the root causes of hindrances to women career progression. Such knowledge of the challenges will empower them to develop strategies aimed at producing resilient policies. The bank management will find the research a key reference point when developing performing career progression industry planning.

The research also has precise national utilitarian benefits as it will assist the planners of the national economy to gain insights into why the industry is facing a decline and hence tender informed guidance on the strategies to be undertaken to mediate the trend. The research findings also provides key information to the country's policy-makers and economic managers in crafting a vision for the sector and advising at the national level, on best strategic road maps to mitigate career progression disruption.

The research provides a reliable body of literature for future researchers in the broad field of women career progression management. The study has made recommendations on areas that require further research. In this sense, this research has provided leads for other related studies in future.

1.5 SCOPE AND LIMITATIONS OF THE STUDY

This study was carried out in Standard Chartered Bank (SCB) Headquarters in Westlands, one of the fastest growing entrepreneurial divisions located in the leafy suburbs of Nairobi County. It focused on challenges of career progression of women. The study population was chosen because SCB is one of the oldest banks having been formed in 1969.

Some of the data collected in this study is sensitive and it was envisaged that this could result in some potential respondents being reluctant to submit the requested data. This limitation was however, overcame by providing the necessary assurance of data confidentiality during the data collection process. Results and responses were also thought to have the potential of containing inherent biases among individuals for programs that they may have personally requested or supported. This was overcome by requesting the respondents to be as honest as possible. In addition to these limitations, the sample size in this study was quite small and does not provide adequate information for generalizations across the banking sector. However, the additional sample precision that included narratives and engaging key informants has provided in-depth information that can cut across the banking sector.

1.6 DEFINITION OF KEY TERMS

1.6.1 Independent variables

These are basically three: Institutional barriers, personal challenges and best practices.

1.6.1.1 Institutional Barriers

A barrier is any obstacle that prevents forward movement or any event or condition that makes career progress difficult (Brown & Barbosa, 2001). Swanson and Woitke (1997) indicate barriers partially explain the gap between the abilities of women and their achievements, or these barriers could explain the inhibitions of women's career aspirations. An institutional barrier is therefore an intentionally established rule or practice, which repeatedly and regularly puts a specific group of people or entities with a common feature or trait at a disadvantage versus others (Moore, 2010).

1.6.1.2 Personal Challenges

These are an array of socio-economic and psychological difficulties and/or barriers that employees experience in the execution of their duties and can be derived from personal factors, such as job and home responsibilities that inhibit participation.

1.6.1.3 Best Practices

A best practice is a technique or methodology that, through experience and research, has proven to reliably lead to a desired result.

1.6.2 **Moderating Variable**

1.6.2.1 Equity

The practice of fairness and justice in the distribution of resources, roles, opportunities and benefits including equal treatment to all individuals on the basis of their situation and needs without reference to gender (UNDP, 1996).

1.6.3 **Dependent variables**

1.6.3.1 Career Progression

It is a very broad term and this study will limit itself to the definition of career progression as the process through which an individual's moves and experiences through the organization are seen to be rising to higher levels or otherwise, and how he/she interprets those experiences. Career progression would then meet the needs of both the individual and the organization.

1.7 STUDY ASSUMPTIONS

1.7.1 Institutional Barriers affect the career progression of female employees in the banking sector.

1.7.2 Personal challenges such as family work conflict are a great hindrance to career progression of female employees in the banking sector.

1.7.3 Adopting best practices can bring equity in career progression of female employees in the banking sector.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section contains a review of theoretical and empirical literature concerning challenges women face in their career progression in the banking industry and the postulated variables that give rise to the phenomenon.

2.2 Career Progression: A General Perspective

Women are "time poor". Due to the gender division of labour in the family prevailing in many countries, women's responsibility for unpaid household labour leaves only few hours daily for engaging in work outside the household (UNIFEM, 2005). The situation is further aggravated in cases where women are the sole head of household. Women's ability to free up time depends to a great extent on the availability of services and infrastructure such as potable water, good access roads etc.

ILO Global Trends for Women (ILO, 2012) also emphasize that women face particular challenges both in terms of the sectors in which they wish to work as well as the conditions they work under. Their share of waged non-agricultural employment has increased in the last decade, but only slightly. Globally, women account for almost 40 per cent of the total employment in this sector. But in South Asia, North Africa and West Asia, employment opportunities for women remain extremely limited. And while more women have secured paid jobs outside of agriculture, they have generally failed to access decent work. Close to two-thirds of all employed women in developing countries, and over fifty per cent globally are working in vulnerable jobs, either as contributing family workers or as own-account workers

 Promoting gender equality and empowering women is vital to achieving decent work for all and finally stamping out the discrimination that has plagued labour markets (ILO, 2007). Women add value because they bring different perspectives to the table. Woolley *et al.,* (2010) have

demonstrated that gender-diverse teams performed better than homogenous ones across a large number of different tasks.

According to Armstrong (2001) career progression is of great importance to both the individual employee and the organization. This is so because there is interaction between the organization for which he/she works and the development of the organization through the employees' career. An employee develops his/her career through a continuous acquisition of managerial or professional skills and experience which may bring about rewards and promotion. Graham and Bennett (1995) agree with this and contend that career development involves higher status and responsibilities which can take place in one organization or through movement between organizations or a combination of both. Employees could move from one institution to another not necessarily in the same career, but probably from one field to another or from one level to another.

In today's competitive market, successful businesses regardless of size need employees who have the necessary knowledge and skills to make an effective contribution as drivers towards achieving a competitive edge (Armstrong, 2001). Career progression has taken on global significance as individuals prepare for work that increasingly crosses borders. Internationally, individuals and the career practitioners helping them are grappling with such issues as development of cultural competencies for cross-cultural work (Arthur, 2000). The issues vary in different socio-political contexts (Santos *et al.,* 2001).

According to Innis (2008) many senior executive and top management claim that women simply do not have a desire to excel in their current job positions. Many women lose their drive to excel due to the many obstacles met along the path of becoming a manager and these obstacles include discrimination, stereotyping, prejudice, family demands, and lack of opportunities (Emory, 2008).

The National Strategy for the Development of the social service workforce in Scotland (2005) also emphasize that employee development is the foundation on which the confidence and competence of individual staff is built. It is for all posts and people within an organization.

Bardwell et al., (2004) argue that lifespan development embraces the total development of the individual over time and that people are therefore, continuously engaging in learning processes as they seek balance between changing self and changing environment.

The Labour force, female (% of total labour force) in Kenya was last reported at 46.45 in 2010, according to a World Bank report published in 2012. Female labour force as a percentage of the total, show the extent to which women are active in the labour force (WEF, 2012). Labour force comprises people ages 15 and older who meet the International Labour Organization's definition of the economically active population (ILO, 2008). 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 (World Bank, 1999). This trend has led to increased unemployment, under-employment, poverty and powerlessness among many Kenyan women.

2.3 Institutional Barriers that Influence Women Managers' Career Progression

2.3.1 Glass Ceiling (GC) and Women Managers' Career Progression

The concept of the *glass ceiling* originated during the middle 1980s to describe the invisible and artificial barriers that have kept women from promotion to upper management and other higher leadership positions in the business world (Maume, 2004). Research on the career development of women managers in general often refers to the glass ceiling that restricts advancement to top executive positions. Several studies validated glass ceiling hypothesis and indicated that women in their early lives experienced a number of barriers during their career path (Blank, 1996) and also invisible barriers, which continued to prevent women from moving up to a higher position in organizations. In addition, Auster (1993) points out that the GC is not one ceiling or wall in one spot, but rather many varied and pervasive forms of gender bias that occur frequently in both overt and covert ways. The GC is also very visible to those whose careers have been affected by it.

According to Rai and Srivastava (2008), no glass ceiling exists. They argue that at present, organizations operate in the global context and a number of opportunities for career development

exist. The idea of GC is therefore, just a myth and self created issue. While women hold this stereotype less commonly nowadays, it is still prevalent among men (Heilman, Martell & Simon, 1998). However, the term was used by the U.S. Department of Labor in 1991, in response to a study of nine Fortune 500 companies. The study defined that women and minorities encountered substantial GC barriers in their careers; these barriers were experienced earlier in their professions than previously thought. Researchers found that there are different kinds of GC barriers such as different pay for comparable work, sexual, ethnic, racial, religious discrimination or harassment in the workplace, prevailing culture of many businesses, lack of family-friendly workplace policies (or on the flipside, policies that discriminate against people, non-parents, or single parents)…etc. (FGCC,1995).

Similarly, according to the research group Catalyst (2006), women continue to be sidetracked into auxiliary staff functions, such as human resources and administrative services, rather than line positions where they are responsible for an organization's profits and losses. Insch, McIntyre and Napier (2008) conclude that, despite the glass ceiling being invisible; it was able to be a barrier to prevent women from ascending to the highest positions in any organizational hierarchy. These barriers were considered to be created by individual or organizational discrimination. Human resource experts are often in leadership positions that allow them to have a huge impact on organizations. Consequently, it is important that, they are knowledgeable about how the glass ceiling fact may directly or indirectly impact an organization's reputation, customer loyalty, and diversity of skill sets, growth potential and for its bottom line. Similarly, the Chief Executive Officer or President of an organization may tap Human Resource experts for their advice and expertise on the strategic organizational changes that are necessary to reduce the existence of a GC so as to maximize an organization's performance and reputation. Most of the female felt that while their male counterparts did not have the responsibilities for housework and childcare during their work life, they personally continued to have these responsibilities and that these responsibilities increased their stress level, the family structure has a great impact on career success (Schneer & Reitman, 2002).

2.3.2   Written Policies

Granleese (2004) analyzed that there are miscellaneous types of occupational pressures for the organizational employees because private sector banks are also making discrimination among the male and female workers. Banks have also undergone various policies that have transformed the criterion of women access to management positions. Career breaks and job sharing are utilized in retention strategies. Recruitment and promotion policies claim equal opportunities for career development of women. The researcher also noted that organizations are placing a greater emphasis on development and promotion to enhance the likelihood of women succeeding to top management positions. The most significant thing is that policies are changed and designed in an appropriate manner but their implementation is not adequate to close the gender gap.

2.3.3   Selection Process

One of the most common and well known barriers to career advancement is that of the selection process used by most companies. As indicated previously, the pool of women that are qualified for promotion to executive positions is quite small and therefore women simply cannot be promoted. According to Burke and Nelson (2000), 82% of firms stated that lack of general management skills and line experience was a major contributing factor in their decisions not to promote women. However, another study finds some firms have a large pool of qualified women and simply do not consider them for the position on the basis that they are deemed to be an unreliable workforce who will take breaks for child bearing and other familial responsibilities (Burke, et al. 2000). Another rationale is that existing top management positions are held by men who tend to promote other men who are similar to themselves. (Van-Vianen and Fischer, 2002).

2.3.4   Promotion

Jacqueline (2004) noted that gender discrimination always exists in the labour market. The major factor behind this is perceived to be the attitude of the women towards job attainment and carrier promotion. The widespread factor is that men and women are considered to be appropriate for working but men are considered to be more appropriate for the managerial and administrative jobs as compared to women. Thus, men and women fluctuate their job preferences for the labour market. Although the most significant thing in this regard is ability of the worker to do any job rather than his gender. Those workers (whether male or female) that have higher capability level

must occupy the productive jobs in the labour market but this is also decided on the base of their gender. Even the women that have the same ability level as men will receive less wages as compared to male employees, especially in diverse types of managerial jobs (Brown et al., 2002).

Therefore, all over the world, even the proficient female employees are less promoted to highly paid jobs as compared to their male colleagues. In addition to this, female employees get fewer wages as compared to male employees in diverse administrative and managerial jobs. Gender discrimination and miscellaneous chances of job promotion of female managers are the salient discriminatory factors that have unconstructive impact on the abilities of female employees to prevail in the job market. Mandel and Semyonov (2005) analyzed that earning gaps across countries are associated with structural characteristics of national labour market. The researcher reported that female employees cannot work for longer hours in the private sector organizations. In addition to this, their childbearing and household activities also turn out to be the obstruction in their work efficiency.

2.3.5   Globalization and the female limitations

Globalization presents many new barriers for women. Senior level managers and top executives now have even more responsibility and higher expectations than before due to the time pressures and relocations of many businesses hence top executives have had to move to new towns, cities, and countries. This presents a large barrier for many women with families and a working spouse or significant other (Wellington et al., 2003). Perhaps more surprisingly, the largest problem, however, has not been family issues; it has been adoption of new cultures and social norms. While the natural ability of women to adapt is higher than that of men, a large number of women have been unable to accept the culture shock and fail in their new environments. Similarly, women may also experience resistance in other cultures to female leadership. Many countries will simply not deal with a woman executive because of their beliefs and perceptions that women are incapable of doing business effectively (Strout, 2001).

2.3.6   Participation in Social and Professional events

Robbins and DeCenzo (2007) say that to increase visibility, women need to participate in social events. This includes being seen at social functions, being effective in professional associations and developing powerful allies who speak well of you.   Attending social gatherings increases ones visibility. According to (Aswathappa, 2005) one's presence at social functions and events provide social interaction and a source of information about career opportunities. To enhance career advancement opportunities, one needs to join a support group to be able to listen to others and develop empathy and other key interpersonal relationships (Zajas, 1995).   This can be a challenge to women especially when the institution requires their presence at formal gatherings e.g. dinners or cocktails that end quite late since they must balance work and family needs.

According to Walsh and Borkowski (2006) professional networks provide instrumental benefits to their members such as information exchange, access to resources and promotional opportunities. Hansen (2008) asserts that it is important for one to focus on people with power and influence in the organization to benefit from their clout. More often than not focusing on people at higher levels requires time, great commitment, drive and passion that eventually drives results. She observes that women tended to focus on people at lower levels than themselves.

2.3.7   Networking

According to Murphy in Davidson and Cooper (1993) a network is a group which encourages women to help each other in their respective jobs and is a source of information and advice for them. Kandola (2004) points out that the purpose served by networks was that of fulfilling the need to be seen to be doing something and adds that informal networks might hinder or improve an employee's chances of promotion

Zhong (2006) states that women need to set up their networks and participate in men's networks. Maxifield (2005) contents that women found networking challenging and thus they lacked the important tool of networking. Ackah and Heaton (2003) affirm that women were excluded from the networks through which they could make themselves known and learn about promotion processes. Studies conducted in Tanzania showed that women who do not network remain vulnerable and liable to being rendered invisible and never remembered when promotions were

being discussed (Adler and Izraeli, 1994). The ability to network was perceived as a business skill that is important for building relations with clients, and as a method by which one's visibility to senior management demonstrated, and this way enhanced career progression (Maxfield, 2005). According to Ackah and Heaton (2003) a network of friends, colleagues, and clients can be valuable means to career advancement because it can prove beneficial in getting things done. Employees who network with clients look good to management because they help to strengthen the employer's stability (Spiegel, 2008).

2.4 Personal Challenges

2.4.1   Family-Work Conflict

In a society filled with conflicting responsibilities and commitments, work/life balance has become a predominant issue in the workplace.   Work/life Balance of women employees has become an important subject since the time has changed from men earning the family living in today's world where both men and women equally share the responsibility of earning for the betterment of their family life. Hence it is for the betterment of their family life.

Work-Life Balance does not mean an equal balance. It means the capacity to schedule the hours of professional and personal life so as to lead a healthy and peaceful life (Sharma, 1999). Mooney and Ryan (2008) state that the main concerns in the women's perspective were the duration or working time that is required longer than they expected in addition to the organization anticipating its managers to be flexible to the needs of the business. When demands of the job increasingly encroach into family life, women experience conflict which affects their career outcomes (Voydanoff, 2005). Lopez- Claros and Zahidi (2005) stated that work-life balance is very difficult for women with young children especially when they try to balance their role as the primary caregiver with additional responsibility in the organization.

Research has determined that working women with rigid schedules report more family difficulties than working women with flexible schedules (Ralston, 1990). Where family demands are concerned, ambitious women seldom rely on organizational support for fear of reinforcing the communal stereotype (Broadbridge, 2008). Therefore, many women who are executives and those in elite occupations handle by making discreet choices between their career advancement

and family such as "opting out" or postponing their marriage and parenting (Blair-Loy, 2001). In other circumstances, women also enhance their personal domain resources by relying on spousal support, for example dividing house responsibilities and taking care of their children (Brett and Stroh, 2003). However, in certain cases such couple-level adaptive strategies, even though packaged as a couple's collective decision, do not necessarily promote women's work-life balance (Wierda-Boer *et al.,* 2008).

According to Keene and Reynolds (2005), women managers are at a disadvantage because of family and job responsibilities and since family needs more attention, women managers are forced to avoid overtime. To handle work/life balance, Friedman and Greenhaus, (2000) emphasize that working adults learn to build networks of support at home, at work and in the community. Juggling competing demands is tiring if not stressful and brings lower productivity, sickness, and absenteeism, so work/life balance is an issue for all employees and all organizations. Conflict between work and family has real consequences and significantly affects quality of family life and career attainment of both men and women as emphasized by Friedman and Greenhaus (2000).

2.4.2 Communication Style

Men and women communicate differently and therefore, negotiate differently (Miller, 2003). The successful female professional must not only understand the gender differences in communication but be able to use them to her advantage as well. Miller (2003) describes a man's way of communicating as "guy-speak". She explains: For example, when a man leaves a meeting and you ask him how it went, he will probably say "Great". He is not really conveying any information about what happened at the meeting; rather, he is simply acting confident. A woman, in contrast, might answer the same question with, "okay, but I could have handled the cost issue a little better". Like the man's comment, hers does not necessarily describe what happened at the meeting. Rather, it reflects her "desire for perfection." If you rely on what each actually says, without taking into account the gender of the speaker, you are liable to draw erroneous conclusions. Therefore, women need to communicate their ideas more effectively by being more vocal and assertive, especially to top management. However, they have to be careful not to come across as overly aggressive when communicating their ideas.

2.4.3   Challenging Assignments

Challenging assignments involve adding an employee's responsibility and this gives the employee a sense of recognition as they stand out (Aswathappa, 2005). Armstrong (2006) argues that recognition is necessary in career advancement. Recognition could be achieved by accepting challenging assignments which stretch and compliment one's knowledge and then learn as much as one could. Dessler (2008) notes that challenging assignments provide employees with opportunities for achievement and also motivation.   Lee (2002) found that ability to take challenging assignments helped professionals to fulfil growth needs.

Undertaking challenging assignments entails ability and willingness to assume a heavy workload and putting in long face hours (Dessler, 2008), because this demonstrates commitment to the organization and career (Snape et al., 1994) due to the increased responsibilities. Research done by Vinnicombe and Colwill (1997) indicated that successful women attributed their career success to hard work which led to good performance. Pine (2002) in Zhong (2006) recommends that women must stand out through hard work and be good at what they do.

In contribution to heavy work load, Lee (2002) posits that apart from assuming long and flexible working hours by extending the work environment to working outside of normal hours; heavy work load also entails having a preoccupation with work related issues like undertaking geographical assignments. This could be an indication of commitment to the job and organization. Chew and Zhu (2002) indicate that in organizations, it is generally expected that international assignments lead to career advancement and employees aspiring to be managers ought to consider this issue. Powell and Graves (2003) say that service in different geographic locations presents employees with opportunities to polish their skills by working on high visibility projects but because of the limited access to geographical assignments, women's career progression is hindered.

2.4.4   Underrepresentation

One of the concerns of career research has been on the underrepresentation of women in managerial positions (Lyness and Heilman, 2006).   In this connection, various researchers have focused on factors which lead to the progression of women managers (Kirchmeyer, 1998,

Maxifield, 2005). Underrepresentation of women in senior leadership is problematic for several reasons. Sujatha (2008) examined that women are also taking part in diverse career developing campaigns. But still the women representation in the career ladder is very low. The foremost reason is that the private sector needs more technical professionals and they perceive that female managers are not apposite for this. Therefore they prefer to take male managers for this purpose because they cannot lose the crucial aptitude of men (as they can handle various types of managerial tasks and troubles). In addition to this top management positions consider that female employees are not appropriate for the top management jobs (especially the married women) because they undergo miscellaneous sorts of career breaks due to their household duties. In this way their working capacity becomes undermined due to this fact. As a result of this the organization develops some stereotypic attitude related with the promotion and appointment of the female workers. Hobbler et al., (2011) argue that without seasoned female mentors to guide women through what can be a politically driven succession planning process, women may feel unprepared for upper-management positions and thus not apply.

2.4.5 Gender Discrimination

Women comprise a large part of the population and with their marginalization, there is bound to be very little development. In pre-colonial Kenya, duties were shared and it was not odd to find a duty done by both men and women with no reservations (Juma and Kanjama, 2009). This has changed with the monetary economy thus creating a marginal class of individuals mainly women. Neathey (2003) found that the social stigmas such as gender role stereotypes, rigid cultural patterns, patriarchal structure of society and less ingenious stigma on females are the major factors that become the base for gender discrimination of female employees at workplace. Therefore, women have to countenance wide-ranging predicaments related with gender biased discriminatory factors in private sector organizations. Laser and Rosen (1990) posit that men and women are assigned diverse job categories due to stereotypic behavior and differential occupational opportunities in labour market. Even the women who have the same aptitude level as men will earn less especially in various types of managerial jobs. They believed that because they were women, they had advanced more slowly, were not given promotions that they deserved, had to work harder to prove themselves, were not taken seriously or were treated with less respect, and were banned from international job assignments.

A study conducted by Wentling (1997) on "*Women in Leadership*", noted that several of the participants indicated working for bosses who had difficulties dealing with women, or they did not believe in the development or advancement of women. The participants indicated that the gender discrimination was often very subtle in form. For example, they were often excluded from meetings in which all male peers were invited, or they (participants) were not invited to play golf. These participants were often unable to participate in valuable informal business discussions. Being excluded and not having access to valuable inside information many times hindered these participants' advancement opportunities.

According to Sophia Ali (2011) most of the women employees were dissatisfied with career development programs and women were discriminated against in career development opportunities. Berger et al., (2005) analyzed that the women have to countenance diverse predicaments in organizations as compared to male employees and hundreds of millions of people suffer from discrimination in the world of work. This not only violates a most basic human right, but has wider social and economic consequences. They conclude that discrimination stifles opportunities, wasting the human talent needed for economic progress, and accentuates social tensions and inequalities. Combating discrimination is an essential part of promoting decent work, and success on this front is felt well beyond the workplace.

Boutrous Boutrous-Ghali former United Nations Secretary-General commented at the UN Conference (1994) in Geneva that women rights are human rights and discrimination against any one gender is a violation of human rights in general. He further noted "*Without the progress in the situation of women, there can be no true social development. Human rights are not worth the name if they exclude the female half of humanity. The struggle for women's equality is part of the struggle for a better world for all human-beings, and all societies*".

2.5 Best Practices that bring Equity

2.5.1 Training and Development Opportunities

To develop skills required for the different roles an employee takes on as he/she progresses/advances through the ranks takes time: the progress is facilitated by training and the development of managerial and professional skills. Opportunities such as leadership programs and other related courses, exposure to professional development conferences, seminars, and women professional organizations are very helpful.

Mullins (2005), points out that training provides more opportunities for career progression because it may boost competence levels of individuals and the organization. Training is, therefore, seen as vital for career advancement for employees in general and managers in particular. The philosophy behind SCB's Training Policy, therefore, recognizes that training leads to the enhancement of self, professional and career development which would, normally, lead to career progression. Mullins (2005) revealed that training is normally geared towards ensuring that there is continuity in employees' career development. Beardwell et al., (2004) agree and conclude that individuals expect reward for their training or development; they have put in effort, become more skilled and expect greater reward in the form of promotion, pay increase and more demanding or higher status jobs. Unfortunately most training opportunities for senior level management are held at offsite locations internationally. Women are often passed by because of the difficulty of dual role play. Few norms or laws encourage employers to make accommodations for workers' family roles. So both men and women may in this regard suffer the same predicament but men either pass the responsibility to the women or women willingly or unwillingly take up the responsibility. Unfortunately decisions like these affect one's career progression (Eagly and Carl, 2003).

2.5.2 Mentorship

Another practice is to ensure women adopt relationships with their mentors, bosses and fellow female co-workers. Mentors are viewed as helpful in that they provide participants with job

opportunities/challenges to demonstrate skills and abilities, suggested strategies for advancing participants careers, believed in their potential, encourage participants to take risks, share his/her expertise with the participants, and give participants useful career advice.

According to Hansen (2010), women do not move up into strategic roles because they are not sponsored into them. Ibarra et al., (2010) found that while women and men had similar rates of mentorship, having a mentor in 2008 predicted getting promoted by 2010 – but only for men. Laff (2006) also adds that there tends to be few executive women because many women are unable to find a female mentor thus they are inhibited in the workplace because of their limited access to capable mentors. Many people prefer to have mentors of the same gender because they tend to understand the challenges most commonly faced. Male mentors tend to be resistant to mentor a woman because they perceive women as more emotional, not as skilled at problem-solving, and because of the risk of workplace sexual harassment issues (Hansen, 2008).

Mentoring is now seen as an excellent method of integrating women into the business world. Firms such as PricewaterhouseCoopers are developing networking circles to allow their female employees to share knowledge with other females. Online mentoring and co-mentoring are other options being developed to assist women. Firms are beginning to recognize that women workers have special concerns that need to be addressed through programs and policies. Thus, many firms have begun to implement appropriate programs. It is hoped that these programs will increase the career opportunities for women in the senior levels (Kahan, 2004).

2.5.3   Talent Management

Talent is understood to be one of those workers who guarantees the competitiveness and future of a corporation (as specialist or leader) through the organizational or job specific qualification and knowledge, the social and methodical competencies, and characteristic attributes such as eager to learn or achievement oriented (Davis et al. 2007). Research has shown that women tend to be overlooked in many talent management initiatives due to their being considered as not having the capacity or that they may not be worth investing in because they may leave their job for family or even thought of as being not interested in those activities (Schein, 2007).

Talent management is now considered a key management function (Boston Consulting Group [BCG], 2010). Several studies have pointed out the value of talents to organizational success. Talent pools are built and employees are classified in performance-level groups and focus on groups with high potential who are seen as future leaders (Boudreau and Ramstad 2005). Consequently, talent management is used as an instrument for succession planning (Hills, 2009; Rothwell, 2005), is seen as a process for developing employees (Berke et al., 2008; Chartered Institute of Personnel and Development [CIPD], 2006) or works as a mechanism to retaining best workers.

2.5.4 Supportive and collaborative work environment

The foremost discriminatory factor towards the women occupational career progression is the environment of the whole organization. Brown et al., (2002) argued that although women are discriminated in every job attainment and career progression, pregnant women especially become the victims of this discrimination. Especially the private organizations consider that the role and capacity of the female employees mostly changed during the pregnancy period and after this era. For this reason they become unproductive for various types of organizational posts. Especially these organizations tried their level best to appoint male managers for their strategic work as the female managers are deemed to be less appropriate due to time constraints, career gaps, inadequate working environment and stereotypic behavior of the male employees. As a result of this, the female employees always feel dissatisfied with their jobs and they reported that the attitude of co-workers and the environment of organization are the major factors that create hurdles in their job attainment and career progression.

There is a traditional and orthodox perception that women are less efficient and therefore, they are incapable of tackling the problems of the organization as compared to their male colleagues. Due to this myth, the female employees always face obstructions in career progression and various job retention criterions (Ghada et al., 2009). For example, male bank managers consistently rated work environment pressures as being less stressful than female bank managers, with the exception of "equipment failure." Thus women face double pressures because they countenance inadequate personal support and insufficient professional sustainability. The female

employees frequently feel that their gender role is the major hurdle in their carrier progression because the female employees do not get an adequate personal and professional support.

Berger et al., (2005) analyzed that the women have to countenance diverse predicaments in organizations as compared to male employees. Especially when female employees have to take maternity leave then they countenance miscellaneous impediments in private sector organizations. Frequently in case of maternity leave, the female employees remain unpaid if she has limited leave days and that constructs hurdle in their work potential. From the above, the study therefore, recommends that there should be policies that can bestow maternity leave to the female employees and advocate for their social rights. The private sector organizations should make stringent rules and policies to protect the rights of female employees.

2.5.5   Kenya Labour Laws and Organizational Culture

Nowadays, women are participating in all aspects of day to day life, i.e. they are more involved in elections where there is apathy of the opposite gender (Omair, 2008). However, despite the increasing number of women in the workforce, they continue to hold few corporate leadership positions (Shah, 2007). It is important to ensure that Kenya Labour Laws protect employees especially women who have become key players in globally developed economies due to changes over recent years. These laws include the Employment Act, 2007, the Labour Relations Acts, 2007, the Occupational Safety and Health Act, 2007, the Work Injury Benefits Act, 2007 and the Labour institutions Acts, 2007. Employees should not be subjected to organizational culture which according to Ravasi and Schultz (2006) is a set of shared mental assumptions that guide interpretation and action in organizations by defining appropriate behavior for various situations. At the same time, although a company may have their "own unique culture", in larger organizations, there is a diverse and sometimes conflicting culture that co-exist due to different characteristics of the management team. The organizational culture may also have negative and positive aspects and this is where support may be lacking. It is therefore, important that the organizational culture does not interfere with adherence to the labour practices.

2.5.6 Eliminating Negative Stereotype

Gender stereotyping is a problem that working women must deal with. Barnett and Hyde (2001) expound that the empirical studies they reviewed challenge gender differences predictions of earlier theories. Stereotypes are shared beliefs held by one group of people about another group of people and are widely known, but oversimplified, descriptions of people from particular social or demographic groups (Heilman, 2002). Gender stereotyping of the managerial role arises when the attributes regarded to be necessary in order to fulfill the role are attributed to one sex (Schein, 1975; 2001; and 2006). Many companies associate masculine characteristics with success and achievement. These include assertiveness, aggressiveness, and task-oriented leadership abilities (Jogulu and Wood 2006; Envick, 2008). Other stereotypes of women include the expectation of being modest, quiet, selfless, and nurturing (Eagly and Carl, 2003). These simple characteristics may be seen as non-executive material. Entities desire a leader who will execute, take criticism, and do what is best for the company at all cost (Nelson and Levesque, 2007).

Therefore, it is essential to believe that effects related to gender role stereotypes does occur in the workplace because research by Oswald (2008) and Rudman and Phelan (2010), found that gender role stereotypes influence occupation preference by both affecting perceived ability and interest in different jobs. In addition, gender role stereotypes guide to vary the perceptions and expectations of leaders (Cabrera et al., 2009) as well as influence income (Blau et al., 2002) and performance ratings in the organization (Bauer and Baltes, 2002). They stressed that although women have gained a lot of achievements, negative attitudes and stereotyping women managers still exist in many cultures of the organization and believe that a common stereotype is "*think manager, think male*", meaning success is a male characteristic. Schein (1996) found that when a woman employee prefers to collaborate with a male boss rather than a female boss, it supports the continuity of the "t*hink managers, think male*" syndrome. Hsung and Chow (2001) assert that male managers were recognized as better superiors and respectable compared to female managers.

2.6 Theoretical Framework

2.6.1 Social Relations Approach

This study will be guided by Social Relations Approach to gender and development planning which was developed by Naila Kabeer (1994) at the Institute of Development Studies, Sussex University, UK, in collaboration with policy makers, academics and activists primarily from the south. The thinking has a social feminist background. The key elements of the approach are the goal to development as human well-being, the concept of social relations and institutional analysis. The Social Relations Approach shows how gender and other inequalities are created and reproduced within structural and institutional factors, and then to design policies that can enable women to work to change those factors that constrain them.

The aim is to analyze his existing gender inequalities in the distribution of resources, responsibilities and power and for designing policies and programs which enable women to be agents of their own development. It uses concepts rather than tools to concentrate on the relationship between people and their relationship to resources and activities. The main concepts are development as increasing human wellbeing, social relations, institutional analysis, institutional gender policies and finally immediate underlying and structural causes.

Social Relations Framework is useful for many purposes including project planning and policy development and at many levels, even at the international level. It emphasizes the institutional analysis in an important part of an organizational commitment to gender and enables an organization to translate an analysis into action.

2.6.2 Relevance of the Social Relations Approach to the study

This framework apart from addressing the gender gaps by giving a holistic analysis on poverty and placing gender at the center of an entirely new framework for development theory and practice, it concentrates on institutions such as firms, financial corporations, multinationals among others, and offers a way of understanding how they work and interrelate. Therefore, it gives an insight into the roots of powerlessness, poverty and women's subordination but it also shows that institutions can bring about change, one of the objectives of this study. It highlights

that there is no such things as a neutral planner and organizations are obliged to examine their own institutional practices and culture as part of any planning process (Kabeer, 2008). The banking sector should strive towards gender specific polices where interventions are intended to meet the target needs of women with the existing distribution of resources and responsibilities and gender re-distributive polices with the aim of transforming existing distribution of resources and responsibilities to create balanced gender relationships.

Social Relations Approach states that all institutions possess five distinct but interrelated dimensions of social relationships namely rules, resources, people, activities and power. These dimensions are significant to the analysis of social inequality in general and gender inequality in particular. Examining an institution on the basis of their rules, practices, people, distribution of resources and their authority and control structures helps the banking industry to understand who does what, who gains, who loses (which men or which women). It further helps contextualize the challenges women face in career progression that has been accepted as organizational culture norms.

2.6.3   Conceptual Framework

The conceptual framework below developed from the literature review, highlights the independent variables (being institutional barriers, personal challenges and best practices) affect the dependent variable (career progression) subject to moderation by equity.

Independent Variables   **Moderating Variable**   **Dependent Variable**
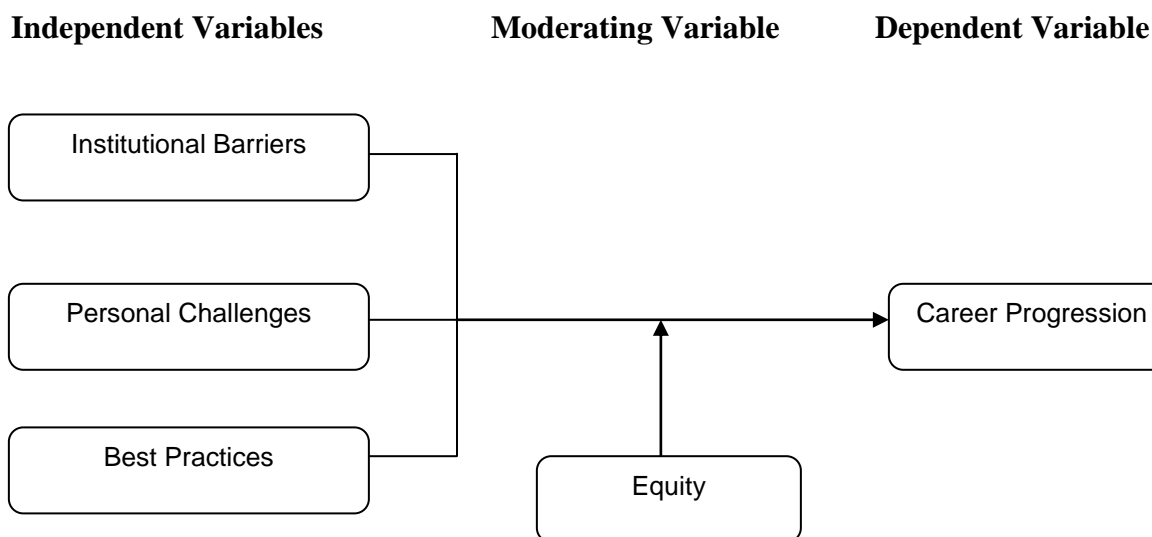
Fig. 2.1 Conceptual relationship between variables

CHAPTER THREE
METHODOLOGY

3.1   Introduction

This section presents the context in which the study was conducted and is divided into nine sub-sections.   The section contains the description of the research site, research design, study population, sampling population, sampling procedures, data collection methods, data processing methods and analysis and finally the ethical considerations that were observed in the study.

3.2   Research Site

The research was based at the Standard Chartered Bank headquarters in Westlands. Westlands is an affluent neighborhood in the city of Nairobi, the capital and largest city in Kenya. It is also one of the eight administrative divisions in Nairobi County. Westlands is located 3.1 kilometers by road, northwest of the central business district of Nairobi.   Apart from being a residential neighborhood, it is one of the fastest growing commercial centers' housing several malls, hospitals, embassies not to mention a total of 15 commercial banks out of the total 43 in the banking sector in Kenya. Amongst these banks is Standard Chartered Bank which houses its Headquarters and two branches.

3.3   Research design

This study adopted the exploratory design whose main purpose was to formulate a problem for more precise investigation. Exploration in the Standard Chartered Bank Headquarters in Nairobi was done to find out the problem faced by women employees in their career progression in the banking sector. Exploratory research is constructed to answer "what" questions, and in many cases includes new studies which can be as a result of the appearance of new phenomena or insufficient knowledge on the subject of any study. The study utilized quantitative and qualitative data collection methods. Specifically, quantitative data was collected using semi-structured questionnaires while qualitative data was collected using key informant interviews and case narratives.   Where necessary, verbatim quotes were used to amplify the voices of the informants and strengthen the quantitative findings.

3.4 Study Population

The study population to which the research results were generalized included all the 43 commercial banks in Kenya. However, SCB has a total population of 1,800 employees at its headquarters. The unit of analysis was the randomly selected individual managers in its middle and upper level management.

3.5 Sample Population and Sampling Procedures

The sample population was from the 400 bank employees being the total number in the middle and upper management levels within the headquarters and the level where a gap is evident in women career progression. The respondents for the study was drawn from the employee listing obtained from the human resource department in SCB and included both genders. This assisted in finding out if there is gender parity in the departments in relation to women career progression. The study employed stratified random sampling which is a combination of simple random and purposive sampling to identify the departments from which the 40 respondents was drawn and questionnaires administered.

3.6   Data Collection Methods

Data was collected by the use of the methods listed below:

3.6.1   Questionnaire Survey

A semi-structured questionnaire was administered to 40 people to assist in securing standardized results that can be tabulated and treated statistically while at the same time adopt flexibility to help secure maximum possible information. It consisted of four sections dealing with the bio data of the respondents, the institutional barriers that hinder female career progression, personal challenges in career progression, and best practices that if implemented can bring about equity in the banking sector (Appendix III).

3.6.2   Key Informants Interviews

Key informant interviews were carried out with the four human resources (HR) managers in the bank. The key informants provided information on the observed gender disparity, female emancipation and their upward mobility not forgetting their practical experience in the

application of labour laws. A key informant interview guide was used to collect the data (Appendix IV).

3.6.3   Case Narratives

Case narratives were carried out with three successful women who have climbed up the corporate ladder in the banking sector and whose stories can illuminate how people navigate through the institutional and personal barriers and adoption of best practices that can promote gender equity. In addition, two female ex-SCB staff were interviewed to ascertain the challenges they faced before their separation from the bank, and/or any information they had on the stagnation other women encountered in their career progression, albeit silently. (Appendix V).

3.7   Pilot Study

A pilot test was conducted using 3% (12 respondents) of the sample population selected using random sampling approach. The results from the pre-test were analyzed using statistical program for social sciences (SPSS) to establish the internal consistency of items in each of the independent variables. The pilot test results were then used to improve the questionnaire.

3.8   Data Processing and Analysis

Data analysis is the process of bringing order, structure and meaning to the mass of information collected (Mugenda and Mugenda, 2008). The quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS) and presented through descriptive and inferential statistics. SPSS generated the required frequencies and percentages that has been interpreted to answer the research questions.   Qualitative data collected through case narratives and key informant interviews has been thematically analyzed in line with the study objectives. A verbatim approach has been adopted where direct quotations and selected comments from informants has been used to emphasize the informants' voices in the discussions.

Data has been presented in tables, Figures, bars and pie charts to enable ease of use and understanding. Data was collected over a one-month period.

3.9 Ethical Considerations

This study took into consideration the code of ethics in conducting research. It sought the required approvals from the relevant bodies before the field work begun. A research permit was obtained from the National Council for Science, Technology and Innovation (NACOSTI). The integrity of the agent (Institute of Anthropology, Gender and African Studies, University of Nairobi) was protected by all means to ensure the findings are without any bias. The researcher treated the information acquired from the respondents with utmost confidentiality and they were informed that the research is for a Master's Degree and assured them that all information was to remain confidential. No information received from the respondent was released without a written consent. Ethical clearance was sought from the Human Resource and Corporate Affairs Department at Standard Chartered Bank who were informed about the study objectives and duration to ensure confidentiality of the bank and respondents both internally and externally. An informed consent form was signed by the respondents as surety of their understanding and acceptance to be involved in the study.

During fieldwork, informants were duly briefed on the purpose, the target groups, selection procedures, duration of the study, and potential use of the research results. During the interviews, the informants' consent was sought to allow for recording of the conversation that was later transcribed and informants were assured that no piece of information gathered in the course of the study would be used contrary to the purpose of the research and the recording was simply for the sake of verification against researchers' translation and analysis. The respondents were also assured of their anonymity during publication of the research findings through the use of pseudonyms and coding of the locations.

CHAPTER FOUR

CAREER PROGRESSION OF WOMEN IN THE BANKING SECTOR

4.1 Introduction

This chapter presents the demographic characteristics of the respondents and the research findings from the study. It analyses the data systematically focusing on the study objective: "Challenges affecting career progression of women in the banking sector". Each of study objectives is analyzed separately in order to bring out the extent to which each of them (institutional barriers, personal challenges and best practices) affects one's Career Progression. The findings are presented as a report of the questions answered as well as interviews conducted with respondents and informants.

4.2 General Information

A total of 40 questionnaires were administered but only 33 were returned while 7 were not returned. The findings indicate that the 7 unreturned questionnaires were all of female gender who citied various reasons such as lack of time, inconvenience in expounding further on certain questions. They also blamed the bureaucratic belief based on the classification of certain departments as being too busy because of the nature of corporate clients it handles. However, the 33 returned represented a response rate of 78.8%.

4.3 Socio-demographic characteristics of respondents

4.3.1 Departments

The findings indicated that the majority of the respondents were from Consumer Banking department with 61% though branches fall under this department too. Kenya Support team had 21% in which it had a representation of a Chief Executive Office, Corporate Affairs, Legal and Compliance office, Finance, Human Resources (HR) and Corporate Real Estate Services (CRES). It was then followed by Technology and Operations department with 9% of the respondents and the least representation was from Wholesale and Global market respectively with 3% of the respondents. Wholesale and Global Markets formed part of the 7 female

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respondents who did not return the questionnaires as already noted. The fact that it is only women who did not return the questionnaires could be interpreted to mean that women enjoy being pushed to perform even the simplest of tasks if they do not see the direct benefit accruing to them at the time and this could explain why opportunities often pass them.

4.3.2 Gender Representation

Despite the fact that it was a study on women, some male representation was included in the study to gauge their views on the women career progression. There were 27.3% male respondents in the study out of 33 and the rest (72.9%) were female.

4.3.3 Respondents age

The majority of the respondents (48.5%) were between the ages of 40-49 years followed by 36.4% aged 30-39 years. 12.1% were in the age range of 50-59 years and only 3% was below 30 years of age. The findings reflect that to be in middle management level and above, apart from education and experience, one's ability coupled with drive is mandatory in this industry. This is because, certain senior positions need the application of a strategic mindset to achieve results. From the 3% below 30 years, a respondent of male gender said that his swift promotion to middle management was as a result of maximizing on his own core skills (ability and drive) contrary to the opposite gender that attribute their success to working hard, luck or help from other people.

4.3.4 Respondents level of education

Slightly above half (51.5%) of the respondents had post graduate degree, 33.3% had undergraduate, 12.1% had a college certificate and only 1 had a secondary school certificate respectively. In our society, education is the key that opens many doors. Many jobs require a college degree and in most cases, graduate degree in specialized areas relevant to the industry is more important.   Despite identical educational, ambition and commitment to career, men still progress faster than women. There is a possibility that women still allow themselves to be damned to mediocrity by their own inhibitions and their passivity. They fail to take advantage of the existing framework to advance their careers.

4.3.5 Duration of employment in the organization

The researcher sought to establish the duration of employment of the respondents with their current employer. Majority (28%) have worked for between 5-10 years followed closely by 24% having worked for between 15-20 years. A female informant from case narrative with a postgraduate qualification in the age range of 40-49 years said *"I have worked in the organization for 15-20 years and from my experience on the support and challenges encountered in relation to career progression of women to the middle and upper management level at SCB, women network become less as you grow. The gap in grading scales and chances of promotion mostly go to men despite the experience gained over the years"*. Women should therefore not be restricted by their age and should fight societal programming that conditions them to defer to men, scale back their ambition and essentially give up early.

4.4   INSTITUTIONAL BARRIERS AFFECTING THE CAREER PROGRESSION OF WOMEN

Awareness about the organization's job selection process

The findings indicate that 45.5% of the respondents were somewhat aware of the job selection process used by their organization, 39.4% were very aware, 9.1% were not sure and 6.1% of the respondents did not complete this section. The study found out that despite being aware of the job selection process, women have no reservations with promotion especially at lower management levels and a majority of the respondents confirm that women are equally promoted but only up to a certain level. A long serving case narrative informant aged between 50-59 years, with a post-graduate degree said *"SCB has wonderful policies that can pass audit well with very little editing. However, application is skewed and this remains a challenge because we are dealing with human beings some of whom are more creative than others hence management apply what they believe will enable them achieve the results they want and this ends up skewing certain results"*. Another informant from a case narrative aged between 40-49 year with a postgraduate qualification but has since left the bank said *"In the selection process, transparency is lacking and line managers can be selfish especially if one is good at his/her role - they refuse to let go of the good resource. This in essence means that an outsider who has not been tested*

may not be promoted". During selection and recruitment process of the top managers, the same fair and transparent standard evident at lower level management should be replicated to avoid any gender disparities. The findings concur with Van-Vianen and Fischer, (2002) rationale that existing top management positions are held by men who tend to promote other men who are similar to themselves.
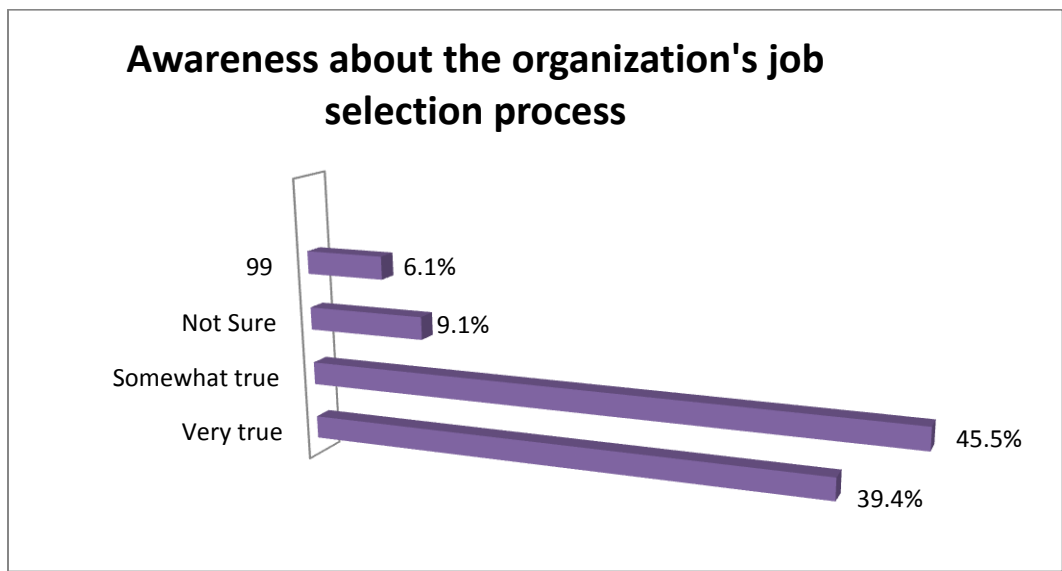
Fig.4.1 Awareness about the organization's job selection process

Fairness of the Organization when it comes to Promotion

The findings indicate that slightly above half (51.5%) of the respondents said promotions were fair, 21.2% were not sure, 15.2% said that it is unfair, 9.1% said it is very fair and only 3% did not complete the question. The view from an informant who has left the bank having worked for 17 years said "*Selection and promotion is fair at lower level but at the higher levels, they have already targeted and shortlisted because there is no fairness and openness. Equal application of standard when it comes to promotions should be considered to ensure there is no favoritism"*. An informant with a postgraduate degree and has been in the bank for 6 years said "*Women limit themselves by demanding concessions, for example, you cannot blame the system by expecting it to lower the standard for you because you are a woman. One has the choice of taking up roles now or later as long as they do not conflict with ones' home or work responsibilities. For*

example one can take a career break for maternity then come back and hit the road running without fear that your job will be taken. It is a matter of choice – so plan well because women have different challenges from men". Women can avoid these unnecessary imaginary institutional barriers if they plan well.

Men are promoted faster and are sometimes seen as more qualified and dedicated because, unlike women, they advertise their achievements, seek active social networks, and are more proactive in identifying and seeking to fill promotion slots. Women have to work more than double to be recognized at the work place. The bank needs to create an environment that can help women exhaustively utilize their professional, academic qualifications and experience as workers. The research findings tally with the view by Burke and Nelson (2000) to the effect that 82% of firms stated that lack of general management skills and line experience was a major contributing factor in their decisions not to promote women.
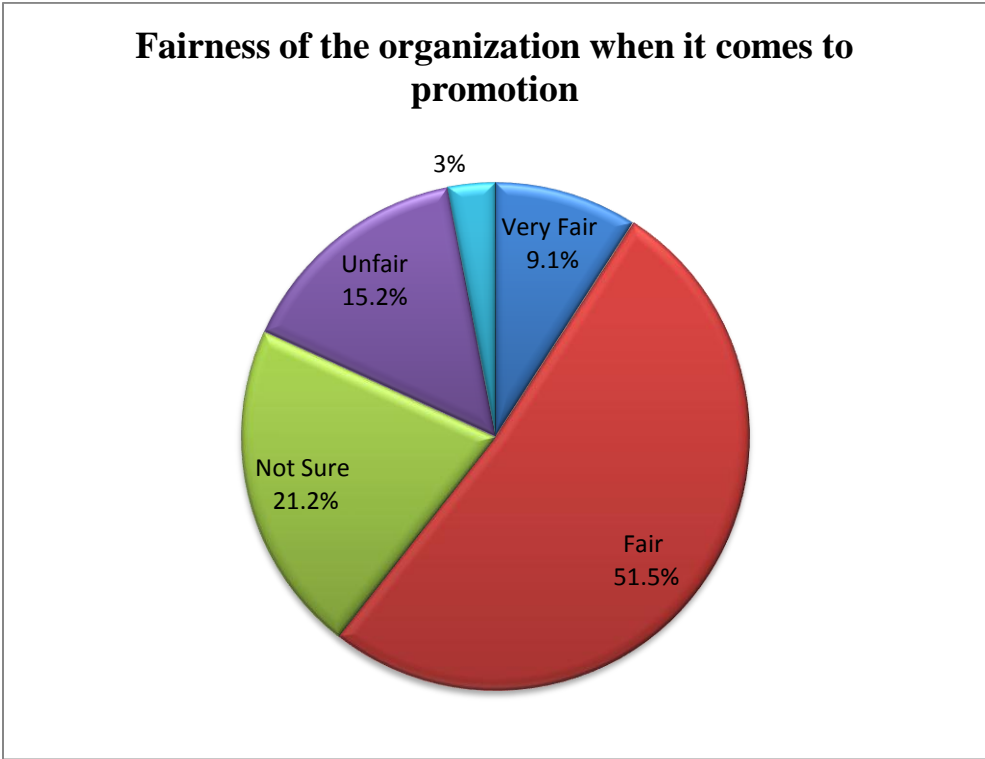
Fig. 4.2 Fairness of the Organization when it comes to Promotion

Opinion on the match on remuneration vis-à-vis skills and experience

Out of the total respondents, 45.5% said that their opinion on remuneration match their skills and experience is somewhat true, 21.2% is somewhat untrue, 15.2% is very untrue, 12.1% are not sure and only 6.1% said that it is very true. A postgraduate informant who is an expert in HR matters, has worked for the bank for 6 years and is aged between 40-50 years noted thus: *"Remuneration and benefits match women skills and expertise. However, there could be some differences in pay because of the aggressive nature of men compared to the women when it comes to negotiating salaries. Most of the men demand to know their worth because women are not oriented to demand their rights and if they do, they are viewed as violent. On jobs of equal worth, one finds huge disparities because of their ability to position themselves".* Women need to know that when it comes to judging a woman, either the scale used for her is different or the scale that is supposed to be used for all people does not apply to men. They should also ensure that they have the skills for the offices or quit complaining. The bank can do more by coaching women by emphasizing women rights and encouraging them to utilize them instead of seeking favours. A performance review cycle conversation should be bold and courageous.

These research findings agree with Burke et al., (2000) who states that some firms have a large pool of qualified women and simply do not consider them for the position on the basis that they are deemed to be an unreliable workforce who will take breaks for child bearing and other familial responsibilities.
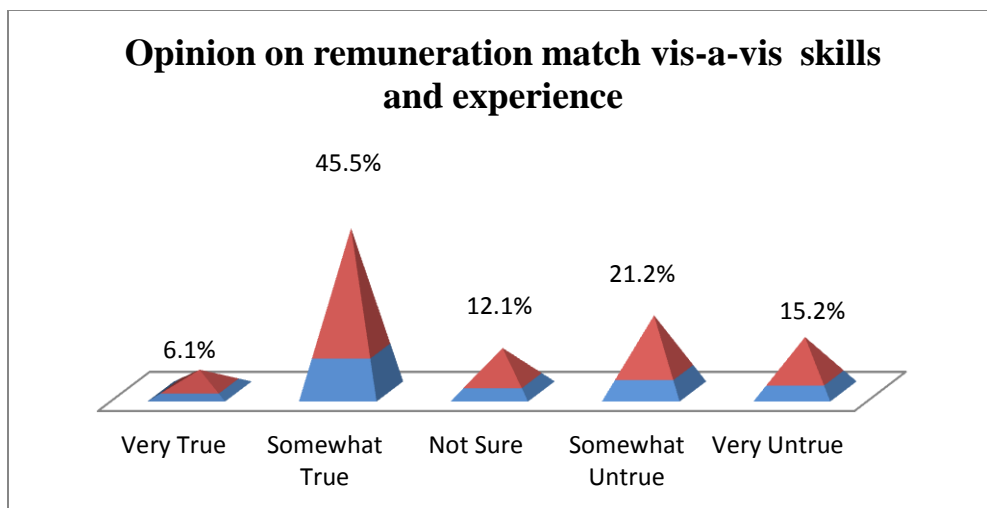
Fig. 4.3 Opinion on remuneration match in comparison to skills and experience

Fairness of the Performance Appraisal System

Regarding the fairness of performance appraisals system, 51.5% of the respondents said that it is fair, while 21.2% said it was unfair and 9.1% said it is very fair. An informant with 22 years work experience aged between 50-60 years commented thus: "*Performance appraisals are 50-50 where others are fair and others are unfair. Customer facing units are rated on numbers which cannot lie but in support functions it becomes fuzzy depending on the manager. Question therefore is: "Are people happy and satisfied or silent"?* A satisfaction survey should be conducted by HR and management confronted with the results. The bank has a policy in place that directly addresses gender disparities at the workplace. However, this is more of paper work than in real application. The reason for this is that the situation of women is complex and their dual roles make it more difficult for them to balance their roles. At work, the reproductive role is usually overlooked and this affects their productive role.

Extent to which invisible barriers (Glass Ceiling – GC) affect women career progression in the bank

Out of the total respondents, 48.5% said that in their view, the extent in which invisible barriers affect women career progression in the bank is moderate, 24.2% said minimal extent, 12.1% were not sure of the extent, 9.1% said to the great extent and only 6.1% said there is no extent. An informant who has left the bank having worked for 17 years and holds a postgraduate degree said "*the glass ceiling exists because some jobs are tagged and assumed to be for men and SCB employees in various countries assume that one holding that role can only be a man which makes her upset. You have to prove yourself 10 times harder for a woman to serve in men's world*". Her counterpart, who has also left the bank, having worked for 10 years said "*glass ceiling exists and if one wants a short term assignment (STA) or an opportunity arises, men will be considered first or a junior person who is a man will be accorded the opportunity. One is never given a chance to consult and agree or refuse an opportunity; assumptions are made that are detrimental to the female progress*". These salient factors affect women more and are driven by the traditional view of the dual role of women and their capacity to balance both, not to mention the prevalent stereotype from male colleagues and managers. Organizations sometimes

mask these differences by giving positions different tags to create artificial differences in the job title, job descriptions, and pay package for the job. These barriers are considered to be created by individual or organizational discrimination.

Human resource experts are often in leadership positions that allow them to have a huge impact on organizations. Consequently, it is important that, they are knowledgeable about how the glass ceiling idea may directly or indirectly impact an organization's reputation, customer loyalty, and diversity of skill sets, growth potential and for its bottom line. Similarly, the Chief Executive Officer in the bank may tap Human Resource experts for their advice and expertise on the strategic organizational changes that are necessary to reduce the existence of a GC so as to maximize an organization's performance and reputation. Insch, McIntyre and Napier (2008) affirm that despite the glass ceiling being 'invisible' it is actually very visible to those whose careers have been affected by it. GC is not one ceiling or wall in one spot, but rather many varied and pervasive forms of gender bias that occur frequently in both overt and covert ways.

The research findings contradict the notion expressed by Rai and Srivastava (2008), who asserts that no glass ceiling exists. They argue that at present, organizations operate in the global context and a number of opportunities for career development exist. The idea of GC is therefore, just a myth and self created issue. Inequalities exist because men and women may do the same work, but men get paid more for the work than women.

Table 4.1 Extent to which invisible barriers (Glass Ceiling – GC) affect women career progression in the bank

Barriers	Frequency	Percent
Great Extent	3	9.1
Moderate Extent	16	48.5
Not Sure	4	12.1
Minimal Extent	8	24.2
No Extent	2	6.1
Total	33	100.0

Effects of Globalization (relocation of many departments/businesses) on career progression of women

Globalization presents many new barriers for women. Senior level managers and top executives now have even more responsibility and higher expectations than before due to the time pressures and relocations of many businesses hence top executives have had to move to new towns, cities, and countries.

Out of the total respondents, above half (51.5%) said that it somewhat true that globalization and relocation of businesses affect women career progression while 27.3% said it is very true (table 4.3). Further probing of the respondents revealed that mobility is limited due to family ties or commitment thus making the choice between relocation and familial responsibility extremely difficult especially with the nuclear family. Needless to say, the lack of autonomy granted to women where rigid cultural practices come into force restrains movement and indeed slows down the wheel of progress and one could argue that the obstacles encountered by African women are due to socio-cultural rather than legal impediments. A key informant aged between 50-59 years, who is an expert in HR with 3 children and has been employed for 26 years emphasized thus: *"globalization hinders career progression of women even when the family has given support, culture becomes a hindrance and bar people from moving to some geographical locations. A lot has to do with our perceptions and we should not assume that there are no challenges but instead, deal with them head on"*. Consequently, women should consider changing this trend and be adamant in their endeavours to break the stigma and to eradicate the stereotypical image of being the docile, home raising gender. A female informant with a postgraduate qualification in the age bracket of 50-60 years and has worked in the organization for 22 years said *"there was a season in Africa where a number of staff were sponsored to work outside their jurisdiction outside the continent but now a reversal is happening where Africans are confined to Africa. Management is the one that favors this africanization though the policies are in place"*. SCB management is therefore, tasked with the responsibility to avail equal opportunities for both gender and encourage the women to be bold and courageous in stepping into the board room space when opportunities arise whilst embracing the challenges.

The findings concur with Powell and Graves (2003) who said that service in different geographic locations presents employees with opportunities to polish their skills by working on high visibility projects but because of the limited access to geographical assignments, women's career progression is hindered.

Table 4.2 Effects of Globalization (relocation of many departments/businesses) on career progression of women

Opinion	Frequency	Percent
Very True	9	27.3
Somewhat True	17	51.5
Not Sure	2	6.1
Somewhat Untrue	4	12.1
Very Untrue	1	3.0
Total	33	100.0

Lack of Participation in social and professional events affect career progression of women

Nearly three quarters of the respondents (63.6%) agree to a moderate extent that lack of participation in social and professional events affect the career progression of women; 6.1% to a great extent while 12.1% were not sure and 9.1% said minimal extent and equal percentage reported no extent. Further probing revealed that participation in such events gives the individual an added advantage in terms of visibility. A female informant with a masters degree in the age bracket between 40-49 years said *"I have worked in the organization for 15-20 years and from my experience on the support and challenges encountered with relation to career progression of women in the middle and upper management level at SCB, women network become less as you grow from middle level management"*. Another key informant between aged between 30-39 years and employed for less than 10 years had this to say: *"lack of participation hinders career progression of women and one can miss out on promotion. In a professional setting, if one misses an event, it is detrimental to their career. It also adds to who you are and one can be shortlisted for the next level interview"*.

However, choosing between family and social events presents a dilemma for those at senior level who realize that networking plays a major role in one's visibility; even though sometimes it is beyond one's ability. Whilst participation in social and other events provide visibility of other hidden talents which could prove to be an asset and opportunities are plenty for those who are visible, the organization can organize networking events that enable women attend without any challenges. The findings tally with what was stated by Ackah and Heaton (2003) that a network of friends, colleagues, and clients can be valuable means to career progression because it can prove beneficial in getting things done. Employees who network with clients look good to management because they help to strengthen the employer's stability (Spiegel, 2008).

4.5 PERSONAL CHALLENGES AFFECTING CAREER PROGRESSION OF WOMEN

ILO Global Trends for Women (ILO, 2012) emphasize that women face particular challenges both in terms of the sectors in which they wish to work as well as the conditions they work under. Globally, women account for almost 40 per cent of the total employment in the non-agricultural sector. The findings confirm that women's experiences of barriers to employment and progression are complex and often interconnected. The following represents some of the personal challenges identified by women.

Work and life balance (WLB) among women affect their career growth

Slightly above half of the respondents (51.5%) said that work and life balance among women is somewhat true that it affects their career growth, 33.3% said it is very true, 6.1% were not sure that it affects, another 3% said it is somewhat untrue and the other one did not fill the field (Table 4.3). The study found out that many women have a problem balancing their work and family lives. However, finding of an expert key informant in HR, aged between 30-39 years and has been employed for a period of between 5-10 years said *the bank encourages WLB but implementation is a matter of choice at senior level because senior management has a wider choice on flexi hours.* In addition, a key informant aged between 30-39 years employed between 10-15 years concurred saying *"no organization can create WLB; the reality is more on the individual to find it as the organization creates the environment and it is up to the individual to tip the scale towards their need".*

Further probing revealed the key issues identified by women which included their concerns about the quality of social provisions and amenities at their work places. Majority said that they needed to be comfortable with their childcare arrangements otherwise they would be worrying whilst at work. Some women were so concerned about the lack of good quality childcare, that they had stopped working in order to provide that care themselves. It is evident that a supportive work environment can facilitate WLB. Some organizations have crèches for breast feeding mothers. Others facilitate their female employees to undertake training, relocations, promotions and other upward initiatives by sponsoring spouses and dependants so that family disruption is minimized. Some pay for house helps to accompany such women on trainings and job relocations. Juggling competing demands is tiring if not stressful and brings lower productivity, sickness, and absenteeism, making WLB an issue for all employees in all organizations. Whereas WLB does not mean an equal balance but the capacity to schedule the hours of professional and personal life so as to lead a healthy and peaceful life, many women who are executives and those in elite occupations cope by making discreet choices between their career advancement and family such as 'opting out' or postponing their marriage and or parenting.

The research supports the view of Mooney and Ryan (2008) who stated that the main concerns in the women's perspectives were the duration or working time that is required longer than they expected in addition to the organization anticipating its managers to be flexible to the needs of the business.

Table 4.3 Work and life balance among women affect their career growth

Opinions	Frequency	Percent
Very true	11	33.3
Somewhat true	17	51.5
Not sure	1	3.0
Somewhat untrue	1	3.0
Very untrue	2	6.1
99	1	3.0
Total	33	100.0

Communication style affects the promotion of women

Of the respondents, (42.4%) said that it is somewhat true that communication style affects their promotion in the organization, 27.3% said that it is very true, 15.2% said that they were not sure, 9.1% said that it was untrue and only 6.1% said it is somewhat untrue. An informant in the age bracket of 40-50 years and who has worked in the organization for six years noted thus: "*Communication style hinders women from progressing because they circumvent issues and some are not open and transparent. One should create a balance on boldness and courage*". This could be as a result of cultural practices and deep seated traditions that have hindered the open self expression of women. Another informant who has since left the bank having worked in the organization for 10 years and in the age bracket of 40-49 years commented thus: "C*ommunication style has affected women because they normally avoid being aggressive even when they have genuine points unlike men who take it head on. Women are referred to as emotional. However, exposure to different markets could assist in handling different personalities*".

Also, given the well-established connection between self-esteem, self-confidence and applications for promotion, this is likely to have a big impact upon women's career progression. It is evident that many women are not straight forward and take long to make decisions and judgments, hence lagging in promotions. This is because managerial positions need straight, quick responses. Research results are a strong pointer to the fact that women need to communicate their ideas more effectively by being more vocal and assertive, especially to top management. They should strive to build an executive presence and hog attention the way men do when they achieve something instead of always attributing their successes to the team they work with and barely taking credit for their resilience and innovation. However, they have to be careful not to come across as overly aggressive when communicating their ideas. Study results supports the views of Miller (2003) that many women have their communication styles affecting their progression at work and men and women communicate differently and therefore, negotiate differently. The successful female professional must not only understand the gender differences in communication but be able to use them to her advantage as well.

Organization offers equality of opportunities in the workplace

Above half (54.5%) of the respondents said that it is somewhat true that the organization offers equality of opportunities at the workplace, 30.3% said it is very untrue, 9.1% said it is somewhat untrue and only 6.1% said that they were not sure. A key informant aged between 40-49 years and who has worked for 17 years said "*Women restrict themselves by the boundaries they create and fear to step into the board room space. Whenever there is opposition, they should make their views transparently and the organization should deal with the issues not the person*". Socialization is also a culprit that contributes to women's uptake into occupations and how they conduct themselves therein. Socialization bestows the values that will be upheld in society and if they are skewed in favour of men, as they have been, women find it difficult to change from the conditioning of their socialization as this triggers penalties. When women give themselves a C, it may be because in many cultures, women do not praise themselves. They wait to be praised – with of course dire consequences at the workplace. Socialization patterns that discourage a dominant female also determine the leadership roles and responsibilities that women will take at the workplace. Women make friends easily, they can create good relationships and they can mentor. It is time to use all these gifts to their advantage.

This proves that if there is equality at SCB, women are their own worst enemies and place very little value in what they do and should learn to use the social capital they have been naturally gifted to ascend the corporate ladder. The findings agree with the views of Ghada et al., (2009) who said that there is a traditional and orthodox perception that women are less efficient and therefore, are incapable to tackle the problems of the organization as compared to their male colleagues. Due to this myth, the female employees always face obstructions in career progression and various job retention criterions.

Lack of Technical Expertise (specialized skill) contributes to women slow career progression

When asked if lack of technical expertise (specialized skill) contributed to women slow career progression into senior leadership positions, one third (33.3%) of the respondents said that it is somewhat true whilst 15.2% said it was very true as evidenced in table 4.4. Further probing revealed that some women raised particular concerns regarding opportunities for specialized skill

training and being allowed time during work to do this, because due to their commitments outside of work, they would be unable or find it difficult to develop their skills otherwise. These commitments were related to caring for children and family which indicates the extent to which being prime carers impacts upon employment progression and deepens gender inequalities. As a result of this, the organization develops some stereotypic attitude related to the promotion and appointment of the female workers. Women attribute their success to working hard, luck and help from other people. Men attribute their success to their own core skills. That is why for men, any favour or extra work they do is used to acquire an ally, it is a strategy; for women, it is all about relationships hence barriers in career progression. These findings concur with Sujatha (2008) who noted that though women are also taking part in diverse career developing opportunities, still the women representation in the career ladder is very low. The foremost reason is that the private sector needs more technical professionals and they perceive that female managers are not apposite for this. Therefore, they prefer to take male managers for this purpose because they cannot lose the crucial aptitude of men (as they can handle various types of managerial tasks and troubles).

Table 4.4 Lack of technical expertise contributes to slow career progression

Opinions	Frequency	Percent
Very true	5	15.2
Somewhat true	9	27.3
Not sure	1	3.0
Somewhat untrue	11	33.3
Very untrue	7	21.2
Total	33	100.0

4.6 BEST PRACTICES THAT CAN BRING ABOUT EQUITY IN THE CAREER PROGRESSION OF WOMEN

Extent to which mentorship affects women promotion

Mentors are viewed as helpful in that they provide participants with job opportunities/challenges to demonstrate skills and abilities, suggested strategies for advancing participants careers, believed in their potential, encourage participants to take risks, share his/her expertise with the participants, and give participants useful career advice.

On the extent to which bank mentorship programs affect the rate at which women get promoted, 36.4% said that they were not sure, 27.3% said to a minimal extent, 24.2% said to moderate extent, with 9.1% saying to great extent and only 3% said no extent (Table 4.5). The research findings can be attributed to the fact that there is no structured mentorship program in SCB hence majority lack awareness and necessity of mentors. This in turn leads to detrimental results for women during promotion. Upon being probed further, some respondents said that the mentorship program is not robust enough to have material effect and most of the staff who have gone through any mentorship program have not progressed and not everybody who goes through the mentorship program gets promoted. An informant who has worked in the bank for 22 years narrated her experience thus: "I *wish that I had a mentor and coach because it helps navigate through organizational politics and upward mobility. Male colleagues who have navigated and risen had mentors or coaches. There are also few women mentors in the pyramid"*. However, on the perception of women's emotional stability vis-à-vis mentorship, she disagrees with Hansen's (2008) findings that male mentors tend to be resistant to mentor a woman because they perceive women as more emotional and not as skilled at problem-solving, and instead categorically emphasized *"these are excuses because men don't see the value on investing in a woman. If a woman successfully completes a challenging task instead of being appreciated, there is an element of surprise and the men look for justification to prove that she was assisted"*. This is tantamount to gender stereotype by men.

Another informant who had worked for 17 years and left the bank citing the existence of minimal opportunities for further growth coupled with lack of guidance from the management narrated

her story thus: "*There are few women at the top hence limited choices to pick women mentors and HR should encourage their staff to think rationally on what mentoring entails and mentoring can also be informal and successful, in addition to co-mentoring as options*". People with mentors in senior executive roles have a better chance in advancing their career and stand a better chance of getting promoted thus becoming more visible. Unfortunately, with the lack of support from HR, mentorship depends on the hierarchy of the mentor in the organization and the aggressiveness of the mentee. HR can also implement best practices for other organizations to tap into the 36.4% of staff who are not sure of the effect or importance of mentorship. Women need a few mentored fellows to their name but it is just as important to be known as a CEO, as it is to be known as a mentor. They should reduce the focus on people lower than themselves as observed by Hansen (2008).

The research findings agree with Kahan (2004) who indicated that online mentoring and co-mentoring are other options being developed to assist women. Firms are beginning to recognize that women workers have special concerns that need to be addressed through programs and policies. Thus, many firms have begun to implement appropriate programs. It is hoped that these programs will increase the career opportunities for women in the senior levels.

Table 4.5 Extent to which bank mentorship program affects the rate at which staff get promoted

Opinions	Frequency	Percent
Great Extent	3	9.1
Moderate Extent	8	24.2
Not Sure	12	36.4
Minimal Extent	9	27.3
No Extent	1	3.0
Total	33	100.0

Talent Classification Pools used as instruments for Succession Planning

Talent is understood to be one of those workers who guarantees the competitiveness and future of a corporation (as specialist or leader) through the organizational or job specific qualification

and knowledge, the social and methodical competencies, and characteristic attributes such as eager to learn or achievement oriented (Davis et al*., 2007*).

Almost half (45.5%) of the respondents were of the opinion that talent classification pools are used as instruments for succession planning in their organization (somewhat true), 30.3% said it is very true that they are used, 18.2% were not sure and only 6.1% of them said that it is not true. If this tool is used fairly at SCB, there should be more women visible in upper management. Men identify good talent from these pools and make referrals immediately an opportunity arises or they create one unlike women who rarely support each other. Women need to know that when it comes to judging a woman, either the scale used for her is different or the scale that is supposed to be used for all people does not apply to men. To be successful in your career, women need a strong support system and a proper mechanism to identify and refer the best workers.

Research has shown that women tend to be overlooked in many talent management initiatives due to their being considered as not having the capacity or that they may not be worth investing in because they may leave their job for family or even thought of as being not interested in those activities (Schein, 2007) and this tallies with the findings above.

Training enhances women career development

Training provides more opportunities for career progression because it may boost competence levels of individuals and the organization. It is, therefore, seen as vital for career advancement for employees in general and managers in particular.   This was evident from the questionnaires and interviews as reflected in table 4.6 in which the findings indicate that above half (51.5%) of the respondents said that their opinions on training to enhance career development in the bank is somewhat true, 33.3% said it is very true, 9.1% were not sure and 6.% said that it is somewhat untrue. This is a clear indication that training is critical for career progression of women. Unfortunately, non compulsory training opportunities are often passed by women because of the difficulty of dual role play. An informant who left the bank after working for 17 years said "*Most employers do not facilitate the process of going for training by for example enabling mothers with children to have crèche facilities. Few norms or laws encourage employers to make*

accommodations available for workers' family roles. So, both men and women may in this regard suffer the same predicament but men either pass the responsibility to the women or women willingly or unwillingly take up the responsibility as cultural conditioning dictates that women will support their husbands". Many women have left opportunities for further training where relocations would, in their analysis, destabilize the family.

Both local and international training are a prerequisite and a major influence on career progression of women because staff promotion and upward mobility at SCB is merit-based and is therefore, more likely to favour staff with necessary educational qualifications, training and skills. Men pursue their training programs actively unlike women who are quite passive and need prompting. Women should aggressively exploit the training opportunities availed not only locally but also internationally by accepting short term assignments (STA) which may boost their competence levels and expose their potential and capabilities. SCB provides and facilitates a variety of training programs to suit the nature of the business that aid staff development programs. Training produces results that form constructive engagements and mentorship at the work place that facilitate their upward mobility. The findings concur with Beardwell et al., (2004) that individuals should expect rewards for their training or development; they have put in effort, become more skilled and these can come in the form of promotion, pay increase and more demanding or higher status jobs.

Table 4.6: Training enhances women career development

Opinions	Frequency	Percent
Very true	11	33.3
Somewhat true	17	51.5
Not sure	3	9.1
Somewhat untrue	2	6.1
Total	33	100.0

Gender Stereotyping affects promotion of women

Out of all the respondents, 36.4% said that there is minimal extent in gender stereotyping which affect management decision-making process regarding promotion of women in the bank, 30.3% said that there is moderate extent, 15.2% said that they were not sure and the same number said no extent and only 3% said that it affects to a great extent. An informant who has left the bank noted thus: *"Discrimination existed especially when I was a nursing mum. There are insensitive men - not an insensitive organization. Gender discrimination is evident, for example, in global roles where the men occupy departmental heads position and in a few internal roles in certain departments the heads are men and women are doing service roles. Rarely do men understand or appreciate the female burden and reproductive demands".*

Another informant who has worked in the bank for the last 22 years said: *"The leadership needs to do a lot to help the male managers to change their mind-set with or without the policies. Discrepancies should be flagged out and leave the HR department and management to manage the problem".* Gender stereotyping at the work place is acknowledged to exist but the bank has done little to put into place policies to address the issue in an exhaustive, systematic and comprehensive way.

Although the economic activity rate of women of working age has increased (UNIFEM, 2005) and women have moved into some areas previously populated by men, gender segregation remains, as evident from the voice of the informants. It operates both horizontally (across jobs) and vertically (across levels of organizations) and is an enduring feature of most employment contexts. The findings are also in line with Schein (1975, 2001, and 2006) who confirms that gender stereotyping of the managerial role arises when the attributes regarded to be necessary in order to fulfill the role, are attributed to one sex.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This study sought to find out the challenges affecting career progression of women in the banking sector. Specifically, the study investigated the institutional barriers, personal challenges and examined the best practices affecting career progression of women in the banking sector. This chapter provides the summary of the findings from chapter four. The conclusions relate directly to the specific objectives/research questions. The recommendations refer to the suggestions for further study or proposals for change.

5.2 Summary of the Major Findings

The following are the major findings of the research:

5.2.1 Personal Challenges

Personal challenges are the highest cause of lack of career progression of women in the banking sector. These personal challenges are mainly work/life balance, undertaking challenging assignments, equality and lack of technical expertise. Where family demands are concerned, ambitious women seldom rely on organizational support for fear of reinforcing the communal stereotype. Communication style hinders women because they tend to circumvent issues. Some of them are not open and transparent, unlike the men. The women have recommended that they should create a balance on boldness and courage. Personal challenges that affect women are also due to patriarchy and this discrimination is extended to the workplace where such skewed interaction between males and females continues. These results are found to be frequent and their disruptive effect creates unequal allocation of duties, responsibilities and privileges as a result of gender. The impact on the performance has multiplier effects on their upward mobility.

5.2.3 Institutional Barriers

Institutional barriers are a strong impediment in the career progression of women. Lack of adherence to the set down regulations and processes is an impediment to female mobility. The whole process is subject to manipulation by the managers and those responsible for policy interpretation. The glass ceiling though thought to be invisible is very prevalent in the banking sector and continues to prevent women from moving up the ladder to higher positions in the organizations. It has made women set their imaginary limits; they cannot go beyond such boundaries. Most top positions need risk takers, something many women cannot dare do. In addition, the study confirms the notion that many women do not have the technical expertise to handle various responsibilities. Therefore, they should look at their careers as belonging to them and able to be influenced by themselves.

The notion of equal opportunity that many employers give where they purport to treat all potential employees the same to create a gender balance is not really true. Although the job adverts state that they are equal opportunity employers, many a times, organizations do not uphold the same values more so, if those invited for the interviews are in favour of the men.

Globalization and transfers are part and parcel of organizational processes that may enhance one's position in the organization especially if everyone is given an opportunity and equal chance to get the experience worldwide. It has been noted that such global experiences are associated with promotions and a widened worldview.

Participation in social and professional events is equally seen as an important undertaking that enhances one's chances of career progress.

5.2.4 Best Practices

Mentorship is seen as a crucial activity that women need for their career progression. Despite the bank having invested heavily in its training programs, there is a discrepancy when it comes to the

application of the acquired knowledge. People are accorded minimal room for the implementation of the knowledge acquired thus impacting significantly on career progression of women.

The talent classification pools or programs needs to be enhanced to sustain a healthy pipeline that has the quality and depth of internal candidates to enable the bank deliver on its strategic aspirations. Whilst men are excellent at referring their own, women need to follow suit and seek support from HR to work with the fellow employees and their line managers to strengthen the linkage between one's own career aspirations and the opportunities and support available for them to develop a thriving career within the bank.

5.3 CONCLUSION

The research concludes that the most significant among the factors that are responsible for the lack of career progression of women in the banking sector are the personal challenges, followed by institutional barriers.

Despite the glass ceiling being invisible, it is able to be a barrier to prevent women from accessing to the highest positions in any organizational hierarchy. These barriers are considered to be created by individuals or organizational discriminatory practices.

Likewise, equal opportunity should be accorded to both genders to accept or decline an offer whether of local or global nature. The traditional assumptions that women are not better candidates for opportunities outside the country has to be reviewed and not based on the family front or cultural constraints.

Needless to say, participation in social and professional events affects career progression of women because women have to juggle on whether to go home and attend to the family or go for an office cocktail/event. Any departure before the conclusion of the event results in loss of opportunities and limited networking. The banks should create flexible networking opportunities that enable women too to interact without the hindrances and bottlenecks. As long as the banks

understand their staffing needs and an audit is conducted to find out which gender does what better, policy and awareness should then follow to ensure that there is involvement of all staff members at all levels. Information should be accessed by all so as to ensure that equal opportunities are available to all genders. It is also the mandate of every staff member to read and understand the company policy to avoid discrimination. This is in line with Nalia Kabeer (2004) Social Relations Approach in which she observed that gender and other inequalities are created and reproduced within the structural and institutional factors and recommended the institution to design policies that can enable women to work to change those factors that constrain them.

On communication, the study concludes that women should strive to build an executive presence and hog attention the way men do when they achieve something instead of always attributing their successes to the team they work with and barely taking credit for their resilience and innovation. Men are sometimes seen as more qualified and dedicated because, unlike women, they advertise their achievements, seek active social networks, and are more proactive in identifying and seeking to fill promotion slots.

To create a balance on all levels, best practices such as mentorship, coaching and training are vital. Though the bank recognizes training, staff at all levels do not benefit from career advancement after training. A significant number feel that SCB does not recognize skills and accomplishments after training. There is no structured mentorship program hence women managers risk slowing their upward mobility because they mentor down too much. They invest their time coaching junior employees, not in networking with the big boys in the corporate sphere who can facilitate their sponsorship. They should aim higher and there should be reciprocal relationships that benefit their own professional reputation.

5.4 RECOMMENDATIONS

The study recommends that there are certain best practices that can be adopted to bring about equity in the banking sector. This can be done by doing the following:

1) Ensuring that the excellent policies in place are implemented and adhered to and not skewed by individuals to suit their circumstances. This should be able to eliminate gender stereotyping and the invisible glass ceiling in all areas.

2) Creating awareness in the mindset of the managers to exercise equality of both genders and to avoid gender discrimination. Education and agility are very critical and this should help create a balance in diversity and inclusion (D&I) where women should be encouraged to apply for the top competitive jobs.

3) Mentoring and coaching is very necessary and the bank should have a structured staff mentorship programme in place. Informal mentoring, online or co-mentorship should also be encouraged as it helps create a mentor/mentee rapport and strive for excellence. The mentors should help and protect their mentees throughout their career progression.

4) Ensuring proper handling of work/life balance, working adults ought to learn to build networks of support at home, at work and in the community. The employer can provide family-friendly benefits that offer employees the latitude to address their personal and family commitments, while at the same time not compromising their work responsibilities.

5) Enabling collaborations and having regular forums within the banking sector (for example, through Kenya Bankers Association) where the employers can share proper employee details and also capture individual character traits. Characters that are suspicious can then be vetted and addressed before hiring to avoid recycling people with dubious history not in conformity and in line with the Banking Act.

6) Reviewing the workplace norms and practices so that they are not seen as an impediment to the women's careers progression. Once the above are achieved, the banking sector can be one of the best places for women to exercise their boardroom capacities and the country will be a great beneficiary in the long run.

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APPENDIX I: LETTER OF INTRODUCTION

Rozalyne Akinyi
P O Box 11545-00100
Nairobi

14th October 2013

Human Resources Manager
Standard Chartered Bank
P O Box 30003-00100
Nairobi

Dear Madam,

RE: LETTER OF INTRODUCTION TO THE BANK

My name is Rozalyne Akinyi, a student undertaking a Masters degree in Gender and Development at the Institute of Gender and African Studies, University of Nairobi. As part of the requirement in the program, I will need to conduct a research and submit the report. I am conducting research on the career progression of women in the banking sector and I have chosen Standard Chartered Bank Kenya Ltd, Chiromo as my site of study.

In this regard, I request for your permission to allow me to conduct the inquiry in your bank. Part of the process will involve self-administered questionnaires and brief interviews with a randomly selected number of employees in middle and upper level management. The results will be used solely for academic purposes as part of the fulfillment of my MA course and a copy of the same will be availed, upon request.

I promise to observe confidentiality and to conserve any information that will come as a result of this research.

Thank you in advance.

Yours faithfully,

Rozalyne Akinyi
MA STUDENT

APPENDIX II: CONSENT FORM

Dear Participant,

My name is Rozalyne Akinyi, a student undertaking a degree of Master of Arts in Gender and Development at the University of Nairobi. I am conducting research on career progression of women in the banking sector. I am particularly interested in identifying the institutional barriers and personal challenges hindering acceleration of women to senior management level and to examine best practices and efforts being employed to bring equity in the banking industry.

You have been identified through a random process as one of the participants in the study. Your participation is completely voluntary and the success of this research depends on the collection of a wide range of views that would make the findings representative and your views are very important. Please participate in this research, which I believe, will increase our understanding of not only what is involved but a key reference point when developing resilient policies in the banking sector.

This survey will ensure anonymity and confidentiality. You do not have to indicate your name on this questionnaire. No individual will be identifiable at any stage of this research and it will take approximately 30 minutes to complete. Please answer as honestly as you can.

Should you agree to participate, please sign your name below, indicating that you have read and understood the nature of the study, and that all your inquiries concerning the activities have been answered to your satisfaction.

Sign: ....   Date: ....

Thank you for your cooperation.

APPENDIX III: QUESTIONNAIRE ON THE CAREER PROGRESSION OF WOMEN IN THE BANKING SECTOR

Instructions:

This is a research on career progression of women in the banking sector. To achieve this objective, relevant questions have been provided to gather data for analysis. Where options have been given, kindly tick the option/s which is appropriate to you. Please spare some time to provide the information as accurately as possible. Any information provided will be strictly confidential and will be used for academic purposes only.

SECTION ONE: DEMOGRAPHIC PROFILE OF THE INFORMANTS

Name of informant (optional): …………………………………………………………….

1. Which department do you work for?

□ Wholesale Banking   □ Consumer Banking

□ Technology and Operations   □ Global Markets□ Branch

□ Kenya Support, please specify

  □ CEO's office   □ Corporate Affairs   □ Legal and Compliance

  □ Finance   □ Human Resources   □ CRES

2. What is your gender?

□ Male   □ Female

3. Please indicate your age

□ < 30 years   □ 30 – 39 years   □ 40 – 49 years   □ 50- 59 years

4. Marital Status

□ Single   □ Married   □ Divorce/Separated   □ Widow/widower

5. What is your level of education?

□ Secondary education □ College or Polytechnic □ Undergraduate

□ Post Graduate □ Doctorate

6. How long have you been employed by the organization?

□ 0-5 years □ 5-10 years □ 10-15 years □ 15-20 years □ 20-30 years □ >30 years

SECTION II: INSTITUTIONAL BARRIERS

7. Are you aware of the job selection process used by your organization?

□ Very true □ Somewhat true □ Not sure □ Somewhat untrue □ Very untrue

8. How would you assess the pace of your promotions within the organization?

□ Very fast □ Fast □ Moderate □ Slow □ Very Slow

9. To what extent is there fairness when it comes to promotions?

□ Very fair □ fair □ Not sure □ Unfair □ Very unfair

10. In your opinion is your remuneration matched to your skills and experience?

□ Very true □ Somewhat true □ Not sure □ Somewhat untrue □ Very untrue

b). How fair is the bank's performance appraisal system?

□ Very fair □ fair □ Not sure □ Unfair □ Very unfair

11. To what extent in your view do invisible barriers affect women career progression in the bank?

□ Great extent □ Moderate extent □ Not sure □ Minimal extent □ No extent

b) Please briefly explain

………………………………………...……………………………

…………………………………………………………………………………………………

12. Do you think globalization (relocation of many departments/business) affects women career progression?

□ Very true   □ Somewhat true   □ Not sure   □ Somewhat untrue   □ Very untrue

b)Please briefly explain

………………………………………..

……………………………………………………………………………………………….

13. To what extent does the participation in informal social and professional events affect the career progression of women?

□ Great extent   □ Moderate extent   □ Not sure   □ Minimal extent □ No extent

b) Please briefly explain

………………………………………..

……………………………………………………………………………………………...

SECTION III: PERSONAL CHALLENGES

Please tick as appropriate.

PERSONAL CHALLENGES	Very true	Somewhat true	Not sure	Somewhat untrue	Very untrue
15 Work/life balance among women affects their career growth?					
16. Women communication style affects their promotion in the organization?					
17. Undertaking challenging assignments affects career progression?					
18. My organization offers equality of opportunity at the work place?					

19. Lack of technical expertise contributes to underrepresentation of women in senior leadership positions?					
b. Others/comments: Please include. ● ● ●					

SECTION IV: BEST PRACTICES

20. Which training program have you undertaken in the bank? Please tick appropriate choice.

Local	International	None	Other (specify)

21. In your opinion does training enhance to career development in the bank?

□ Very true   □ Somewhat true   □ Not sure   □ Somewhat untrue   □ Very untrue

22. To what extent does the bank mentorship program affect the rate at which staff gets promoted?

□ Great extent   □ Moderate extent   □ Not sure   □ Minimal extent □ No extent

b) Please explain ……………………………………...

………………………………………………………………………………………………..

23. Are talent classification pools used as instruments for succession planning in your organization?

□ Very true   □ Somewhat true   □ Not true   □ Not sure

24. Does your organization offer a supportive work environment for female employees?

□ Very true   □ Somewhat true   □ Not sure   □ Somewhat untrue   □ Very untrue

b) Please explain ……………………………………...

……………………………………………………………………………………………..

25. To what extent do labour laws affect career progression of women in the bank?

□ Great extent   □ Moderate extent   □ Not sure   □ Minimal extent □ No extent

b) Please explain ……………………………………...

……………………………………………………………………………………………..

26. Does organizational culture encourage fair job promotion practices in the bank?

□ Very true   □ Somewhat true   □ Not sure   □ Somewhat untrue   □ Very untrue

b) Please explain ……………………………………...

……………………………………………………………………………………………..

27. Does gender stereotyping affect management decision-making regarding promotion of women in the bank?

□ Great extent   □ Moderate extent   □ Not sure   □ Minimal extent □ No extent

Thank you very much for your participation.

APPENDIX IV: KEY INFORMANTS INTERVIEW GUIDE

My name is Rozalyne Akinyi, a student undertaking a degree of Master of Arts in Gender and Development at the University of Nairobi. I am conducting research on career progression of women in the banking sector.   You have been chosen because of your expert knowledge and practical experience in Human Resource Management. The interview will take approximately 30 minutes.

SECTION I: KEY INFORMANTS' DEMOGRAPHIC INFORMATION

Name of informant (optional): …………………………………………………………….

Gender: □ Female   □ Male

Age:

□ 30 – 39 years   □ 40 – 49 years   □ 50- 59 years □ Above 60 years

What is your area of expertise?..

How long have you been employed by the organization?

□ 0-5 years   □ 5-10 years   □ 15-20 years   □ 20-30 years   □ >30 years

QUESTIONS

1. Does the SCB policy support upward occupational mobility of women? How would you assess the pace of female employees' promotion in SCB?

   □ very quick   □ quick   □ medium   □ slow □ very slow

2. In your opinion, does the communication style adopted by women affect their career progression in the bank?

3. In your opinion, is there equal application of standards when it comes to promotion in the bank?

4. What important aspects do you think need to be included in a policy addressing promotions in an organization?

5. In your opinion does employee remuneration and benefits correspond to skill, experience and expertise levels?

   □ Yes   □ No   □ not sure

6. What is your view on the bank's mentorship program with regard to staff promotion in the bank?

7. How applicable is the glass ceiling hypothesis in the bank?

   b)   What is the bank's strategy towards addressing the glass ceiling hypothesis issues?

8. In your opinion, how successful is the implementation of work/life balance in the bank?

9. Does lack of participation in formal social and professional events hinder career progression of women?

10. Do you think globalization (department or business relocation) affects careers of women with families? What would you say are the common personal challenges women attest to in SCB that affect their career progression?

11. In your opinion is equal opportunity legislation effective in the work place?

12. Does organizational culture (encourage fair job promotion practices in the bank?

13. Finally, what are the best practices you can recommend to bring equity in the banking sector?

APPENDIX V: NARRATIVE INTERVIEW GUIDE

My name is Rozalyne Akinyi, a student undertaking a degree of Master of Arts in Gender and Development at the University of Nairobi. I am conducting research on career progression of women in the banking sector.   You have been chosen because of (your successful ascend up the corporate ladder to senior management level coupled with your practical experience/circumstances that marred your career progression – whichever is applicable).   The interview will take approximately 30 minutes.

SECTION I: KEY INFORMANTS' DEMOGRAPHIC INFORMATION

Name of informant (optional): …………………………………………………………………….

Gender: □ Female   □ Male

Age:

□ 30 – 39 years   □ 40 – 49 years   □ 50- 59 years □ Above 60 years

Marital Status:

□ Single   □ Married   □ Divorce/Separated   □ Widow/widower

What is your level of education?

□ Secondary education   □ College or Polytechnic   □ Undergraduate

□ Post Graduate

How long have you been employed by the organization?

□ 0-5 years   □ 5-10 years   □ 15-20 years   □ 20-30 years   □ >30 years

QUESTIONS

Please tell me about your experience on the support/challenges encountered with relation to career progression of women in the middle and upper management level at SCB.

To be probed further:

1.   What are your views on equality of opportunity at the work place?

2.   What are the institutional challenges you have experienced during your career?

3.   What is your opinion of the existing policy adherence in as far as women career progression is/was concerned?

4.   Is there equal application of standards when it comes to promotions of women in the bank?

5.   Does remuneration and benefits match women's skills, experience and expertise?

6.   Are the performance appraisals conducted fairly and based on merit?

7.   What are the Personal challenges you have faced in your career progression?

8.   What are the best practices, if any, that can be adopted to bring about equity in the banking sector?