DETERMINANTS OF WOMEN PARTICIPATION IN SENIOR MANAGEMENT IN THE BANKING SECTOR: A CASE OF BARCLAYS BANK OF KENYA

BY

STEPHEN MUTHAMI MBUNGA

A Research Project Report Submitted in Partial Fulfillment of the Requirements for the Award of Master of Arts Degree in Project Planning and Management, University Of Nairobi

2015

DECLARATION

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

Signedí í í í í í í í í í í í

Dateííííííííííííí.

Stephen Muthami Mbunga L50/82733/2012

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

Signed í í í í í í í í í í í í í í í í . Dr John M. Wanjohi Senior Lecturer School of Physical Sciences University of Nairobi

Dateíííííííííííí

DEDICATION

This project is dedicated to my grandmother Monicah Mathiani, who has instilled in all of us a true love for God and learning. It is also dedicated to my parents Dr Joseph Mbunga and Dorothy Mbunga, for their unwavering support for my education and the impetus to enroll and complete this program. My sincere gratitude to my wife Pelagie Hagenimana and my siblings Muoki Mbunga, Kalo Muoki, Ndanu Mbunga and Wambua Mbunga for their prayers and invaluable insights during the writing period.

ACKNOWLEDGEMENT

I would like to thank Dr John Wanjohi for his careful and systematic guidance, constructive criticism and open-door policy as he supervised my project. His humility and good cheer are admirable and to be emulated. I would also like to acknowledge lecturers in the Department of Extract Mural Studies, University of Nairobi, who unlocked the concepts explored herein.

Finally I would like to acknowledge my Project Planning classmates who enriched the discussion groups with experiences from numerous fields of knowledge. Special thanks to Clement Ochwada, Joseph Ondiek, Jackie Nyawanda, Alice Muasa and Eva Muchunu.

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ABBREVIATIONS AND ACRONYMS

- **CEO** Chief Executive Officer
- GOS Gender-Organization-System Approach
- OECD Organization for Economic Cooperation and Development
- ROA Return on Assets
- **ROE** Return on Equity
- **ROI** Return on Investments
- **S&P Index** Standard and Poor Index
- WAMS Women as Managers Scale

ABSTRACT

Gender equality is a topic that has generated a lot of debate around the world. Numerous research projects have been undertaken in the Social Sciences field in an attempt to unravel concepts and their relationships in this field. This study sought to investigate the factors that affect women participation in senior management within the banking sector in Kenya, with a particular focus on Barclays Bank of Kenya. This study was conducted in fifteen head office departments in Nairobi and five retail branches in the Coastal region. The purpose of this study was to examine the issues affecting women participation in senior management in Kenyaøs banking sector using Barclays bank of Kenya. It was guided by five objectives. The study sought to establish the effect of gender-based stereotypes on participation of women in senior management at Barclays Bank of Kenya. It also proposed to determine the significance of gender roles in participation of women in senior management at Barclays Bank of Kenya. The study aimed to assess the effect of educational level on participation of women in senior management at Barclays Bank of Kenya. It also sought to explore the effect of patriarchal corporate culture and participation of women in senior management at Barclays Bank of Kenya. Finally it proposed to determine the effect of the non-aggressive nature of women on participation of women in senior management at Barclays Bank of Kenya. The study adopted a descriptive survey design that involved both quantitative and qualitative approaches. The data was collected using self-administered questionnaires given to both men and women in both managerial and non-managerial job grades, within head office departments and the five branches in the Coastal region. The target population was 998 Barclays Bank of Kenya employees. The sample size was 94 employees. Data analysis was carried out by use of SPSS software and the results presented in form of tables and figures enhanced by succinct narratives to bring out the salient themes. The study concluded that gender based stereotypes swing unfairly against women and may negatively influence appointment of women to leadership positions in the banking sector (2 = 31.473, P = 0.0012). Additionally, gender roles were found to affect the appointment of women to key leadership positions as women were committed to child bearing and other marital roles at the expense of their careers (2 = 3.286, P = 0.0035). The education levels of women were found to be slightly higher than men, though the perception of male respondents was that women academic abilities were inferior (2= 22.462, P = 0.000). Patriarchal corporate culture was also found to negatively impact the appointment of women to senior management positions due to multiple conflicting demands ($^{2} = 1.374$, P = 0.0054). The question of how non aggressive nature of women affects their participation in senior management could not be conclusively answered because there was found to be no significant relationship between those two variables (2 = 2.427, P = 0.788). However most of the males in the non-management sample (47.8%) felt that women lacked sufficient competitive appetite, while most of the females in the same sample (45%) disagreed or strongly disagreed with this notion. Finally the study made recommendations to the management of banking institutions with regards to the career progression of female employees within their ranks. The study proposed flexible working hours to be encouraged in the banking sector especially for nursing mothers to manoeuvre their familial schedules. The study also proposed a review of the banking profession as a whole to remove operational processes and procedures that make banking a stressful, tedious career. Finally the study proposed regulatory directives as a possible strategy to eliminate tokenism.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Women account for half of the worldøs population and at present, the female half of the worldøs human capital is undervalued and underutilized the world over (OECD, 2008). Additionally womenøs representation in management positions in both private and public sectors is markedly low and is evidence of failure to make full use of available human capital. In OECD countries where women make up 40%-50% of the labour force, they account for less than 8% of top managers (OECD, 2008).

Results from the Grant Thornton International Business Report (2013) reveal that women still hold less than a quarter of senior management positions in privately held businesses globally, with 24% of senior management positions currently being held by women, a figure identical to 2009 with a marginal improvement from 2012 when 21% of senior level positions were held by women.

Other key findings from the Grant Thornton IBR (Serafin, 2013), reveal that the proportion of businesses employing women CEOøs has risen from 9% in 2012 to 14% in 2013 globally. The top five economies with female CEOøs are Thailand (49%), Denmark (45%), Germany (40%), Latvia (38%) and Japan (29%). Conversely, the bottom five economies in terms of numbers of female CEOøs are India (4%), Hong Kong (4%), Poland (4%), UK (4%) and Turkey (2%). With regard to board roles, just 19% of board roles around the world are held by women. Boards are the pinnacles of the corporate ladder, where organizationsø activities are overseen and controlled. As such, they are of interest to this study.

In Kenya, the Kenya Institute of Management carried out a study on female representation in boards in state corporations and listed companies. The study revealed that among the state corporation boards the gender distribution comprises of 20% women and 80% men. Among the listed companies only 12% of available board seats are occupied by women. Alarmingly, among the 55 listed companies only one company, Total Kenya, had a female chairperson. (Muturi, *et al.*, 2012).

The situation in the head office departments at Barclays Bank of Kenya continues in much the same vein. Out of 27 senior managers, women hold 8 positions while men

take up 19. This translates to 30% representation in senior management vis a vis 70% for their male counter parts. This is against a backdrop of 998 total employees, of which 513 are male and 485 are female. (Internal Human Resource Report, January 2014). Therefore the total male population is 51% while the total female population is 49%. The gender spread within the lower job grades paints a different picture: the men take up 494 positions, which is 51% of the population, while women take up 477 of the available positions, which translates to 49% of available positions. Therefore at the lower levels, the numbers are more or less evenly matched.

1.2 Statement of the problem

The main research problem addressed in this study was the relative under representation of women in senior management in the Kenyan Banking sector. A number of studies have been conducted on the topic of women in management. Koech (2003) conducted a study on the relationship between career development and job satisfaction in commercial banks in Nairobi and established that most employees in the banks surveyed were satisfied with the career opportunities afforded to them by their employers. Koechøs study is similar to this one with regard to the focus on the Kenya banking industry. Madegwa (2011) also conducted a study targeting women in senior management in the civil service in Kenya and recommends that the civil service needs to address their work and promotion policies as relates to women to minimize the gender specific challenges that women face in career development. Women constitute a slight majority of the employable workforce in Kenya. This majority is well represented in entry level and middle management levels within most companies. However, as the seniority increases a contrary tale emerges. The fact that women make up about 51% of the population, a fair representation in the top decision making arena is demanded (Bunyi 2004). Having a key component of the available labour force under-utilized and under-represented at the highest levels of corporate power, undermines the principle of gender equality. It also contradicts the Affirmative Action agenda, recently enshrined in the Kenyan Constitution of 2010. This study therefore sought to investigate the factors affecting women participation in senior management within Barclays Bank of Kenya.

1.3 Purpose of the study

The purpose of this study was to examine the issues affecting women participation in senior management in Kenyaøs banking sector using Barclays Bank of Kenya.

1.4 Objectives of the study

The study was guided by the following specific objectives;

- 1. To establish the effect of gender-based stereotypes on participation of women in senior management at Barclays Bank of Kenya.
- 2. To determine the significance of gender roles in participation of women in senior management at Barclays Bank of Kenya.
- 3. To assess the effect of educational level on participation of women in senior management at Barclays Bank of Kenya
- 4. To explore the effect of patriarchal corporate culture and participation of women in senior management at Barclays Bank of Kenya.
- 5. To determine the effect of the non-aggressive nature of women on participation of women in senior management at Barclays Bank of Kenya.

1.5 Research Questions

This study sought to answer the following questions:

- 1. What is the effect of gender-based stereotypes on participation of women in senior management at Barclays Bank of Kenya?
- 2. What is the significance of gender roles in participation of women in senior management at Barclays Bank of Kenya?
- 3. What is the effect of educational level on participation of women in senior management at Barclays Bank of Kenya?
- 4. What is the effect of patriarchal corporate culture and participation of women in senior management at Barclays Bank of Kenya?
- 5. What is the effect of non-aggressive nature of women on participation of women in senior management at Barclays Bank of Kenya?

1.6 Significance of the study

The significance of this study lies in the unraveling of the reasons for the apparent gender gap in senior management in the banking sector. This managerial gender gap persists despite evidence that women managers can improve the economic performance of companies and organisations. In general, women managers bring a wider range of perspectives to bear in corporate decision-making, contribute teambuilding and communication skills, and help organisations adapt to changing circumstances. This study will add to the body of literature on the topic of women in management in Kenya. It might also have a business impact such as on human resource policies targeting women in banking and the corporate scene as a whole. Government officials interested in the impact of Affirmative action agenda in the banking industry might also find this study useful.

1.7 Delimitation of the study

This was a quantitative study carried out between September 2014 and February 2015. The subject area of investigation was women in management, with a particular focus on Barclays Bank, within the banking industry in Kenya. The study was carried out among head-office departments based in Nairobi in addition to five upcountry branches randomly selected from the Coastal region. These are Changamwe, Taveta, Digo, Kilifi and Malindi.

1.8 Limitations of the study

The sample size recommended for a population of Barclays Bank of Kenya stature is impossible to access, given the researcher¢s time and work schedule and the nature of the organization. Therefore the researcher limited the study to the head-office departments and the five Coast region branches randomly selected. The administration of questionnaires to senior managers also presented a challenge due to their demanding schedules.

1.9 Assumptions of the study

The researcher assumed that the respondents selected would answer the questions truthfully, without fear of discrimination or revelation.

1.10 Definitions of significant terms

Educational level - Also referred to as educational attainment, refers to the highest degree of education that an individual has completed. The minimum level currently allowed within Barclays Bank of Kenya is a Bachelorøs degree.

Gender-based stereotypes - These are widely held but over-simplified ideas about a particular genderøs abilities, temperaments, motivations or limits.

Gender role - is a theoretical construct in the social sciences and humanities that refers to a set of social and behavioral norms that, within a specific culture, are widely considered to be socially appropriate for individuals of a specific sex. Socially accepted gender roles differ widely between different cultures

Senior management ó Senior management refers to all individuals and teams that are responsible for making the primary decisions within a company. Personnel considered to be part of a companyø senior management are at the top of the corporate ladder and carry a degree of responsibility greater than lower level personnel. Examples of senior management personnel include Chief Executive Officers, Chief Financial Officers, Chief Operating Officers and Heads of Departments. Within Barclays Bank of Kenya, senior management begins at Corporate Grade BA6.

Patriarchal corporate culture -Corporate culture refers to the shared values, attitudes, standards and beliefs that characterize members of an organization and define its nature. Therefore patriarchal corporate culture is an organizational phenomenon in which the role of the male as the primary authority figure is central to the organization. It implies the assumption of male rule and privilege, and is dependent on female subordination.

1.11Organization of the study

This study is organized into five chapters. Chapter one covers the background to the study followed by the statement of the problem. It delves shortly into the purpose of the study and the five objectives that were the focus of the study. Afterwards the research questions are elaborated followed by the significance of the study. The delimitations, limitations, assumptions and definitions of significant terms are handled next, in that order. Chapter two highlighted the literature review of previous studies in the same area and the conceptual framework. Chapter three reveals the research methodology and it contains information on the research design, sampling procedures, data collection among others. Chapter four covers data analysis, presentation, interpretation and discussion. Finally chapter five summarizes the findings, conclusions and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

A large body of research exists on the subject of women in management. The purpose of this chapter was to highlight some of this research and identify areas where it can shed light on the current research on women participation in senior management in the banking sector in Kenya. It also highlighted the research methods used where available. The chapter broadly flowed according to the research objectives of this study.

2.2 Participation of women in senior management

OECD (2008) tackled the subject of gender and sustainable development. The report reveals some telling statistics with regards to women numbers in management. In OECD countries where women are 40%-50% of the labour force, they account for less than 8% of top managers. Worldwide, this share is even lower and declining. Known as the \div glass-ceilingø phenomenon, women have a difficult time climbing the corporate ladder. The result of this managerial gender gap is the reduced performance, innovation and effectiveness of firms and governments. Over 46% of OECD large firms have no women on the board, while only 23% have more than one woman on the board. The number of female directors is highest in the Scandinavian countries of Norway and Sweden and lowest in Italy, Portugal and Japan. These statistics however do not seem to paint a clear picture of the effect of numbers of women in management, on the bottom line of companies. Moreover, no African country is a member of OECD and therefore, findings might not be generalizable in a Kenyan setting, such as the one this research was based on.

Dezso and Ross (2012) tackled the question of the effect of female representation in top management on the improvement of firm performance. They put forward the view that female representation in top management results in informational and social diversity to top management, enriches the behavior exhibited by managers throughout the firm, and motivates women in middle management. They tested their theory using 15 years of data on top management teams of the S&P 1500 firms. S&P index (which stands for Standard and Poorøs index), is designed to reflect the overall United States equity market. According to their findings, female representation in top management

improves firm performance but only to the extent that a firms strategy is centered on innovation, in which context, the informational and social diversity associated with women, are likely to be important. In general, more heterogeneous groups have different points of view and knowledge, consider a more comprehensive set of solutions, and debate one anotherøs viewpoints more vigorously, leading to higher quality decisions (Hoffman and Maier, 1961; Wiersema and Bantel, 1992), especially where, as with top management team decision making, the group task has a high information processing component (Knippenberg et al., 2004). This research is relevant to all Women in Management literature, because it tackles the all-important question of influence of female representation in management, on firm profits.

Shrader et al. (1997) explored the relationship between women in management and firm financial performance. Firms employing higher percentages of women are likely to perform better inasmuch as they are more progressive and more competitive because their management teams more closely mirror the composition of existing markets. From their findings, they posit that in general large firms with high percentages of women managers also have high ROA, ROI and ROE. While it could be argued that, given these findings, women in general do make better managers, it is also prudent to note that firms that have utilized more of these resources are reaping the benefits. The implications of this research for practicing managers are clear. The results indicate that having a high percentage of women managers pays. Consequently, firms should freely consider using greater numbers of talented women managers. Staffing policies for managerial positions should be created and implemented to be more receptive to the contributions of females. Training programs to help managers identify and overcome gender bias should be developed

Cohen and Huffman (2007) analyze the effect of women managers on gender inequality below them. In other words, they offer a large scale analysis of whether the gender composition of management, affects inequality for the non ó managerial workers below them. Results from a data set drawn from the 2000 United States Census, suggest that greater representation of women in management does narrow the wage gap. Although they cannot draw causal conclusions from their data, their results are consistent with the argument that female managers do matter. In the models, the representation of women in management reduces the wage gap. The interaction between managerial gender composition and female managers' relative status, however, shows that the relationship is much stronger in industries where female managers hold relatively high-status positions. The addition of women at the low end of the managerial hierarchy may have small effects on the gender wage gap, but the potential effects of high status female managers are much more positive. This finding highlights in a new way the significance of the 'glass ceiling'. In cases of gender discrimination in promotion, not only are qualified women blocked from upper-level managerial positions and denied the benefits of those jobs, but their absence has ripple effects that shape workplace outcomes for non-managerial women as well. A potential effect of this in a Barclays Bank of Kenya context would be that all women may benefit from the desegregation of managerial occupations, even those who do not themselves attain such positions.

Gulhati (1990) researched on attitudes toward male and female managers in India. He administered a survey to a sample of men and women managers drawn from different fields such as health, education and social work. The data was analyzed using the Women As Managers Scale (WAMS), to measure bias. The findings indicated that men managers were significantly more biased against women managers, than women managers. The women scored highly on the WAMS scale, indicating they were more receptive to women managers. This, according to the researcher, coincided with other research findings from other parts of the world.

Further, Kiaye and Singh (2013) investigated the glass ceiling effect in Durban, South Africa. A self-administered electronic questionnaire was developed and distributed to 290 women, of which 117 responded. Respondents cited lack of respect from male colleagues, not being assigned to high visibility positions and insufficient support for multiple roles of women played as hampering their upward mobility. Some respondents did not progress due to self-imposed barriers such as the unwillingness to relocate. Some of the recommendations suggested by the study to increase numbers of women in government and business include: sanctions for gender discrimination, allowing women to balance their multiple societal roles e.g. flexible working hours for nursing mothers, rethinking the significance of relocation as a prerequisite for promotion, equitable workloads to prevent the perception that women work harder than men to be noticed, sensitization of appropriate educational qualifications for women to take action and taking action against organisations that are not actively engaged in breaking the glass ceiling e.g. levying punitive taxes for organisations

flouting the gender equity rules. This approach is welcome for Women in Management proponents because it actually spells out consequences for noncompliance of gender equity rules. Affirmative Action Bill in Kenya stated the legal requirement of at least one third of an alternate gender in any organization; however the consequences for non-compliance are obscure.

2.3 Gender-based stereotypes and the participation of women in senior management

Adler (1993) traces the scarcity of Asian women in management to the influence of Asiaøs various cultural and religious traditions. All Asian cultures are collective and familial (Hofstede and Bond, 1988), with each expecting women to assume primary responsibility for the home and children. Confucianism, which dominates the People's Republic of China and overseas Chinese communities as well as strongly influencing Japanese culture, has traditionally socialized women to be shy, unassertive, and submissive to men. One classic Confucian adage states that "It is a virtue if a woman has no ability" (Xi, 1985). She however submits that traditional cultural and religious explanations may no longer hold water in predicting women's representation in management in the coming decade, but rather the impact of Asia's rapidly growing economies and the significant influence of underlying social structure changes in the continent. Such societal factors as increasing educational levels, the region's dynamic entrepreneurship, and the influence of family-owned business enterprises may be more determinant. There is a strong co-relation between her study and this one in that she touches on the impact of gender roles, stereotypes, education and patriarchy, as experienced by women in her sample in Chinese communities. It would be unsurprising if the effects of these factors were similar in an African setting as well.

Similarly, Frank (2001) conducted an attitude survey among 72 management majors attending a prestigious business school in Beijing. From the findings, there is still a significant glass ceiling effect to accepting women as they climb up the management hierarchy. The group estimated that it would take up to 32 years before equality could be reached. Women were described as more incompetent, slower, weaker, more-a-follower-than-a-leader, more lenient, more democratic, less active and friendlier than male managers. All these point to gender based stereotypes affecting perception of women as potential managers in organizations.

Oakley (2000) tackled the issue of gender based barriers to senior management. The research attributes the scarcity of female CEOs to lack of line experience, insufficient career opportunities, gender differences in linguistic styles and socialization, gender-based stereo types, the old boy network at the top and tokenism. Alternative explanations are also presented and analyzed, such as differences between female leadership styles and the type of leadership style expected at the top of organizations, feminist explanations for the underrepresentation of women in top management positions, and the possibility that the most talented women in business often avoid corporate life in favor of entrepreneurial careers.

Mostafa (2003) investigated the attitudes towards women who work in Egyptian society. The study had 217 participants, who completed the Multidimensional Aversion to Women Who Work Scale (MAWWWS). The findings indicate that there is much misconception about the role of women and attitudes towards the role of working women in Egypt. The main misconception is that Arab women are not supposed to publicly participate in the political and administrative processes. This argument is usually based on religious grounds, with the belief that Islam restricts the role of women in public affairs. The researcher posits that in order to compete in the competitive global economy of the twenty first century, Egyptian organisations cannot afford to forgo a major managerial talent pool represented by women. Moreover, understanding and building favourable attitudes towards women may also help multi-national firms implement strategic human resource management policies and systems that prevent the under-utilization of their talent in Egypt. This compares favorably to this study in that it brings in religion, which is ignored in most Women in Management literature. It calls for further research on the impact of religion on the scarcity of women in management.

Helm (2004) examines whether the South African government and its corporate organizations have been successful in employing women as professional equals by utilizing them fully in senior and top management positions after equal opportunity and affirmative action legislation was introduced by the democratic government. As at 2003, South Africa had the third highest proportion worldwide of companies employing women as senior managers, and the eighth highest proportion of women in senior management posts (Grant Thornton International, 2003). Grant Thorntonøs report show that 75 percent of South African businesses employ women in senior

management positions, in contrast to the global average of 59 percent, and 26 percent of its total senior management positions are being filled by women, which is 7 percent higher than the global average. Another highlight of this study is the issue of idual challengesø of black women in management. The dual challenge here lies in being black and being a woman. The Commission on Gender Equality (2001) indicated that less than one in four jobs in the private sector were held by women, and most of these jobs were held by white women (Jacobson, 1999). Currently in South Africa the representation of white and black women in management is skewed too, with very few black women employed as managers. Given that black women are the most disadvantaged group in South Africa, the prevailing need is for South Africa to empower its women as a group (Corporate Research Foundation, 2003), regardless of their race and colour, as presently women as a whole are not benefiting from Government policy and legislation. The disenfranchising of women was also evident in other parts of Africa, including Kenya and thus the connection with this study.

Finally, Muturi et al. (2012) investigated women in management among state corporations and listed companies in Kenya. The study population consisted of 98 state corporations and 49 companies listed in the Nairobi Securities Exchange. Among the listed companies 34% of them did not have a female board member, 28.8% had one female board member and 19.9% had two female board members. There were a total of 1091 board seats for state corporations and 449 in listed companies of which 20% were held by women in state corporations and 12% in listed companies respectively. The average size of the board of directors for the 98 state corporations analyzed was 11 whereas the listed companies had an average of 9. Further 13% of the state corporation boards were chaired by a female chairperson (less than 1%). Moreover, the state corporation boards analyzed comprised of 20% women and 80% men. Among listed companies only 12% of the board composition was female. All this despite the fact that women make up 50% of the total Kenyan population according to the 2009 national census (KNBS, 2010).

2.4 Gender roles and the participation of women in senior management

Borna and White (2003) attempted to unravel the *confused* and confusingø concepts of sex and gender. According to the authors, the incorrect usage of these concepts not only creates confusion in the literature, but also casts a shadow over the research

findings in this area. In their fascinating submission, they review forty articles from three volumes of the Journal of Business Ethics, in an effort to highlight the confusion between the two terms. Next they offer explanations for the possible causes of confusion and address the question of why the distinction between the terms is crucial. Finally, the recommendations for future studies related to \exists sexø and \exists genderø like this one, are made. The findings paint a compelling picture of their central argument: in 27 out of the 40 articles, the terms : sexø and : genderø were used interchangeably. According to the authors, the distinction is crucial due to the multiplicity of interpretations in the minds of readers when they read the words -: sexø or -: genderø Elaboration of the terms \pm sexø and \pm genderø by the authors is necessary in order to provide some clarity and hence reduce the range of selective interpretation. Secondly, If there is a need for using the term 'sex' in an article, it is necessary to be clear whether the term is used as a descriptor of sex differences or as an explanatory factor, i.e. causality of sex differences. An example of sex as an explanatory factor would be: Are men and women different in their leadership style? Using 'sex' as an explanatory factor for behavioral differences between men and women, may obscure the mechanisms that create such behavioral differences and lead us to believe that biological explanations are sufficient for understanding these behaviors.

Gregory (1990) critiques three theoretical perspectives that try to answer the question -Does an individualøs sex, position or both, determine his/ her behavior and how he/she is treated?ø Firstly, the Person-Centered view blames womenøs limited progression to factors that are internal to women e.g. their biological and sociological patterns, which prompt women to exhibit traits that are not conducive to becoming -promotableø managers. Secondly, the Organization-Centered view contends that organizational power hierarchies shape the traits and behavior of individuals. It proposes that possession of feminine traits in the workplace is a response to being in low level positions. If women were placed in high level positions, they would exhibit the same traits that men have exhibited in these positions. Finally the Gender-Context view which proposes that both the proportion of a certain gender and the ascribed social status, are important in determining behavior, which in-turn affects corporate ascendancy. This view holds that people who are high in the power hierarchy are highly valued and thus evaluated more positively. Therefore men are more dominant in the power hierarchy and are more highly valued than women. The first two theoretical perspectives, more or less, form the underpinnings of most of Women in Management research including this one.

O¢Connor (2001) postulates that the glass ceiling is not the only factor that explains the scarcity of women in management. She suggests that some women are less interested than men in reaching senior management positions. She forwards the -different needs hypothesisø which in a nutshell contends that the differences in proportions of men and women who wish to be senior managers may be explained by the differences in how they choose to have their needs met. She postulates that the need for affiliation, achievement, power and self-actualization in men and women are, in general, met in different ways. Women appear more often than men to satisfy their need for achievement in tasks that involve interaction with people as opposed to impersonal situations and tasks dealing with inanimate objects. They seem to associate helping other people with achievement, while in men, helping others often involves controlling and organizing them (Maccoby and Jacklin, 1974; Jenkins 1987). An implication of this hypothesis is that *equality* of opportunity rather than inumerical equality should be the goal of the equality proponents, and the recognition that equality is not *sameness* This hypothesis would be supported by Human Resource data showing the number of applications from female applicants for senior management positions. I think it calls for further research as it potentially holds some more answers to the issue of the relative scarcity of women in senior management in Barclays Bank Kenya and corporations worldwide.

2.5 Educational level as it relates to the participation of women in senior management

Toshi (1990) explores the perceptions and attitudes of managers (women and men) with regard to women and their suitability for managerial positions in India. The study was exploratory in nature and involved interviewing of 24 managers and supervisors from an electronic industry company. The study contends that, in spite of the prevalence of stereotyped perceptions about women, there was a widespread agreement that women have the leadership potential on account of greater empathy, sensitivity and communication. With suitable adjustments made by women themselves, their male counterparts, the organisations where they work and the society at large, their upward mobility would be enhanced. Some of the adjustments suggested by respondents were that more education, better training and self-

development and improved self-image as well as cooperation from the family and society at large are necessary for the progress of women. One of the objectives of this study is to investigate the significance of education levels with regards to scarcity of women in management. Therefore the recommendations of the Indian study have added significance to this research.

Kottis (1996) conducted a survey of the largest firms in Greece, with regards to the issue of participation of women in management. She sent out questionnaires to presidents or CEOs of 280 of the biggest firms in the country and received 107 back, duly filled. In 94 per cent of the firms the president of the board was a man and in 6 percent a woman. In the case of subsidiaries of multinational firms the president was a man in 100 per cent of the cases. On average 11 per cent of the board members were women. Forty-three percent of the firms had no women on their boards and 36 per cent had only one woman. In all subsidiaries of multinational firms there were no women on their boards. The researcher discovered that a large percentage of senior managers were found to hold negative preconceptions about women or believed in old-fashioned gender stereotypes. She also offers an intervening view, in proposing that employed women make a 'careful self-examination' to see whether there is anything in their behavior that sustains the stereotypes expressed by men.

2.6 Patriarchal corporate culture and the participation of women in senior management

Fagenson (1990), a pioneering researcher in this area, explores the efficacy of the theoretical frameworks that researchers on women in management have used to understand the under representation of women in management. She splits the theoretical approaches into two: traditional theories (consisting of person centered and organizational level) and a modern theory (gender-organization-system approach). She argues that many researchers are bound by the theoretical perspective they embrace. Consequently the methodologies, variables and factors measured end up biasing the pool of conclusions reached by the studies. This she argues is a weakness of the traditional theories, but not so the gender-organization-system approach. The GOS approach as it is also known, views the low representation of women in management, not as an either-or situation, but as both a person-centered and organizational level interplay. Thus, it advocates that women's behaviors in organizations can be jointly affected by their gender and the organization structure

(Fagenson and Horowitz, 1985). The GOS approach also proposes that a broader concept than organisation structure is relevant, and that is the organisation context. Organizational context includes culture, history, ideology, policy and laws. Since organizations are located in societies with particular cultural values and practices, ideologies, expectations and stereotypes regarding what is appropriate for men and women, they affect the internal structures and processes of organizations (Martin et al., 1983). For example, affirmative action and maternity laws in Kenya can affect the way women are treated and viewed in organisations. The notion that women have a lower ascribed status in society than men (Schneer, 1985) may also influence the way they are perceived and treated in their organizations.

Tomkiewicz, Bass and Vaicys (2003), explored the attitudes towards women and the managerial ability of African Americans. The sample size consisted of 73 students (38 males and 35 females), all undergraduate students enrolled at a -historically blackø American Assembly of Collegiate Schools of Business (AACSB). The findings were compared to a previous study of white students. Other than race, nothing much had changed: African American males and females appeared symmetric in managerial ability but asymmetric in their attitudes towards the role of women, similar to the earlier sample of white students. This reinforces the idea that males, regardless of their race, still perceive the role of women much more conservatively, than most women perceive it. This seems to have a bearing on my study on patriarchy and its effect on the scarcity of women in senior management.

Chovwen (2006) analyzed the barriers to acceptance, satisfaction and career growth in selected male occupations in Nigeria. Participants comprised of three zonal heads of corporations, one chief medical director, one bank executive, one high court judge, one director of education, and thirty two female executives in the Masters of Managerial Psychology program in University of Ibadan. Some of the factors hindering acceptance, identified in the study include: exclusion from male networks at the top, assignment of the deviant tag and perceptions of incompetency or lack of commitment due to family issues. Other barriers related to career growth include work/ family conflict, lack of determination and focus, discriminatory management practices e.g. overlooking women for training opportunities, organizational politics and lack of mentorship. The researcher calls for a transformation in the organizations

'social and cultural infrastructure' without which it may be increasingly difficult to retain incumbent employees and to attract new comers to the organisation.

2.7 The non-aggressive nature of women and the participation of women in senior management

Schein and Mueller (1992) took a cross-cultural look at sex-role stereotyping and management characteristics. They reviewed perceptions of characteristics viewed as necessary for management success, among 497 male and 328 female management students in the United States, Great Britain and Germany. The Schein Descriptive Index was used to define the sex ó role stereotypes and characteristics of successful managers. The results revealed that males in all the three countries perceived that successful middle managers possess characteristics, attitudes and temperaments more commonly ascribed to men in general than to women. The pattern of results among females varied across cultures. German females sex type the managerial position to almost the same degree as the males. British females also sex type the managerial position, but to a lesser extent than their German counterparts. U.S. females do not sex type the managerial position, but see women and men as equally likely to possess characteristics necessary for managerial success. They further submit that sex typing of the managerial position, as in the German female sample, indicates that women perceive they must exhibit 'masculine' characteristics in order to succeed. The persistence of managerial sex typing among males across cultures and time frames suggests that a focus on corporate structural policy changes fueled by a legal impetus is the only way significant change will occur. To the extent males are predominant in decision-making roles, and to the extent they hold a masculine view of management requirements, women will continue to be less likely to be selected for or promoted into management positions unless legal and structural mechanisms are in place to counter these biases

The impact of sexual stereotypes on women in management was explored by Broveman et al. (1972) and Heilman et al. (1989). Both studies found that when male managers were asked to characterize the styles of both male and female managers, they described female managers as less self-confident, less analytical, less emotionally stable, less consistent, and possessing poorer leadership abilities than male managers. In addition, both studies also found that the managers consistently associated the more desirable managerial traits with men and the less desirable managerial traits with women. Stereotypically men were seen as being aggressive, independent, unemotional, objective, dominant, active, competitive, logical, worldly, self-confident, and skilled in business, all competence-related traits. Women were stereotypically seen as exhibiting the opposite traits of males on all the competence-related traits, indicating that stereotypically feminine traits are associated with incompetence. It would not be surprising therefore; if a key explanation for the lack of female CEOs may be because of these stereotypes, often acting at the level of the sub-conscious, which associate femininity with incompetence.

Further, Biernat and Kobrynowicz (1997) showed that individuals often apply lower standards when evaluating the leadership ability of men compared to women. In a study where they asked participants to make promotion recommendations, participants required less evidence of leadership ability from men candidates than they did from women candidates. Heilman et al. (2004) also found that when women violated rigid feminine stereotypes by excelling in leadership roles, they suffered harsh penalties for their success. In a series of studies, they showed that a woman who displayed high levels of competence at stereotypically masculine-typed leadership role (e.g., assistant vice president of an aircraft sales company) was considered more hostile by study participants, than a man with an equivalent position and level of leadership competence. Not only did participants make different judgments about the hostility of a man and woman leader who were identically described and highly competent, they also rewarded them differently. Participantsø recommendations for remunerating of the woman leader were consistently lower than their recommendations for compensating her male counterpart. These studies suggest that women leaders are indeed at risk of experiencing bias and discrimination in the workplace.

2.8 Theoretical Framework

There are a host of existing theories within women in management literature that attempt to explain the glass ceiling in organisations. This research was underpinned in part of them.

2.8.1 Person Centered Theory

This theory blames womenøs limited corporate progression to factors that are internal to them. The first reviewers of this theory suggested lack of socialization practices and behavioral differences between men and women in leadership resulted in the glass ceiling (Rigger and Galligan, 1980; Bartol, 1978 cited in Kiaye and Singh, 2013). Moreover, women are said to lack the necessary management qualities such as ambition, confidence, assertiveness and influential behavior (Singh and Terjesen, 2008). It has also been put forward that women lack the necessary education and experience needed to assume leadership positions within organisations.

2.8.2 Organization/ Situation Theory

Organization centered theory is concerned with the working environment of women aspiring to assume leadership positions. According to April et al. (2007), the work environment determines women's fate more than their own traits, skill or behaviour as outlined in person-centredtheories. According to Powell and Butterfield (2003), group dynamics in the workplace plays a role in making women feel unwanted due to the negative attitude of workers towards female managers and seeing them as mere token appointments. A well-known representative of this theory is Kanter (1977). She suggests that individuals' positions in organizational power hierarchies shape their behaviour. One's position, not one's sex, determines actions and traits in organizational settings. Women traditionally are placed in low level positions, so being feminine and possessing feminine traits are behaviours and traits women develop in response to being in low level positions. If women were situated in high level positions they would exhibit the behaviours and attributes that men have exhibited in these positions.

2.9 Conceptual framework

A conceptual framework refers to when the researcher conceptualizes the relationship between variables in the study and depicts the relationship diagrammatically. (Miles and Huberman, 1994)The conceptual framework for this work is given in Figure 1.

Independent Variables

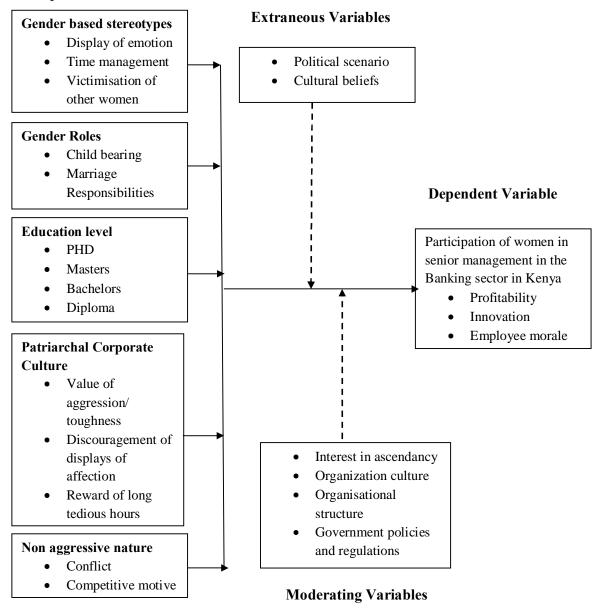


Figure 1 Conceptual Framework

The conceptual framework in Figure 1 shows the way in which women participation in senior management (dependent variable) is affected by predictor variables such as gender based stereotypes, gender roles, education levels and patriarchal corporate culture. The figure also shows other variables which may affect the relationship between the independent variables and dependent variables including interest in ascendancy, organisational culture and organisational structure (intervening). It also shows extraneous variables which may also affect the link between dependent and independent variables.

2.10 Knowledge Gaps

One of the knowledge gaps identified when going through the reviewed literature was the basic realization that little is known on the effects of the glass ceiling in the Kenyan banking sector. The findings of this study should add to the body of literature on Women in Management in Kenya. Secondly, on the gender based stereotypes variable, this study measured the perception of victimization of women by women. This perception seems to be accepted in society, with little evidence of empirical research. Finally, on the gender based stereotypes variable, the research instruments included a question on which gender of managers non-management staff prefer to work under. This has a potential effect on employee dedication and efforts, and thus overall firm output.

2.11 Summary of the reviewed literature

This chapter reviewed significant women in management literature sourced from around the world. Some of the salient themes that occurred were the theories that Women in Management researchers have brought forward in an attempt to explain the relative scarcity of women in management. The person centered view seemed to blame womenøs poor representation in management, on factors that are internal to women. Organization centered views cast the blame on organizational power hierarchies that shape women behaviour and ultimately shape their career ascendancy. Finally the Gender context views which blame the relative under representation of women in senior management on ascribing of higher social status to men as opposed to women, and thus valuing them more when promotions are available.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter contains the research design, target population, sample and sampling techniques of the study, research instruments, data collection methods, data analysis methods, validity, reliability, operational definition of the variables and ethical considerations in the research.

3.2 Research design

Research design refers to the procedures used by the researcher to explore the relationship between variables, form subjects into groups, administer measures, apply treatment to the groups and analyse the data. According to Ogula (2010) research design provides a framework for planning and conducting a research. To enable the research accomplish the objective of identifying factors affecting women participation in senior management in the banking sector in Kenya, the study adopted a descriptive survey research design. This type of research is used to determine specific characteristics of a group. According to Mugenda and Mugenda (2003), a survey is an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables. A survey is preferably suitable for studies, where the researcher considers the economy of the study, needs rapid data collection, and can understand a population by analyzing its sample (Creswell, 2002). The method of data collection was questionnaires.

3.3 Target population

Borg and Gall (1989) define population as all members of a real or hypothetical set of people, event or objects to which a researcher wishes to generalize the results of the study. Barclays bank of Kenya head office departments and the five branches consisted of 998 employees as at January 2014. Out of these, 513 were male and 485 were female. Senior Management consisted of 27 individuals, with 19 men and 8 women.

Gender	Employees	Senior Managers
Male	513	19
Female	485	8
Total	998	27

Table 3.1: Employees of Barclays Bank of Kenya

3.4 Sample size and Sampling procedure

This section gives the sample size and the sampling procedure

3.4.1 Sampling procedure

Mugenda and Mugenda (2003) define a sample as a small group obtained from the accessible population. Each member in a sample is referred to as a subject. Sampling is the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected. The purpose of this sampling is to secure a representative group, which enables the researcher to gain information about the population, since it is impractical to study the whole of it. The study was carried out among Barclays bank of Kenya employees. Stratified sampling technique was used to isolate male and female strata, to give them an equal chance of being selected. The same method was used in selecting non-management vis a vis managerial staff. Once the population was sufficiently divided into separate strata, simple random sampling was applied to select employees for each stratum.

3.4.2 Sample size

The sample size was 94 respondents. This was determined using Krejcie and Morgan (1970) formula:

Sample Size = $\frac{X \text{ NP } (1 - P)}{d (N - 1) + X P (1 - P)}$

Where X^2 = table value of Chi ó Square for desired confidence level (0.05 = 3.84)

N = population size

P = population proportion (assumed to be 0.5)

D = degree of accuracy (expressed as a proportion)

Thus

$$\frac{3.84 \times 998 \times 0.5 \times (1 - 0.5)}{0.05 \times (998 - 1) + 3.84 \times 0.5 \times (1 - 0.5)} = \frac{3679.0272}{2.4925 + 36.864} = 93.479 \approx 94$$

The sample distribution shall be as in Table 3.2. The values have been computed proportionately.

1 able 5.2		
Gender	Operational staff sample	Senior managers sample (Grade BA6 and above)
Male	46	4
Female	42	2
Total	88	6

Table 3.2Sample size

3.5 Methods of data collection

The research instruments used were self-administered questionnaires. The questionnaire was preferred in the study due to the tight working schedule of the respondents, thereby making face to face interviews very difficult to schedule. Moreover all the respondents were literate and were thus able to respond to the questions independently.

The researcher constructed two different questionnaires. One was administered to the senior management level staff, while the other was administered to operational level staff. The senior managersø questionnaire had three parts. Part A focused on biographical information such as age, sex, marital status, academic qualifications and number of years worked in the banking industry. Part B focused on hindrances to both gendersø appointment to senior management positions. Part C focused on qualities of a good senior manager and the perception of the respondents on the possession of these qualities, by both men and women.

The operational level staff questionnaire also contained three parts. Part A focused on biographical information such as age, sex, marital status, academic qualifications, number of children and influence of marital status on job decisions. Part B shall focus on preference of respondents, with regards to the sex of their line managers, the perception of the influence of sex on career development and challenges faced by respondents in their quest for career ascendancy. Part C focused on perceived hindrances to both sexes@appointment to senior management positions.

The researcher sent an email to all of the respondents attaching the questionnaire and a date by which the responses were required. For those that delayed without replying, a polite reminder was sent, which yielded positive results for most of the respondents. A few phone calls were made to the outstanding respondents after which the researcher ceased the data collection exercise.

3.6 Reliability and Validity of research instruments

Before embarking on the data collection, the instruments were subjected to a pilot study and the reliability and validity determined thereto.

3.6.1 Pilot Study

A pilot study is a small scale preliminary study conducted in order to evaluate feasibility, time, cost, adverse events, and effect size (statistical variability) in an attempt to predict an appropriate sample size and improve upon the study design prior to performance of a full-scale research project (Hulley, 2007). The pilot study contained five respondents (one senior manager and four operational staff). The questions co-related in the operational staff questionnaire were eleven and sixteen (producing Cronbachøs coefficient of 0.818) while the questions co-related on the senior management staff questionnaire were nine and eleven (producing Cronbachøs coefficient of 0.818). The generally accepted K-R20 figure for reliability is 0.7 and above, therefore both the questionnaires were considered highly reliable.

3.6.2 Validity of the research instruments

Mugenda and Mugenda (2003) define validity as the degree to which results obtained from the analysis of the data actually represent the phenomenon under study. Creswell (2002) on the other hand defines validity as the extent to which an instrument measures what it is intended to measure. This study adopted content validity which measures whether the test items represent the subject that the test is designed to measure. The instruments used in the study were scrutinized by the research supervisor who is an authority in academia and research and the necessary amendments undertaken, to perfect the instrument.

3.6.3 Reliability of the research instruments

Kothari (2011) defines reliability as the extent to which a measuring instrument provides consistent results on repeated trials. The method used in assessing reliability of the research instruments, was the internal consistency method. In this approach, a score obtained in one item is correlated with scores obtained from other items in the instrument (Mugenda and Mugenda2003). Afterwards, the Cronbachøs Coefficient Alpha (the general form of the Kunder-Richardson 20 formula) is computed to determine how the items correlate among themselves. SPSS statistical software was used in this process, to give the K-R20 reliability index.

3.7 Methods of data analysis

Data from the questionnaires was coded and captured in the Statistical Package for Social Sciences (SPSS) computer software, to enable analysis. Inferences from the analyzed data were made and these were used to answer the five research questions. Tables and graphs were used to display the data, from which interpretation was done by comparing the frequencies and the percentages. Chi-square statistical technique was used to establish the relationship between the independent and dependent variables. This is because the measurement scales for all the variables were either ordinal or nominal. It was also ideal because no assumptions about the parameters in the population were made (Mugenda and Mugenda, 2003)

3.8 Ethical considerations

The most pertinent ethical issue in this research revolved around confidentiality and anonymity. According to Mugenda and Mugenda (2003) respondents should be protected by keeping the information confidential, especially if confidentiality has been promised. The research instruments did not contain the name of the respondent and confidentiality of the answers was observed with utmost care. The second ethical issue considered in this research was voluntary and informed consent. A subject must be told the truth and be given all the facts about the research in order to make an informed decision about participating or not (Mugenda and Mugenda, 2003). The researcher was candid about the purpose of the research study, any foreseen risks, a guarantee of anonymity and confidentiality and number of subjects involved.

3.9 Operational definition of Variables

The operational definition of the variables is captured on Table 3.3

Type of Variable	Indicators	Measurem ent Scale	Measurement Dimensions	Data analysis method
Independent Gender based stereotypes	-Emotional perceptions - Time management perceptions -Victimisation of other women -Financial management perception	Ordinal	-Diversity and inclusion policies -Whistle-blowing capabilities -Organisational checks and balances e.g. Fraud prevention activities	Descriptive statistics, frequency distribution, percentages
Independent Gender Roles	-Child bearing -Marriage responsibilities	Ordinal	-Maternity and paternity leave policies	Descriptive statistics, frequency distribution, percentages
Independent Education level	-Phd -Masters -Bachelors -Diploma	Nominal	-Education policies -Promotion criteria	Descriptive statistics, frequency distribution, percentages
Independent Patriarchal corporate culture	-Value of aggression/ toughness -Discouragement of displays of affection -Reward of long tedious hours	Ordinal	-Organisational culture -Flexible working arrangements	Descriptive statistics, frequency distribution, percentages
Independent Non aggressive nature of women	-Conflict management - Competitiveness	Ordinal	-Conflict management - Competitiveness	Descriptive statistics, frequency distribution, percentages
Dependent Participation of women in senior management	-Profitability -Innovation -Employee morale	Ordinal	-Profit margins - New product launching -Staff attrition rate	Descriptive statistics, frequency distribution, percentages

Table 3.3Operationalization of variables

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This study was conducted to investigate the issues affecting women participation in senior management in the Kenyan banking industry, with a particular focus on Barclays Bank of Kenya. It established the relationship between gender based stereotypes, gender roles, educational levels, patriarchal corporate culture, nonaggressive nature of women and participation of women in senior management.

In this chapter the results from senior management and operational staff were subjected to statistical analysis aided by SPSS (Statistical Package for Social Sciences) software to establish measures of central tendency (mean, frequency and percentages). The data is presented in form of graphs, charts and figures.

4.2 Questionnaire return rate

Out of the 94 questionnaires issued, 91 responses were received. This represented 96.8% response rate. This was achieved through consistent, friendly follow up and a meticulous deployment plan starting from the head office departments to the five coastal branches selected for this study.

4.3 Demographic characteristics of the respondents

The respondents were chosen from across ten head office departments and five retail branches within the Coastal region of Kenya.

4.3.1 Gender of the respondents

Three senior managers were male while two were female. There were forty six male operational staff members and forty female operational staff members.

Gender	Grouping	Frequency	Percentage
Male	Senior Managers	3	60%
	Operational Staff	46	53.5%
Female	Senior Managers	2	40%
	Operational staff	40	46.5%

Table 4.1: Gender of respondents

A tabular representation of the gender of the respondents is shown on table 4.1.

4.3.2 Age distribution of the respondents

The senior management sample contained three men and two women. Two of the senior male managers were aged between 41 and 50 years of age, while the other one was between 31 and 40 years. None of the senior male managers were in the 20 to 30 or the 50 to 60 group. The two senior female managers were in the 31 to 40 and 50 to 60 brackets.

Most of the operational staff respondents were in the 31 to 40 years group, which contained 18 males (40.9%) and 20 females (52.6%). The next highest group was the 41-50 male group which had twelve respondents (27.3%). The group with the lowest number of respondents was the 50 $\acute{0}$ 60 male group with four respondents (9.1%) No female respondents were in the 50 $\acute{0}$ 60 group; however three respondents declined to indicate their ages.

Gender		20-30	31-40	41-50	50-60
Male	Senior Managers		33.3%	66.7%	
	Operational Staff	22.7%	40.9%	27.3%	9.1%
Female	Senior Managers		50%		50%
	Operational staff	26.3%	52.6%	21.1%	

 Table 4.2 Age distribution of the respondents

Table 4.2 summarises the age distribution of the respondents.

4.3.3 Years worked in the banking sector

Two male senior managers were within the 11 to 15 year group, while one was in the 21 to 25 year group. One of the female senior managers was within the 11 to 15 year group while one was in the 16 to 20 year bracket. None of the senior managers sampled were within the 1 to 5 and 6 to 10 year groups.

Most of the operational staff respondents were within the 6 to 10 year group. There were twenty men (39.1%) and thirty eight women (52.6%) in this group. The next highest groups were the men within the 1 to 5 year bracket (fourteen) and the women within the 16 to 20 group (eight).

Overall, two respondents failed to indicate the number of years worked in the banking sector. Table 4.3 gives more details on the respondentsø length of service in the banking sector.

Gender		1-5	6-10	11-15	16-20	21-25	>25
Male	Senior			66.7%		33.3%	
	Managers						
	Operational	30.4%	39.1%	4.3%	4.3%	8.7%	13%
	Staff						
Female	Senior			50%	50%		
	Managers						
	Operational	15.8%	52.6%	5.3%	15.8%	10.5%	
	staff						

Table 4.3 Years worked in the banking sector

4.3.4 Branch distribution of respondents

The senior managers each come from five different departments, thus accounting for 20% each. All the head office branches are based within Nairobi County.

With regards to the operational level staff, the highest number of respondents from a single branch was from Digo Branch (fifteen). This was followed Malindi Branch (twelve) and Changamwe Branch (eleven). Taveta Branch was next (ten), followed by Kilifi Branch (nine). Barclaycard and Cash Monitoring Unit each had one respondent, accounting for 2.4% of the overall figure. Table 4.4 gives a tabular representation of branch distribution

	Branch		Dorcontago
Group		Frequency	Percentage
Senior	Corporate	1	20%
Management	Digital Channels	1	20%
	Headoffice	1	20%
	Operations	1	20%
	Technology	1	20%
Operational level	Barclaycard	1	1.2%
staff	Card Operations	3	3.5%
	Changamwe Branch	11	12.8%
	Channels	4	4.7%
	Cash Monitoring	1	1.2%
	Unit		
	Compliance	2	2.3%
	Corporate	4	4.7%
	Digital Channels	2	2.3%
	Digo Branch	15	17.4%
	Technology	5	5.8%
	Kilifi Branch	9	10.5%
	Malindi Branch	12	14%
	Operations	5	5.8%
	Taveta	10	11.6%
	Treasury	2	2.3%

Table 4.4 Branch distribution of the respondents

4.4 Gender based stereotypes

This study examined different aspects of gender based stereotypes in a bid to determine their relationship with participation of women in senior management in Barclays Bank of Kenya.

4.4.1 Gender of line manager

Forty six respondents had a male line manager, while forty had a female line manager. Table 4.5 reveals the distribution of the line manager gender.

Table 4.5 Line manager genuer						
Gender	Frequency	Percentage				
Male	46	53.5%				
Female	40	46.5%				

Table 4.5 Line manager gender

4.4.2 Preference of line manager gender

In the senior management group, two male managers preferred reporting to a male manager, while one of them had no preference. Only one female senior manager responded to the line manager preference question. She had no preference for any of the genders.

Among the operational level staff, twenty six male respondents preferred working under a male line manager, while fourteen had no preference. Only six preferred to work under a female manager. Twenty eight female respondents preferred to work under a male manager, while eight had no preference. Four female respondents preferred to work under a female line manager.

All in all, a majority of the operational level staff (62.8%) preferred to work under a male line manager, while 25.6% had no preference. 11.6% preferred to work under a female line manager.

There was no significant relationship between gender of respondents and preference of line manager ($^2 = 1.700$, P = 0.427).

Table 4.5 shows the preference of line manager gender distribution.

Gender	Group	Male	Female	No
		Manager	Manager	Preference
		preferred	preferred	
Male	Senior Managers	66.7%		33.3%
	Operational Staff	56.5%	13%	30.4%
Female	Senior Managers			100%
	Operational staff	70%	10%	20%

Table 4.5 Preference of line manager gender

4.4.3 Preference of line manager gender explanation

This was an open ended question and respondents were allowed to respond in their own words. See Table 4.6 for a structured view of the responses:

Preferred	Reason
Gender	
Male	Approachable, Better people management, Clear deliverables, better crisis management, Easier to understand, Easy to get along with,
	Female Punitive and biased, Flexible and no mood swings, Focus,
	less emotions, gender issues, Less baggage, Less emotional,
	supportive, Less emotions, Less mood swings, Mentorship, More
	understanding, No bias and less, emotional, Not petty, objective
	decision making, Objective, Not moody, Personality based, Result
	oriented, strategic
Female	Supportive, Have only had female managers, More honest, More
	understanding and accommodating, More understanding, more
	organised
No preference	Worked well with both, Depends on the person, Its personality that matters, No much difference

Table 4.6 Preference of line manager gender

4.4.4 Lack of self-control as a hindrance to advancement in leadership

With regards to female self-control, the three senior male managers were equally divided among agree, neutral and disagree options.

On the operational level group, eighteen male respondents agreed that self-control was a hindrance to women advancement in leadership, while sixteen strongly agreed. This marked 73.9% of the operational level male sample. Three men disagreed with this notion while two strongly disagreed.

Sixteen female respondents also agreed with the notion while eight strongly agreed. Eleven were neutral on this question while five disagreed or strongly disagreed.

Table 4.7 shows the responses related to this question, with regards to women

Group	Gender	Strongly	Agree	Neutral	Disagree	Strongly
		Agree				Disagree
	Male		33.3%	33.3%	33.3%	
Senior	Female				50%	50%
Management						
	Male	34.8%	39.1%	15.2%	6.5%	4.3%
Operational						
level staff						
	Female	20%	40%	27.5%	7.5%	5%

 Table 4.7 Female self-control as a hindrance to advancement in leadership

On the male self-control question, two male senior managers disagreed that selfcontrol was a hindrance to male advancement in leadership. One male checked the neutral box. Both of the senior female managers strongly disagreed with this notion.

Twenty operational level male respondents disagreed that self-control was a hindrance to male advancement in leadership, while ten strongly disagreed. This was 74% of the whole male sample. Seven men checked the neutral box on this question.

Thirty two female respondents either disagreed or strongly disagreed with the question of male self-control as a hindrance to advancement in leadership. This marked 80% of the female respondents. None of the female respondents strongly agreed with this, while 5 agreed. Table 4.8 gives a clearer picture.

Group	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Senior Management	Male Female			33.3%	66.7%	100%
Operational staff	Male	4.3%	6.5%	15.2%	52.2%	21.7%
	Female	0%	12.5%	7.5%	40%	40%

Table 4.8 Male self-control as a hindrance to advancement in leadership

There is evidence of a significant relationship between perceptions of male selfcontrol as a hindrance to advancement in leadership vis a vis femaleself-control (2 = 31.473, P = 0.0012)

4.4.5 Lack of time management skills as a hindrance to advancement in leadership

Two senior male managers disagreed with the notion of female lack of time management skills as a hindrance to advancement in leadership, while one strongly disagreed. One of the senior female managers disagreed, while the other strongly disagreed.

On the operational level group, fifteen males checked the neutral box, while twelve disagreed. Eight strongly agreed, while five strongly disagreed. Sixteen females disagreed while nine were neutral. Seven strongly disagreed with this notion. Table 4.9 gives a structured view of the responses.

Group	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Senior	Male Female				66.7% 50%	33.3% 50%
Management	I cinale				5070	5070
	Male	17.4%	13%	32.6%	26.1%	10.9%
Operational level staff	Female	10%	10%	22.5%	40%	17.5%

Table 4.9 Female lack of time management skills as a hindrance to advancement in leadership

Two senior male managers disagreed with the notion of lack of time management skills as a hindrance to menøs advancement in leadership, while one was neutral. Among the female senior managers, one strongly agreed while the other strongly disagreed with this notion. Twelve male operational level staff agreed with this notion while eleven were neutral. Ten disagreed while seven strongly disagreed. Twenty four female operational respondents chose the neutral option, while twenty two disagreed. Table 4.10 gives a tabular representation of this information.

Group	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Senior	Male			33.3%	66.7%	
Management	Female	50%				50%
Operational	Male	13%	26.1%	23.9%	21.7%	15.2%
level staff	Female	10%	10%	32.5%	30%	17.5%

 Table 4.10 Male lack of time management skills as a hindrance to advancement in leadership

There was a significant relationship between the perception of male lack of time management skills as a hindrance to advancement in leadership and female lack of time management skills as a hindrance to advancement in leadership ($^2 = 72.095$, P = 0.000).

4.4.6 Victimisation of other men/ women as a hindrance to advancement in leadership

Two of the senior male managers agreed with the notion that victimization of women, by fellow women was a hindrance to advancement in leadership, while one of them disagreed. Both the senior female managers strongly disagreed.

Twenty five operational level male respondents, agreed that victimisation of women by women was a hindrance to advancement in leadership, while nine strongly agreed. Six were neutral on this matter. Thirteen female operational level respondents agreed and strongly agreed with this notion. This represented 65% of the total female sample within this group. Twelve respondents were neutral. Table 4.11 summarizes the responses in a tabular format.

 Table 4.11 Victimisation of women on other women as a hindrance to advancement in leadership

Group	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Senior	Male	Agitt	66.7%		33.3%	Disagree
Management	Female					100%
Operational	Male	19.6%	54.3%	13%	10.9%	2.2%
level staff	Female	32.5%	32.5%	15%	12.5%	7.5%

Most of the senior male managers (66.7%) neither agreed nor disagreed on the notion of men victimizing other men. All the senior female managers strongly disagreed with this notion.

Among operational level staff, most male respondents (twenty) disagreed with the idea of men victimizing other men as a hindrance to menø ascendancy in the banking sector. However a sizeable number (thirteen) neither agreed nor disagreed. Most of the female respondents (fourteen) strongly disagreed while eleven neither agreed nor disagreed. Table 4.12 gives a clearer picture of these findings.

Table 4.12 Victimisation of men on other men as a hindrance to advancement inleadership

Group	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Senior Management	Male Female			66.7%	33.3%	100%
Operational level staff	Male Female	5%	10.9% 7.5%	28.3% 27.5%	43.5% 25%	17.4% 35%

Among operational staff, there appears to be no significant relationship between perceptions of male victimization of other men, vis a vis female victimization of other females. ($^2 = 16.141$, P = 0.443).

4.4.7 Devaluation of female/male leadership by communities

Most of the senior male managers (66.7%) agree that communities devalue female leadership. Half of the senior female managers disagree with this notion while half of them strongly disagree.

Most of the male operational level staff (thirty two) either strongly agree or agree with this notion, while four strongly disagree. The female operational level staff paints the same picture, with twenty six respondents either agreeing or strongly agreeing with this notion.

Table 4.13 gives a tabular representation of the responses.

Group	Gender	Strongly	Agree	Neutral	Disagree	Strongly
		Agree				Disagree
	Male		66.7%		33.3%	
Senior	Female				50%	50%
Management						
	Male	21.7%	47.8%	6.5%	15.2%	8.7%
Operational level staff	Female	30%	35%	17.5%	7.5%	10%

 Table 4.13 Devaluation of female leadership by communities

All the senior male managers either disagreed or strongly disagreed with the notion of communities devaluing male leadership. Similarly all the female senior managers strongly disagreed with this notion.

Thirty eight of the male operational level respondents strongly disagree with this notion, while eight disagree. Thirty six female operational level staff strongly disagreed, while four disagree.

Table 4.14 shows the tabular representation of the responses to this question.

Group	Gender	Strongly	Agree	Neutral	Disagree	Strongly
		Agree				Disagree
	Male				66.7%	33.3%
Senior	Female					100%
Management						
	Male				17.4%	82.6%
Operational	Female				10%	90%
level staff						

Table 4.14 Devaluation of male leadership by communities

There seems to be no significant relationship between perceptions of devaluation of male leadership and devaluation of female leadership in society ($^2 = 5.707$, P = 0.222).

4.5 Gender roles

This study examined different aspects of gender roles in a bid to determine their relationship with participation of women in senior management in Barclays Bank of Kenya.

4.5.1 Marital status

All the senior management respondents both male and female, were married. Thirty two males in the operational level staff were married. This compared to twenty four in the female operational level category. Unmarried males staff were fourteen, while unmarried female staff totalled to sixteen. Overall there were four respondents who did not respond to this question.

None of the respondents were in the widowed, separated or divorced categories. Table 4.15 shows the distribution of marital status among respondents.

Group	Gender	Single	Married	Widowed	Separated	Divorced
	Male		100%			
Senior	Female		100%			
Management						
	Male	30.4%	69.6%			
Operational level staff	Female	40%	60%			

4.15 Distribution o	f marita	I status among respondents
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There seems to be no significant relationship between gender of respondents and marital status ($^2 = 0.862$, P = 0.353).

4.5.2 Availability of children among respondents

A majority of the respondents in this study had children. Twenty six male respondents had children while twenty had none. Twenty six female respondents also had children while fourteen had none. Table 4.16 shows the distribution of respondents with children vis a vis those without.

Table 4.16 Availability of children among respondents

Gender	Children	No Children
Male	56.5%	43.5%
Female	65%	35%

4.5.3 Perception of children interference with work

Ten male respondents felt that children sometimes interfere with their work while an exactly equal number felt that children do not interfere with their work at all. Six respondents felt that interference was rare.

Similarly ten female respondents felt that children sometimes interfere with their work, while eight felt that the interference was rare. Two felt that the interference was always present. Table 4.17 captures this information succinctly.

Table 4.17 Children Interference with work								
Gender	Always	Sometimes	Rarely	Not at all				
Male		38.5%	23.1%	38.5%				
Female	7.7%	38.5%	30.8%	23.1%				

Table 4.17 Children interference with work

There was evidence of a significant relationship between gender of respondents and perception of children interference with work ($^2 = 3.286$, P = 0.0035)

4.5.4 Perception of marriage influence on career decisions

Twelve of the married male respondents felts that marriage has an influence on major career decisions such as the choice of their working station. This was closely followed by ten who felt that marriage had no influence at all, on major career decisions.

Most (twenty two) of the female respondents felt that marriage sometimes affects their career decisions. Interestingly, those that felt that marriage always affects their career decisions were exactly equal to those that felt that marriage does not affect career decisions at all.

Overall, two married respondents did not respond to this question. Table 4.18 gives a tabular summary of this question.

Table 4.10 Marriage influence on career decisions							
Gender	Always	Sometimes	Rarely	Not at all			
Male	23.5%	35.3%	11.8%	29.4%			
Female	25%	41.7%	8.3%	25%			

Table 4.18 Marriage influence on career decisions

There was no evidence of a significant relationship between gender of respondents and influence of marriage on major career decisions ($^2 = 0.423$, P = 0.936).

4.6 Education

This study examined the relationship between education and participation of women in senior management in Barclays Bank of Kenya.

4.6.1 Highest academic qualification level

There were two senior male managers with Bachelorøs degrees and one with a Masters. One of the senior female managers held a Masterøs degree while the other held a Bachelorøs degree.

Most (fifty six) of the male and female operational staff had a bachelorøs degree as their highest academic qualification. There were eight operational male staff with Masters degrees vis a vis seven female staff. There was one PhD holder among the female operational staff. Overall there were four respondents who did not respond to this question. Table 4.19 gives a tabular summary of the academic qualification statistics.

Group	Gender	Diploma	Bachelors	Masters	PhD
	Male		66.67%	33.3%	
Senior	Female		50%	50%	
Management					
	Male	14.3%	66.7%	19.0%	
Operational	Female	10.0%	70%	17.5%	2.5%
level staff					

Table 4.19 Highest academic qualifications

4.6.2 Professional qualifications

This was an open ended question and table 4.20 gives a list of the professional qualifications attained by the respondents.

Among the senior management staff, four had attained a professional qualification while one did not respond to this question. The operational level staff had fifty respondents with a professional qualification, while thirty six did not respond this question. Accounting; BBIT; BIS; BTEC; CCNA; CIM; CIPM; CISA; CPA; CPAK; IMIS; ITIL; MCITP, AIS; MCP, ITIL, IMIS; MCSA; MCSE, MCSA, VSAT; Oracle; PMP; Sales Management; MCSA; PMP; Prince 2; Project Management

4.6.3 Lack of adequate academic qualifications as a hindrance to advancement in leadership

The senior management male respondents were evenly distributed among agreement, disagreement and strong disagreement on the issue of inadequate academic qualifications as a hindrance to women ascendancy. All their female counterparts strongly disagreed with this notion.

Most (sixteen) of the male operational level staff agreed with this notion while most (seventeen) of the female operational level respondents disagreed.

Table 4.21 gives a clearer view of the responses

Group	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	Male		33.3%		33.3%	33.3%
Senior	Female					100%
Management						
	Male	19.6%	34.8%	23.9%	4.3%	17.4%
Operational	Female	22.5%	10.0%	7.5%	35.0%	20.0%
level staff						

 Table 4.21 Inadequate academic qualifications as a hindrance to women's advancement in leadership

There is a significant relationship between the gender of respondents and the perception of inadequate academic qualifications as a hindrance to women advancement in leadership in the banking sector. ($^2 = 22.462$, P = 0.000).

On the question academic qualifications as a hindrance to men advancement in leadership, the senior management male and female respondents responded in exactly the same way as the women question.

However the operational level staff responses differed. The proportion of male respondents who agreed with this notion was exactly similar to those who strongly disagreed (eleven versus eleven). However most (forty) of the female respondents either disagreed or strongly disagreed with this notion. Table 4.22 gives a succinct representation of the responses

Group	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Senior Management	Male Female		33.3%		33.3%	33.3% 100%
Operational level staff	Male Female	21.7% 20.8%	23.9% 17.5%	19.6% 2.5%	10.9% 22.5%	23.9% 37.5%

 Table 4.22 Inadequate academic qualifications as a hindrance to men's advancement in leadership

There is no significant relationship between the gender of respondents and the perception of inadequate academic qualifications as a hindrance to men advancement in leadership in the banking sector. (2 = 8.894, P = 0.064).

4.7 Patriarchal corporate culture

This study examined the relationship between patriarchal corporate culture and participation of women in senior management in Barclays Bank of Kenya.

4.7.1 Gender effect on professional growth

Most of the senior male managers felt that gender does not affect professional growth. The senior female managers were equally divided among the two standpoints. The trend was similar among operational level staff. A total of fifty six respondents (both male and female) felt that gender does not affect professional growth. This formed 73.9% of the male respondents and 55% of the female respondents. Thirty female respondents felt that gender affects the professional growth of a bank employee. This formed 45% of female respondents. Table 4.23 gives a tabular summary of the responses.

 Table 4.23 Gender effect on professional growth of bank employees

		1	0	1 0
Group	Gender	Yes	No	
Senior	Male	33.3%	66.7%	
Management	Female	50.0%	50.0%	
Operational	Male	26.1%	73.9%	
level staff	Female	45.0%	55.0%	

There seems to be no significant relationship between gender of respondents and the perception of gender effect on professional growth. (2 = 3.369, P = 0.066)

A follow up question to the above, as to how gender affects professional growth was relayed. This was a subjective question where respondents were free to outline how gender affects professional growth. Only 37 respondents answered this question and table 4.24 gives a succinct summary of the responses.

How Gender Affects	Frequency	Percentage
Family duties	2	2.3
Family roles	6	7.0
Female responsibilities affect	4	4.6
Gender doesnøt matter just skills	1	1.15
Men demand submission.	2	2.3
Egotistical Policy may favour women	2	2.3
	2	2.5
Reverse discrimination. Girls favoured	3	4.45
No effect. There is diversity and inclusion	1	1.15
Traditional bias against women	2	2.3
Victimisation of ladies	4	4.6
Women act like undermined thus ineffective	2	2.3
Women have to work extra hard	6	7.0
Women- a lot to prove, sexual advances.	2	2.3

Table 4.24 how gender affects professional growth of a bank employee

4.7.2 Challenges faced in attaining senior management positions

Operational level staff was asked to outline the challenges faced as they work towards attaining high management positions. This was an open ended question where respondents were expected to write answers in their own words.

Most of the respondents cited lack of opportunities as their biggest challenges in attainment of senior management positions. Table 4.25 gives a tabular summary of the responses.

ascendancy		
bias, policy, no merit	1	1.15
Consistent good appraisal	1	1.15
Corruption and favouritism	3	3.45
Dynamic business needs	2	2.3
Education and experience	4	4.6
family roles	4	4.6
favouritism, role misplace	2	2.3
Glass ceiling	5	6.1
Insecurity of men	1	1.15
Lack of job security	2	2.3
lack of mentorship	3	3.45
lack of opportunity	24	27.9
lack of recognition	2	2.3
Lack of support, policies	4	4.6
long hours, mentorship	5	6.1
No challenges envisaged	1	1.15
Pace of change in banking	1	1.15
Policy	4	4.6
Work life balance, load	2	2.3
Workplace politics	3	3.45

faced

Table 4.25 Challenges faced in attempting to attain senior management positions Challenges in Frequency Percentage

4.7.3 Inability to cope with stress as a hindrance to advancement in leadership Two senior male managers agreed with the notion that inability to cope with stress is a significant hindrance to women advancement in leadership. On the other hand, all the female senior managers disagreed with this notion.

Most (twenty five) of the operational level male respondents either strongly agreed or agreed with the notion that inability to cope with stress was a hindrance to female advancement in leadership. However, the female operational respondents were spread almost evenly across the divide: eight strongly agreed (20%), eleven agreed (27.5%),

seven were neutral (17.5%) and nine disagreed (22.5%). Table 4.26 gives a better view of the spread of responses on this question.

Group	Gender	Strongly	Agree	Neutral	Disagree	Strongly
		agree				disagree
	Male		66.7%		33.3%	
Senior	Female					100%
Management						
	Male	17.4%	37.0%	19.6%	15.2%	10.9%
Operational	Female	20.0%	27.5%	17.5%	22.5%	12.5%
level staff						

Table 4.26 Inability to cope with stress as a hindrance to women's advancement in leadership

There seems to be no significant relationship between gender of respondents and inability to cope with stress as a hindrance to women advancement in leadership. (2 = 1.374, P = 0.0054).

The reverse question on menøs inability to cope with stress as a hindrance to advancement in leadership is next. Generally most of the respondents both in the senior management group and the operational level group either disagreed or strongly disagreed with this notion. Table 4.27 gives a tabular representation of the responses.

Group	Gender	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	Male			33.3%	66.7%	
Senior Management	Female				50.0%	50.0%
	Male	4.4%	17.8%	31.1%	28.9%	17.8%
Operational level staff	Female	5.1%	20.5%	15.4%	28.2%	30.8%

 Table 4.27 Inability to cope with stress as a hindrance to men's advancement in leadership

There seems to be no significant relationship between gender of respondents and inability to cope with stress as a hindrance to menøs advancement in leadership. ($^2 = 3.757$, P = 0.440).

4.7.4 Inability to cope with long tedious hours as a hindrance to advancement in leadership

Two senior male managers felt that inability to cope with long tedious hours was a hindrance to women advancement in leadership in the banking sector. One senior male manager disagreed. On the other hand, all the female senior managers strongly disagreed.

Among the operational level staff, slightly above half of the males (52.2%) agreed with this notion, while 19.6% were neutral. Interestingly more women than men strongly agreed with this notion (10 vis a vis 4). Table 4.28 gives the tabular summary of the responses to this question.

advancement in leadersnip										
Group	Gender	Strongly agree	Agree	Neutral	Disagree	Strongly disagree				
Senior Management	Male Female	8	66.7%		33.3%	100%				
Operational level staff	Male Female	8.7% 25.0%	52.2% 25.0%	19.6% 27.5%	10.9% 7.5%	8.7% 15.0%				

 Table 4.28 Inability to cope with long tedious hours as a hindrance to women's advancement in leadership

There seems to be no significant relationship between gender of respondents and inability to cope with long tedious hours as a hindrance to women advancement in leadership. (2 = 9.062, P = 0.060).

The reverse question on the inability to cope with long tedious hours as a hindrance to men advancement in leadership is also analysed here. All the senior female managers strongly disagreed with this notion. The senior male managers were evenly distributed among agreement, disagreement and strong disagreement.

Most of the operational male staff either disagreed (52.2%) or strongly disagreed (26.1%) with this notion. Similarly most of the operational female staff either

disagreed (35%) or strongly disagreed (45%). Table 4.29 shows the tabular representation of the responses.

Group	Gender	Strongly	Agree	Neutral	Disagree	Strongly
		agree				disagree
	Male		33.3%		33.3%	33.3%
Senior	Female					100%
Management						
-	Male	4.3%	2.2%	15.2%	52.2%	26.1%
Operational level staff	Female	5.0%	2.5%	7.5%	35.0%	45.0%

Table 4.29 Inability to cope with long tedious hours as a hindrance to men's advancement in leadership

There appears to be no significant relationship between gender of respondents and inability to cope with long tedious hours as a hindrance to men advancement in leadership. (2 = 7.047, P = 0.217).

4.7.5 Unprofessional displays of affection as a hindrance to advancement in leadership

Two senior male managers disagreed with the notion that unprofessional displays of affection were a hindrance to female advancement in leadership in the banking sector, while one was neutral about it. All the senior female respondents were strongly disagreed.

Most of the operational level staff either strongly disagreed or disagreed with this notion. Seventeen male respondents and fifteen female respondents disagreed. Nine males and nine females strongly disagreed with this notion. Table 4.30 gives a clearer view of the responses distribution for this question.

auvancement	au vancement in reader sinp								
Group	Gender	Strongly	Agree	Neutral	Disagree	Strongly			
		agree				disagree			
	Male			33.3%	66.7%				
Senior	Female					100%			
Management									
C	Male	4.3%	13.0%	26.1%	37.0%	19.6%			
Operational	Female	5.0%	20.0%	15.0%	37.5%	22.5%			
level staff									

 Table 4.30 Unprofessional displays of affection as a hindrance to women advancement in leadership

There appears to be no significant relationship between gender of respondents and unprofessional displays of affection as a hindrance to women advancement in leadership. (2 = 2.002, P = 0.735).

One senior male manager agrees that unprofessional displays of affection are a hindrance to menøs advancement in leadership, while two disagree. Similarly one female manager agrees with this notion, while the other strongly disagrees.

Twenty of the operational level male respondents strongly disagree with this notion while ten disagree. Similarly most of the female respondents (sixteen) disagree with this notion. Table 4.31 gives a clearer representation of this information.

There appears to be no significant relationship between gender of respondents and unprofessional displays of affection as a hindrance to men advancement in leadership. ($^2 = 2.574$, P = 0.631).

Group	Gender	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	Male	0	33.3%		66.7%	0
Senior Management	Female		50%			50%
	Male	6.5%	13.0%	15.2%	21.7%	43.5%
Operational level staff	Female	2.5%	20.0%	22.5%	15.0%	40.0%

 Table 4.31 Unprofessional displays of affection as a hindrance to men

 advancement in leadership

4.8 Non aggressive nature

This study examined the relationship between aggression and participation of women in senior management in Barclays Bank of Kenya.

4.8.1 Inability to handle conflict as a hindrance to advancement in leadership

Most of the male senior managers neither agreed nor disagreed that inability to handle conflict was a hindrance to women advancement in leadership. The female senior managers were equally split between disagreeing and strongly disagreeing with this notion.

The operational level male respondents were almost evenly divided among the five response categories. The highest number of category was agreements at five, followed by disagreements at fourteen and neutrals at eight. The female responses also followed a similar pattern. The agreements were twelve while disagreements were eleven. The neutrals were at eight.

There appears to be no significant relationship between gender of respondents and inability to handle conflict as a hindrance to women advancement in leadership. (2= 0.187, P = 0.996). Table 4.32 gives a tabular summary of the responses.

Group	Gender	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	Male			66.7%	33.3%	
Senior	Female				50%	50%
Management						
	Male	8.7%	32.6%	17.4%	30.4%	10.9%
Operational level staff	Female	7.9%	31.6%	21.1%	28.9%	10.5%

 Table 4.32 Inability to handle conflict as a hindrance to women's advancement in leadership

The reverse question on the inability to handle conflict as a hindrance to menøs advancement in leadership was next. All the senior management men, disagreed with this notion, while 50% of the women agreed, while the other 50% strongly disagreed.

The operational level men respondents mostly disagreed and strongly disagreed (total of 43%), while the operational level female respondents were even more vehement in their opposition (total of 55% in disagree and strongly disagree positions). Table 4.33 gives a clearer view of the responses.

1						
Group	Gender	Strongly	Agree	Neutral	Disagree	Strongly
		agree				disagree
	Male				100%	
Senior	Female		50.0%			50.0%
Management						
	Male	8.7%	19.6%	26.1%	23.9%	19.6%
Operational level staff	Female	5.0%	22.5%	15.0%	32.5%	22.5%

 Table 4.33 Inability to handle conflict as a hindrance to men's advancement in leadership

There was no significant relationship between gender of respondents and the inability to handle conflict as a hindrance to men advancement in leadership (2= 2.427, P = 0.788).

4.8.2 Lack of a competitive appetite as a hindrance to advancement in leadership Two senior male managers agreed with the notion that lack of a competitive appetite was a hindrance to advancement of women in leadership. The other was neutral. Both senior female managers disagreed and strongly disagreed.

Twenty two of the operational male respondents either agreed or strongly agreed with this notion. They formed a total of 47.8% of the operational male sample. Eleven males disagreed with this notion. Eighteen female respondents from the operational group disagreed or strongly disagreed with this notion, forming a total of 45% of the operational female sample. Table 4.34 gives a summary of the responses.

Group	Gender	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Senior Management	Male Female		66.7%	33.3%	50.0%	50.0%
Operational level staff	Male Female	6.5% 12.5%	41.3% 30.0%	21.7% 12.5%	23.9% 17.5%	6.5% 27.5%

 Table 4.34 Lack of a competitive appetite as a hindrance to women's advancement in leadership

There was no significant relationship between gender of respondents and lack of competitive appetite as a hindrance to womenøs advancement in leadership. (2= 3.804, P = 0.433).

The reverse question on lack of competitive appetite as a hindrance to menøs advancement in leadership was also put to the respondents. A third of the senior male managers agreed with this notion, while the other third was neutral and the final third strongly disagreed with this notion. All the senior female respondents strongly disagreed.

The operational staff male group mostly disagreed and strongly disagreed, with 37% and 32.6% respectively. The same theme occurred across the operational staff female group where by 32.5% disagreed and 42.5% strongly disagreed with this notion. Table 4.35 gives shows a clear summary of the responses.

Group	Gender	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	Male		33.3%	33.3%		33.3%
Senior	Female					100%
Management						
	Male	10.9%	4.30%	15.2%	37.0%	32.6%
Operational level staff	Female	7.5%	5.0%	12.5%	32.5%	42.5%

Table 4.35 Lack of a competitive appetite as a hindrance to male advancement in leadership

There was no significant relationship between gender of respondents and lack of competitive appetite as a hindrance to menøs advancement in leadership. (2 = 1.078, P = 0.898).

4.9 Discussion

The first objective of this study was to establish the effect of gender-based stereotypes on participation of women in senior management at Barclays Bank of Kenya. Gender based stereotypes seemed to have an influence on the perception of effectiveness of women in senior management positions in the banking industry. Majority of both male and female operational staff (56.5% and 70% respectively) preferred to work under a male manager. Some of the reasons forwarded were that men were more approachable, they give clear deliverables, they are more understanding, more objective and result oriented. These findings seem to contradict findings by Gulhati (1990) who studied attitudes toward male and female managers in India. His findings indicated that women were more receptive to female managers than men. However it appears that females within Barclays Bank of Kenya are more biased against female managers than male managers. These findings however are supported by those of Oakley (2000) who attributes the scarcity of women of female CEOs to lack of line experience, insufficient career opportunities, gender differences in linguistic styles, gender based stereotypes, the old boy network at the top and tokenism.

With regards to the second objective, the research on gender roles revealed that more women feel that children interfere with their work than men. 7.7% of women respondents attested that children always interfere with their work, while 38.5% feel that children sometimes interfere with their work. This is compared to 38.5% of men,

who feel that children sometimes interfere with their work, while none felt that children always interfere with their work. On marriage interference with work, 23.5% of male respondents felt that marriage always interfered with their work, while 35.3% felt it sometimes interferes with their work. Contrastingly, 25% of female respondents felt that marriage always interfered with their work while 41.7% felt that it sometimes interfered with their work. Generally more women than men felt the interference of children or marriage in their work. This seems to agree with Hofstede and Bond (1988) who posit that all Asian cultures are collective and familial, with each expecting women to assume primary responsibility for the home and children.

On the third objective, there was a significant relationship between gender of respondents and the perception that inadequate academic qualifications were a hindrance to women advancement in the banking sector. More men (54.4%) agreed and strongly agreed with this notion vis a vis women (32.5%). However the actual numbers tell a different story: A higher percentage of women than men, have a Bachelorøs degree and above. Total percentage of women in this category is 90% compared to 85.7% of men. Of interest was one woman with the only PhD in the sample. The question of inadequate academic qualifications as a hindrance to men advancement in the banking sector had contrasting responses. Most of the men agreed or strongly agreed (45.6%) while most of the women disagreed or strongly disagreed (60%). Therefore more men than women feel that inadequate academic qualifications are a hindrance to women advancement in the banking sector, however more women seem to have achieved higher academic qualifications than men. The findings are consistent with Toshi (1990) who proposed adjustments by women in the corporate world such as more education, better training and self development would enhance their upward mobility. The study however does not address the often erroneous perception that men have of women academic abilities/ achievements.

The fourth objective on patriarchal corporate culture revealed that 26.1% of males and 45% of females felt that gender had an effect on professional growth of employees. Additionally, 66.7% of senior male managers and 54.4% of operational level male staff agreed or strongly agreed that inability to cope with stress was a hindrance to women advancement in leadership. The question on inability to cope with long, tedious hours follows in the similar vein: 60.9% of men agreed or strongly agreed on

the same. These findings are consistent with Tomkiewicz, Bass and Vaicys (2003) who explored the attitudes towards women and the managerial ability of African Americans. The findings were compared to a similar study done previously on white students. African American males and females appeared symmetric in managerial ability but asymmetric in their attitudes towards the role of women. This reinforces the idea that males, regardless of their race, still perceive the role of women much more conservatively, than most women perceive it and as such can influence the lattersø ascendancy in corporate circles.

The data collected on the last objective on non aggressive nature of women and its effect on women ascendancy was inconclusive. Lack of a competitive appetite as a hindrance to female advancement in leadership, saw a majority of the male respondents pick the agree or strongly agree option (47.8%) while a majority of the female respondents either disagreed or strongly disagreed (45%). This correlates to a study by Occonnor (2001) who forwarded the *i*different needs hypothesisg which in a nutshell contends that the differences in proportions of men and women who wish to be senior managers may be explained by the differences in how they choose to have their needs met. She postulates that the need for affiliation, achievement, power and self-actualization in men and women are, in general, met in different ways. Women appear more often than men to satisfy their need for achievement in tasks that involve interaction with people as opposed to impersonal situations and tasks dealing with inanimate objects. They seem to associate helping other people with achievement, while in men, helping others often involves controlling and organizing them (Maccoby and Jacklin, 1974; Jenkins 1987). These findings also correlate with findings from a study by Kiaye and Singh (2013) who investigated the glass ceiling effect in Durban, South Africa. They posit that some women hamper their upward mobility by having self imposed barriers such as the unwillingness to relocate. This in itself seems to agree with the person centered theory which is one of the underpinnings of this research project.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings of the study, conclusions and recommendations.

5.2 Summary of findings

The purpose of this study was to examine the issues affecting women participation in senior management in Kenyaøs banking sector using Barclays bank of Kenya as a case study. Five research questions were advanced to guide the study. The first question sought to establish the effect of gender based stereotypes on participation of women in senior management. The second question sought to determine the significance of gender roles in participation of women in senior management. The third question sought to assess the effect of educational level on participation of women in senior management. The fourth question sought to explore the effect of patriarchal corporate culture on the participation of women in senior management. Finally the last question sought to determine the effect of the non-aggressive nature of women on participation of women in senior management at Barclays Bank of Kenya.

The review of the literature broadly flowed according to the objectives of this study. On the gender based stereotypes objective, studies from different parts of the world reveal different perceptions of women in the workplace: incompetent, slower, weaker, more-a-follower-than-a-leader, more lenient more democratic, less active and friendlier than male managers. With regards to the gender roles, the different needs hypothesis was discovered. This hypothesis contends that the differences in proportions of men and women who wish to be senior managers may be explained by the differences in how they choose to have their needs met. The need for affiliation, achievement, power and self-actualization in men and women are, in general, met in different ways. Literature on educational level revealed that the upward mobility of women would be enhanced by increased education, training and self-development. Patriarchal corporate culture literature suggests that males, regardless of their race, perceive the role of women very conservatively and this acts as a barrier to acceptance, satisfaction and career growth. Literature on the non-aggressive nature of women, suggests that results collected in previous studies in Europe, revealed that

males in the study countries perceived that successful managers possess characteristics, attitudes and temperaments more commonly ascribed to men in general than to women.

The major findings of this study revealed that gender based stereotypes seemed to have an influence on the perception of effectiveness of women in senior management positions in the banking industry. Majority of both male and female operational staff (56.5% and 70% respectively) preferred to work under a male manager. Some of the reasons forwarded were that men were more approachable, they give clear deliverables, they are more understanding, more objective and result oriented. On the question of victimization of women by other women, 73.9% of male operational staff and 65% of women agree or strongly agree. Contrastingly 60.9% of male and 60% of female operational staff disagree and strongly disagree with the concept of victimization of men by other men. Therefore based on these findings victimization of women by other women is a gender based stereotype that can affect women ascendancy to senior management positions. Next is the devaluation of the either gender leadership: most of the respondents (69.5% of men and 65% of women) agreed or strongly agreed on the devaluation of female leadership in society. On the other hand, 100% of both men and women disagreed or strongly disagreed on the idea of devaluation of male leadership in society.

The research on gender roles revealed that more women feel that children interfere with their work than men. 7.7% of women respondents attested that children always interfere with their work, while 38.5% feel that children sometimes interfere with their work. This is compared to 38.5% of men, who feel that children sometimes interfere with their work, while none felt that children always interfere with their work. On marriage interference with work, 23.5% of male respondents felt that marriage always interfered with their work, while 35.3% felt it sometimes interferes with their work. Contrastingly, 25% of female respondents felt that marriage always interfered with their work while 41.7% felt that it sometimes interfered with their work. Generally more women than men felt the interference of children or marriage in their work.

There was a significant relationship between gender of respondents and the perception that inadequate academic qualifications were a hindrance to women advancement in the banking sector. More men (54.4%) agreed and strongly agreed with this notion vis a vis women (32.5%). However the actual numbers tell a different story: A higher percentage of women than men, have a Bachelorøs degree and above. Total percentage of women in this category is 90% compared to 85.7% of men. Of interest was one woman with the only PhD in the sample. The question of inadequate academic qualifications as a hindrance to men advancement in the banking sector had contrasting responses. Most of the men agreed or strongly agreed (45.6%) while most of the women disagreed or strongly disagreed (60%).Therefore more men than women feel that inadequate academic qualifications are a hindrance to women advancement in the banking sector, however more women seem to have achieved higher academic qualifications than men.

With regards to patriarchal corporate culture, majority of the respondents felt that gender had no effect on the professional growth of bank employees. This represented 73.9% of operational level male staff and 55 % females in the same category. To the 26.1% of males and 45% of females that responded in the positive, below points were forwarded as the most prominent ways in which gender affects professional growth: family roles for women, women have to work extra hard and victimization of women in the workplace. The major findings on inability to cope with stress are also indicative of male conservative view of women abilities: 66.7% of senior male managers and 54.4% of operational level male staff agreed or strongly agreed that inability to cope with stress was a hindrance to women advancement in leadership. Interestingly a significant percentage of the same women either agree or strongly agree with this notion (47.5%). 35% of female respondents disagreed or strongly disagreed with this notion. The question on inability to cope with long, tedious hours follows in the similar vein: 60.9% of men agree or strongly agree with this notion, while 50% of women respondents either agree or strongly agree on the same. 22.5% disagree or strongly disagree that inability to cope with long, tedious hours is a hindrance to womenøs advancement in leadership. Lastly, most of the respondents seemed to disagree on unprofessional displays of affection being a hindrance to women advancement in leadership. 56.6% of operational level male staff and 60% of female staff either disagree or strongly disagree with this notion.

The responses on inability to handle conflict (non aggressive nature of women indicator) as a hindrance to female advancement in leadership were evenly matched across the spectrum. 41.3% of male respondents agreed or strongly agreed with this notion, while 41.3% disagreed or strongly disagreed. Similarly 39.5% of female respondents agreed or strongly agreed while 39.4% of the respondents agreed or strongly agreed. Therefore this question had no clear majority among the respondents. Lack of a competitive appetite as a hindrance to female advancement in leadership, saw a majority of the male respondents pick the agree or strongly agree option (47.8%) while a majority of the female respondents either disagreed or strongly disagreed (45%).

5.3 Conclusions

From the research findings, it can be concluded that gender based stereotypes influence the appointment of women to leadership positions in the banking sector. The influence of gender based stereotypes is a societal issue and swings unfairly against women across many spheres.

It is further noted that gender roles influence women appointment to leadership as they are committed to child bearing and other marital roles which leaves them with little time to concentrate on their careers. Men on the other hand seem to be free to focus on their career and build it even after getting into marriage.

Additionally the education levels of women were found to be slightly higher than menøsø though the perception of male respondents swings unfairly against women. This therefore may negatively influence womenøs advancement in leadership due to skewed views of womenøsø academic abilities.

It can be further concluded, that patriarchal corporate culture influences the appointment of women to leadership positions. The inability to cope with stress and long tedious hours due to numerous conflicting responsibilities negatively influences promotion chances and the effectiveness of the few that have been promoted.

Finally, there is no significant relationship between non aggressive nature of women and appointment to leadership positions. The evidence gathered cannot be used to objectively conclude that the non-aggressive nature of women negatively influences their appointment to positions of leadership. However it is notable that one of the indicators of this variable: competitive appetite swings unfairly against women, whereby most men feel that women lack sufficient competitive appetite, and thus may negatively influence womenø advancement in senior management.

5.4 Recommendations

From the research findings the researcher wishes to make the following recommendations:

- 1) Gender mainstreaming should be adhered to in the banking sector and society in general to reduce women subordination.
- 2) Flexible working hours should be encouraged in the banking sector especially for nursing mothers so that they can work around their familial schedules.
- A review of the banking profession as a whole is necessary, so as to remove operational processes and procedures that make banking a stressful, tedious career.
- 4) Mentorship programs should be introduced in the banking sector and strengthened wherever they exist. Clear, objective outcomes should be encouraged to ensure these programs actually achieve the desired effect.
- 5) Tokenism should be eliminated preferably through regulatory directives to ensure that woman managers are not just hired to fill the numbers, but are duly engaged and their intellectual/leadership abilities fully utilized.

5.5 Suggestions for further study

- Most of the men in the study felt that women are not aggressive enough in the pursuit of their career goals. Further studies should be made into this phenomenon.
- 2) The relative scarcity of Masters and PhDs within this studyøs sample and the general Barclays Bank population can be a topic of investigation into why most bankers avoid scaling beyond Bachelorsødegrees in academia.
- 3) Further research on this subject should be carried out in other banks and eventually other industries within the country to provide a robust academic literature on women in management studies in Kenya.
- 4) The impact of religion is a key factor influencing participation of women in management in Arab countries. Further research should be made on the impact of religion on ascendancy of women in the corporate world in Kenya.

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APPENDICES

Appendix I Letter of Transmittal

Stephen Muthami Mbunga,

P O Box 2794 ó 00100,

Nairobi.

Dear Respondent,

RE: <u>LETTER OF TRANSMITTAL</u>

I am a Masters student in the University of Nairobi, School of Continuing and Distance Education. I am pursuing a Master of Arts in Project Planning and Management.

I am researching on the factors that affect women ascendancy to the senior levels of management within the banking sector in Kenya. My research is based on Barclays bank of Kenya.

Kindly answer all the questions as accurately and as fully as possible. The responses received shall be treated with utmost confidentiality and professionalism. Do not write your name on any part of this document.

You may respond by either writing a statement or a tick \square where required.

Yours faithfully

Stephen Muthami Mbunga

SECTION A

1. Name of your branch or department?

2. State your current corporate grade in the organization

- 3. Indicate your gender
 - a. Male []
 - b. Female []
- 4. What is your age bracket in years
 - a. 25 ó 30 []
 - b. 31 ó 30 []
 - c. 41 ó 40 []
 - d. 51 ó 60 []
 - e. 60 and above []
- 5. Indicate your marital status
 - a. Single []
 - b. Married []
 - c. Widowed []
 - d. Separated []
 - e. Divorced []
- 6. What is your highest academic qualification level?
 - a. Diploma []
 - b. Bachelors []
 - c. Masters []
 - d. PhD []
- 7. Kindly specify any professional qualification(s) that you may hold

- 8. How many years have you worked in the banking sector?
 - a. 1 ó 5 []
 - b. 6ó10[]
 - c. 11 ó 15 []
 - d. 16 ó 20 []
 - e. 21 ó 25 []
 - f. Above 25
- 9. Do you have children?

Yes [] No []

ii) If yes, do they interfere with your work?

Always []

Sometimes []

Rarely []

Not at all []

iii) If married, does your family influence decisions like your working station?

Always []

Sometimes []

Rarely []

Not at all []

SECTION B

10. Kindly indicate the gender of your	line manager.
Male []	Female []
11. Who do you prefer to work with?	
Male Manager []	Female Manager [
Briefly explain your preference	

]

12. Do you think the gender of a bank employee affects his/ her professional growth?

13. What is the highest position you aspire to attain as a banker?

Manager [] Senior Manager [] Head of Function [] Managing Director [] Group level management []

14. What challenges do you face as you work towards attaining your goal indicated in number 13 above?

15. To what extent, in your opinion, does the participation of women in senior management affect the below metrics with regard to Kenyan banks in the industry.

S - Small

M – Medium

L – Large

Performance Metric	S	Μ	L
Profitability			
Innovation and new product			
development			
Motivation of non-management staff			
Staff attrition (resignations and change			
of employers)			
Corporate social responsibility			
participation			

SECTION C

- 16. Listed below are statements on challenges that may be faced by senior managers in the banking sector. To what extent are these challenges perceived to be hindrances to womenøs appointment to positions of leadership in banking institutions?
 - SA Strongly Agree D Disagree
 - A Agree SD Strongly Disagree
 - N Neither agree nor disagree

Hindrances to Women's advancement in leadership	SA	Α	Ν	D	SD
1. Lack of adequate academic qualifications					
2. Lack of self-control (being overly emotional)					
3. Lack of time management skills					
4. Victimisation of other women					
5. Inability to cope with stress					
6. Poor decision making abilities					
7. Inability to handle conflict					
8. Inability to cope with long, tedious hours					
9. Most women never apply for senior management positions					

10. Pre-occupation with family roles			
11. Lack of a competitive appetite			
12.Most communities devalue female leadership			
13. Unprofessional displays of affection			
14. Indecisiveness			
15. Inability to be impartial (bias)			

17. Listed below are statements on challenges that may be faced by senior managers in the banking sector. To what extent are these challenges perceived to be hindrances to menøs appointment to positions of leadership in banking institutions?

SA- Strongly Agree A- Agree N-Neither agree nor disagree

D – **Disagree SD** – **Strongly Disagree**

Hindrances to men's advancement in leadership	SA	Α	N	D	SD
1. Lack of adequate academic qualifications					
2. Lack of self-control (being overly emotional)					
3. Lack of time management skills					
4. Victimisation of other men					
5. Inability to cope with stress					
6. Poor decision making abilities					
7. Inability to handle conflict					
8. Inability to cope with long, tedious hours					
9. Most men never apply for senior management positions					
10. Pre-occupation with family roles					
11. Lack of a competitive appetite					
12.Most communities devalue male leadership					
13. Unprofessional displays of affection					
14. Indecisiveness					
15. Inability to be impartial (bias)					

SECTION A

- 1. Name of your branch or department?
- 2. Your current corporate grade in the organization

- 3. Indicate your gender
 - a. Male []
 - b. Female []
- 4. What is your age bracket in years
 - a. 25 ó 30 []
 - b. 31 ó 30 []
 - c. 41 ó 40 []
 - d. 51 ó 60 []
 - e. 60 and above []
- 5. Indicate your marital status
 - a. Single []
 - b. Married []
 - c. Widowed []
 - d. Separated []
 - e. Divorced []
- 6. What is your highest academic qualification level?
 - a. Diploma []
 - b. Bachelors []
 - c. Masters []
 - d. PhD []
- 7. Kindly specify any professional qualification(s) that you may hold

- 8. How many years have you worked in the banking sector?
 - a. 1 ó 5 []
 - b. 6 ó 10 []
 - c. 11 ó 15 []
 - d. 16 ó 20 []
 - e. 21 ó 25 []
 - f. Above 25
- 9. Have you ever worked at operational (non-management) level?

10. Do you believe/think the gender of a banker affects his/her professional growth?

Yes [] No []

SECTION B

11. Listed below are statements on challenges that may be faced by senior managers in the banking sector. To what extent are these challenges perceived to be hindrances to womenøs appointment to positions of leadership in banking institutions?

SA- Strongly Agree A- Agree N-Neither agree nor disagree

D – Disagree **SD** – Strongly Disagree

Hindrances to Women's advancement in leadership	SA	Α	Ν	D	SD
1. Lack of adequate academic qualifications					
2. Lack of self-control (being overly emotional)					
3. Lack of time management skills					
4. Victimisation of other women					
5. Inability to cope with stress					
6. Poor decision making abilities					

7. Inability to handle conflict			
8. Inability to cope with long, tedious hours			
9. Most women never apply for senior management positions			
10. Pre-occupation with family roles			
11. Lack of a competitive appetite			
12.Most communities devalue female leadership			
13. Unprofessional displays of affection			
14. Indecisiveness			
15. Inability to be impartial (bias)			

12. Listed below are statements on challenges that may be faced by senior managers in the banking sector. To what extent are these challenges perceived to be hindrances to menøs appointment to positions of leadership in banking institutions?

SA- Strongly Agree A- Agree N-Neither agree nor disagree

D – **Disagree SD** – **Strongly Disagree**

Hindrances to men's advancement in leadership	SA	Α	Ν	D	SD
1. Lack of adequate academic qualifications					
2. Lack of self-control (being overly emotional)					
3. Lack of time management skills					
4. Victimisation of other men					
5. Inability to cope with stress					
6. Poor decision making abilities					
7. Inability to handle conflict					
8. Inability to cope with long, tedious hours					
9. Most men never apply for senior management positions					
10. Pre-occupation with family roles					
11. Lack of a competitive appetite					
12.Most communities devalue male leadership					
13. Unprofessional displays of affection					
14. Indecisiveness					
15. Inability to be impartial (bias)					

- 13. To what extent, in your opinion, does the participation of women in senior management affect the below metrics with regard to Kenyan banks in the industry.
 - S Small

M-Medium

L – Large

Performance Metric	S	Μ	L
Profitability			
Innovation and new product			
development			
Motivation of non-management staff			
Staff attrition (resignations and change			
of employers)			
Corporate social responsibility			
participation			

SECTION C

- 14. The following are qualities of good leadership. Indicate the extent to which female managers possess these qualities.
 - SA Strongly Agree D Disagree
 - A Agree SD Strongly Disagree
 - N Neither agree nor disagree

Qualities of female managers	SA	Α	Ν	D	SD
1. They have integrity					
2. They are flexible in decision making					
3. They are democratic					
4. They are approachable					
5. They are articulate					
6. They have confidence					
7. They are respectable					
8. They are competent					
9. They see the big picture					
10. They are able to unite different personalities behind a certain goal					

15. The following are qualities of good leadership. Indicate the extent to which male managers possess these qualities.

SA- Strongly Agree A- Agree N-Neither agree nor disagree

Qualities of male managers	SA	Α	Ν	D	SD
1. They have integrity					
2. They are flexible in decision making					
3. They are democratic					
4. They are approachable					
5. They are articulate					
6. They have confidence					
7. They are respectable					
8. They are competent					
9. They see the big picture					
10. They are able to unite different personalities behind a certain goal					

D – Disagree **SD** – Strongly Disagree

16. In your opinion should gender parity in senior management of banking institutions be encouraged?

Yes [] No []

If yes, suggest two means through which you think this can be achieved.

If no, why?