

FACTORS THAT INFLUENCE UPWARD MOBILITY OF WOMEN IN THE MICROFINANCE INSTITUTIONS IN KENYA

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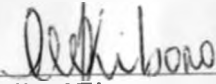
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DECLARATION

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

Signed

Date



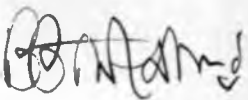
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This project has been submitted for examination with my approval as the university supervisor.

Signed

Date



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DEDICATION

To my Mother.

ACKNOWLEDGEMENTS

First and foremost I wish to thank Almighty God. Special thanks to my supervisor Mr George Omondi for his invaluable comments, guidance and patience.

I thank my family for their unstinting support during the course. I also wish to acknowledge the support that I received from my working colleagues especially Dr Florence Oloo, Dr Ruth Kiraka, Patricia K Murugami, Hildelith Ogutu, Rufina Kingori and Roseline Lubulellah.

ABSTRACT

This was a census study targeting micro finance institutions in Kenya registered with the Association of Microfinance Institutions as at 31st July 2007. The objective of the study was to determine the factors that influence women upward mobility within the MFIs Sector establish the factors. Data was collected using self administered questionnaires which were given to those in top management. where top management included those in the Board and Sectional Heads. Two questionnaires were filled per MFI ensuring where possible equity on gender. The findings of the study. is that few women are on top management positions in the MFIs Sector in Kenya. The following were also identified as the factors that influence women's upward mobility within the MFI sector:

Traditional values, women's own attitude, lack of creativity amongst the women, lack of awareness of opportunities that exist in the sector and the age of the sector within Kenya.

There are a number of factors that have previously been identified as factors that influence upward mobility of women. From this study the some of the factors such as education, un-supporting husbands, and women's multi-roles have been identified as non issues. That is to say they no longer play critical role in affecting women upward mobility.

The representation of women in top management within the MFI sector is very low as compared to that of men. The MFIs which have women in the top management are few. The reasons that may be attributed to this low representation include the fact that this is a young sector that is emerging and therefore has not been attractive. The other factors that have been identified include male domination of the sector, discriminate laws and policies, lack of awareness amongst the women of the existing employment opportunities, organizational and technical environment of the sector.

ACRONYMS

AMFI	Association of Microfinance Institutions
MFI	Microfinance Institutions
ICPAK	Institute of Certified Public Accountants
ILO	International Labour Organization
IPM	Institute of Personnel Management
MSK	Marketing Society of Kenya
UNDP	United Nations Development Programme

CHAPTER ONE: INTRODUCTION

1.1 Background

Upward mobility can be approached from the point of view of career development. Career development is the ordered sequence of development extending over a period of years and introducing progressively more responsible roles within an occupation (Carmeli et al 2007). It can also be defined as a meaningful progression through a series of related jobs (White 1995). Careers entail a linear upward movement from a position of relatively low status, responsibility and remuneration to a higher position. These activities of upward ascensions are accompanied with promotions and demotions which represents changes within an organization (White 1995). It entails obtaining visibility within an organization, skills and character development, compensation, competition amongst groups and individuals, emergence of leaders and risk taking. The effort to achieve the top position within the hierarchy requires systematic development over time, thus, career development (Conger 2002).

Upward mobility is the systematic movement up the employment ladder to the highest level of an organization. It involves passing through various upward stages within an organization. The highest position is a yearning that all the employees within the organization look forward to. The opportunity to climb up the hierarchical ladder is opened both for men and women. It has been observed, that the proportion of women who occupy managerial and executive positions are markedly small (Carmeli et al 2007).

Investigations as to why women have difficulties going up the ladder have been categorized in a number of factors namely; individual factors, organizational factors, and stereotypical attitudes towards women managers (White 1995). These difficulties which women face have

led to the term 'glass ceiling' being the transparent barrier that prevents the mobility of women to upper levels in the organizational hierarchy (Morrison 1987).

The term 'glass ceiling' is used to mean the invisible barrier that prevents women and minorities (race, disabled etc) rising upwards in management (Tharenou 1999). The top of the corporate ladder remains stubbornly male, and the few women who reach it are paid significantly less than the men they join there. For instance, not a single woman featured in *Fortune* magazine's list of June 2005 of the 25 highest-paid Chief Executive Officers (CEOs) in Europe.

Gender disparities and biases have continued to manifest themselves in various forms in Kenya. These disparities are depicted especially in limited access, control and management of resources by women. Women enjoy less than full access and ownership of factors of production such as land, jobs and credit facilities. This is mainly due to laws and policies, which restrict women from full access to empowerment. This is a result of deep-rooted cultural practices, which make women dependent on their husbands as well as discriminatory and often negative male attitudes, which limit women. Household and community work done by women is normally unpaid and tends to be ignored in national accounting systems and national surveys (Rahman 1999).

Average female participation in management jobs remains very low with women significantly underrepresented in senior positions and clustered in industries and occupations that are segregated by gender. It is perceived that women fare best in industries employing large numbers of women such as health and community services and hotel and catering industry (Wirth 1997). Even though women have generally made progress into management positions in the last couple of years, this has mainly been in the middle management ranks, access to the most senior posts is still very limited. Corporate efforts to promote diversity

improved female representation to 11.2% from 5% of Fortune 500 Corporate Officers in 1997 (Oluoch 2006).

In Kenya there are a few women who are in professional management positions and are making their presence felt, slowly changing the management culture in the decision making corridors of both the public and private sector. Nevertheless, Kenya still has a long way to go before claiming gender equity in terms of professional executive jobs or as policy makers. These positions are still male dominated. (Oluoch 2006).

Women in Kenya find their total livelihood within the agricultural and the informal sector (/World Bank 1996). Women constitute 80% of the labor force in agriculture while in industry and services only 7% and 12 % are represented respectively. Many of the women in formal sector employment are concentrated in semi-skilled jobs that are low paying. In spite of women's demographic predominance and their critical productive role within the agriculture and informal sector, their representation in decision-making management is extremely limited (Sessional Paper 2005).

Mathenge (2001) found that age, marital status, educational back-ground, organizational size, fear of success and fear of appearing competent influence the upward mobility of women. Although the participation of both men and women employees has been on the increase the gender gap in earnings tends to be smaller in the public sector than the private sector.

1.2 Microfinance Institutions in Kenya

Micro-finance institutions are monetary institutions whose main focus is availing financial access to small-scale businesses, micro-enterprises, poor and low income households who have difficulties in accessing deposit taking organizations and the formal financial institutions. This is done through the provision of non-collateral credit, creation of

entrepreneurial culture, dissemination of business information and enabling linkages with banks (Njue 2006).

The MFIs can be categorized into two sub sectors, the informal and formal sub sectors. The informal sector is for those who have no access to formal financial systems but are economically active and rely on traditional and informal financial system. The features of these informal systems are that they are not regulated, involve saving transactions, membership based, and are not subsidized. They include financial arrangements among relatives and friends, Traditional Money Lenders, Rotating Savings and Credit Associations (ROSCAs), and Accumulating Savings and Credit Associations (ASCAs) (Dondo 2006).

The Micro finance industry being an offshoot of the formal banking sector has inherited structures from the mainstream banking industry as far as management composition is concerned. A lot of emphasis is being placed on the role of MFIs and women in powering economic growth in the developing countries (Johnson 2004). The micro finance industry in Kenya, has witnessed growth to the extent that there are 33 Microfinance institutions (AMFI 2007).

1.3 Statement of the Problem

Education in Kenya has created equal opportunities for both men and women (Strategy Paper 2005). This has led to the expectation that both genders have acquired the requisite management skills for top job positions. Exposure provided by the media, globalization, liberalization, mentoring by those already in top leadership positions has necessitated expectations that women have the capability to rank equally with men for leadership positions (Francis, 2003).

Women constitute over 60% of the microfinance clients (Microfinance Directory 2007). However, despite the fact that women are the driving force of the industry and direct beneficiaries of the MFIs, less than a third can be found at the top of MFIs management. Few women have found their ways into the top echelon of management (AMFI 2007).

Policy and management decisions taken at the highest levels of all sectors of government, economy, education or other societal sectors, have an impact on all human beings-male and female alike. Unfortunately, women are not key players when it comes to decision making in the corporate and public sectors. It is only proper and just that women should also be involved in the formulation of these decisions in the Boardrooms (Zafarullah 2000). Women have been taunted as the most affected by the formal financial sector. This is in particular to the quest for credit. They are the majority targeted by the MFIs. As critical stakeholders it would be of academic interest to identify how many women are on board in management.

The development of sustainable and participatory women's organizations is seen as an end in itself in order to bring about change in gender relations at both the micro and macro level (Mayoux 1999). These studies indicate the need to have women managed MFIs. The International Labour Organization (ILO) clarified that 'the promotion of women's participation in economic activity, including the management and decision making levels is simply not a question of equity but also one of necessity for viable and sustainable national development, women therefore have the potential to positively contribute to the development of policies and programs which are relevant to them, as well as society in general' (Rahman 1999).

Studies related to upward mobility focused on other sectors. Mathenge (2001), carried out a study on the formal banking sector focusing on characteristics associated with upward mobility of women employees. Meso (2006), studied the tactics adopted by women managers

to deal with unique challenges they face by virtue of their gender. The studies carried out so far have focused on the formal banking industry and other issues related to upward mobility. The issue of upward mobility of women in the MFI sector has not been addressed.

1.4 Objective of the Study

To determine the factors that influence upward mobility of women in MFIs in Kenya.

1.5 Importance of the Study

- i. Academics. The outcome of this project is to fill the academic gap as no study has been undertaken on upward mobility of women in MFIs in Kenya. It will also be used as a basis for further research.
- ii. Government. The government will use this project as a basis of designing policies on issues of gender and equal employment opportunities.
- iii. Human resource managers, will appreciate from this study the glass ceiling issue and design appropriate programs to enhance women upward mobility within their organizations.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

The issue of upward mobility has attracted a lot of literature (Mathenge 2001; Garavan 1996; Hall 2002). Upward mobility can be approached from the point of view of career development. Career is the ordered sequence of development extending over a period of years and introducing progressively more responsible roles within an occupation (Mavin 2000). It can also be defined as a meaningful progression through a series of related jobs (White 1995). Careers entail a linear upward movement from a position of relatively low status, responsibility and remuneration to a higher position. These activities of upward ascensions are accompanied with promotions and demotions which represents changes within an organization (White 1995).

The definition of career brings into focus the systematic development of professions up a specific ladder. It entails obtaining visibility within an organization, skills and character development, compensation, competition amongst groups and individuals, emergence of leaders and risk taking. Therefore, the effort to achieve the top position within the hierarchy requires systematic development over time, thus, career development (Conger 2002).

According to Garavan (1996), career development has been tied to organizational commitments and therefore the issue of what constitutes career mobility and development has been based on two factors. First is the issue of individualistic approach to careers, which generally takes the view that career advancement is a function of background, education, ability, job experience, ambition and timing. The second is the organizational approach, which views careers as structural issues (this approach contends that individual careers in

organizations are determined by internal labour market structures, vacancy chains and organizational politics).

Upward mobility is the process by which an individual climbs up the corporate hierarchy. It is the systematic movement up the career ladder to the highest organ of decision making (Gattiker 1988). It involves passing through designed programs and stages and organizational challenges. Although, the opportunity to climb up the hierarchical ladder is opened both for men and women it has been observed, that the proportion of women who occupy managerial and executive positions are markedly small (Guntz 1990)).

2.2 Factors that influence upward mobility of staff

Upward mobility is the linear upward progression (movement from a position of relatively low status, responsibility and remuneration, to a higher position). This image is usually of one climbing a 'career ladder' and this image assumes the centrality of paid work (Still 1998). Upward mobility is influenced by elements such as demographic characteristics which include – gender, race, marital status, tenure, personality traits, similarities in decision maker's personality, social back ground similarities, employment gaps and human capital (Carmeli et al 2007). The factors that affect upward mobility can be looked at from two perspectives, individual and organizational (Blau 1971).

2.2.1 Individual factors

Upward mobility is mostly influenced by forces from an individual's social class back ground, specifically the father's occupation and education. This is because it is assumed that social structure influence careers by shaping the social development of the individual and thus career orientation, self concept, values and interests. Social structure also affects the occupational opportunities available to the individual (Hout 1989). Education and

professional training is likely to affect upward mobility in terms of changes in positions. High skilled careers might involve fewer changes in tasks over time (fewer hierarchical movements are opened to highly skilled specialists) and fewer changes of firm (Garavan 1996).

Internal career self concepts has been floated as a major factor that affects upward mobility. An individual is likely to achieve career success, but due to their internal perspective, the individual experiences poor career satisfaction. According to Schein (1982), an individual's internal or career self concept is developed as result of early socialization and experiences in the workplace where employees learn what they are good at and what motivates them. The values of a particular society contribute to this process. Therefore, according to Schein (1982) career is a process of finding a career anchor which becomes a guiding focus in an employee's life, giving him/her a self image built around needs, motives, talent and values. The career anchors are in the form of technical-functional, managerial competence creativity, security and stability, autonomy and independence. Career anchors can create barriers to upward mobility for individuals. It can also restrict esteem to those who climb the hierarchical ladder (Derr 1989).

The career choice affects upward mobility from two perspectives. According to Holland (1966) people with particular personality strengths will use predictable types of occupational environments that is people will have a more successful career when there is a good match between the individual's personality (orientation) and the occupation they have chosen. On the other hand, Arnold (1995) suggests that people with high self esteem make better career decisions than people with low self esteem. a fact that is disputed by Osipow (1983), who suggested that chance can play a significant role in career choices.

Self imposed constraints and low growth need coupled with the opportunity cost of not developing the necessary social and technical skills at an early stage may lead to premature

career plateauing. At the same time although a person may have the ability to perform at a higher level in the organization, he/she may not value highly enough the rewards increased responsibility may bring (Dalton et al 1986).

Community ties such as relatives and friends living in the same geographical area may impact on employee upward mobility specifically when it involves transfer to other areas on promotion. Financial independence of dual earners lessens the motivation to relocate, particularly if the spouses are to forgo careers to accommodate the move (Hall 1990). It can be concluded that family influences and dual career families affect upward mobility if it restricts the relocation of an individual to newer geographical areas far from the families.

Organizations have occupational age norms that indicate career progression norms. In many organizations if by the age of 40 a person has not been promoted to a managerial position she/he is seen as behind schedule and may never attain that position (Rosenbaum 1987). There is a negative correlation between increasing biological age and career mobility (Sekeran 1999).

2.2.2 Organizational factors

Careers are usually made within organizations and therefore upward mobility is influenced to a considerable degree by matters that are organizational. Once inside an organization an individual's upward mobility prospects are dependent on the extent to which "promotion from within" policies exist and whether one's job is on a job ladder or not (Garavan 1996). Internal labor markets arrangements may facilitate or constrain upward mobility and career development (Osipow 1983).

Job ladders develop around work roles, having common technical skills. Many vertical and horizontal distinctions amongst jobs reflects customs and status issues and not simply

distinctions in skill and knowledge requirement. Some ladders reach the top of organizations, while others have ceilings at fairly low levels. Distribution of grades by job ladder can make advancement difficult if there is concentration of lower grades at the bottom that is to say mini pyramids. Kanter (1989) identified three major sources of blocked mobility, dead end jobs with short ladders and limited opportunities for horizontal movement; wrong route to high mobility job inexperience inhibits further moves; and the pyramid squeeze, smaller number of jobs at the top.

An employee's chance of competing for a vacancy in a promotional hierarchy is primarily dependent on that individual being aware that an opportunity exists which is in turn dependent on the existence of company wide job posting arrangements. The formality of the promotion process creates problems for both the promoter and the promotee. The result is the reliance on structural indicators such as educational credentials, supervisor's ratings and the perception of the employee of age and rapidness in career advancement (Lee 1985).

Over time unavailability of training over time or the refusal by the individual to undertake training and development can impede an employee's progress up or across job ladders. According to Inglos (1987), the selection for and participation in training and development activities carries powerful symbolic messages within an organization. Equally non selection implies a dead end career. Excess of training or overspecialization in one area may make it difficult for an individual to change jobs.

As observed earlier, an employee's mobility within an organization may be restricted if there is a mismatch between the abilities and attributes of the individual and the requirements of the job. Over reliance on typically unreliable selection devices such as interviews and some personality tests can facilitate this mismatch (Arnold 1995). He further points out that the high expectation of advancement of new recruits can lead to disillusionment, loss of

motivation and intention to leave organization. Selection criteria and methods may affect upward mobility.

Rosebaum (1987), propagated the concept of internal competition as a factor that affects upward mobility. According to this concept the winners of the competition are seen as high potential people who can do no wrong and receive challenging assignments which prepares them for future success. On the other hand, the losers receive a custodial socialization process and their subsequent performance is largely irrelevant and goes unnoticed. The cost of losing a contest is instant death and this often discourages risk taking and innovation on the part of employees.

Weaknesses in an organization's career development system, has been identified as an impediment to career progression or upward mobility. Arnold (1995), identified four typical short comings of organizational career development system: Restricted career development- no organization can provide unlimited opportunities for staff mobility due to pyramidal nature of the organization; Political career development – organizational politics can promote or impede an employee's career, independent of performance level; Mechanistic career development – bureaucratic roles and procedures can lead to loss of motivation when the criteria for career advancement are adhered to rigidly; Neglected career development – individuals are left to take charge of their own development, career paths are not identified and advancement is ad hoc.

The type of organizational technology and technological environment can significantly influence an individual's upward mobility (Kanter 1984). Fast moving high technology organizations may have no option but to buy in expertise. Such industries are typified by short career ladders with limited opportunities for hierarchical advancement. Another problem is the obsolescence of technical profession. Guntz (1990) observed that employees who

have failed to make it into general management may become surplus to requirement in the even of technological change. Accordingly, upward mobility is possible when the technology is simple but difficult when technology is complex.

Poor human resource planning in terms of inaccurate forecasting may result in over staffing. In such a situation the normal pyramid restrictions on upward mobility is exacerbated. Slocum (1968), found that there were significant poor career opportunities in defender strategy companies than in analyzer strategy companies. Opportunities for career advancement are also directly related to and reflect a firm's size and organization's life cycle position (growth, maintenance, decline and turnaround).

Organizational structures or rationalization of companies have constrained job and upward mobility opportunities. The outcome of such activities is fewer jobs at the higher end of the ladder and decline in opportunities for workers (Cassell, 1990). Multi-tasking which may result from re-organization would result into increased or reduced opportunities for inter firm upward mobility by reducing demarcation barriers (Garavan 1996). Also affected are manufacturing industries whose decline has been replaced by increase in service industries. Service industries are typified by short career levels and are used to buffer core organizations, provide a flexible work force which can be dispensed with at times of recession (Garavan 1996).

2.3 Factors that Affect Upward Mobility of Women

The role that women have played within the society is well documented. Their contribution in the various fields such as the military, medical, commerce, education etc. date as far as history can tell. It is worth noting that in the present set-up women have tended to play the second position to men. This has caused concern as noted in various spheres of life to the

extent that some nations have decided to adopt moves intended to propel women up the societal ladder (Zafarullah 2000).

2.3.1 Societal Stereotypes

Martin et al (1983), analyzed the main barriers to upward mobility faced by women in hierarchical bureaucratic organizations. The barriers include: Societal stereotypes which see women as properly in the home rather than in the office; The tendency to locate low skill type of assembly type operations mainly staffed by women in periphery functions removed from the core firm limits career opportunity for women; The education systems prepare women for female dominated jobs usually involving short career ladders; women lose out of the political nature of the internal promotion system in hierarchical organizations; Lastly, primary responsibility for home and children affects the ability of women to relocate. This is coupled with the difficulties in acquiring a mentor in male dominated jobs (Shapiro et al 1978).

In a survey carried out during the early 90's, several attitudinal and organization barriers to women's corporate advancement was identified by CEOs and HR professionals. The first barrier was stereotypes and preconceptions concerning women's abilities and suitability for careers in the corporate environment. The second barrier was lack of access to line positions, where women could demonstrate their abilities in positions with clear bottom line impact. Third, being lack of careful career planning and planned job assignments to ensure that women were equipped with broad experience that lend credibility for senior positions. Fourth was the exclusion of women from informal channels of communication and learning about the operations of the company and opportunities for promotions, and lastly, counterproductive behaviour of male co-workers (Wirth 1997).

Davidson (1991) outlined the pressures and problems that female managers faced. The problems were sex stereotyped behaviour and attitude, expectation of being an executive, the pressure of sexual harassment, blocked promotion, and the queen bee syndrome. From home, stress emanates from the husbands with few either psychologically or practically supporting their wives.

2.3.2 Education and Training

Within the education sector the dearth of women employed in leadership positions in educational setting has caused concern (Luke 2005). Although teaching was identified in the 20th Century as a female profession, teachers have not been women (Luke 2005). In Kenya, the situation is not very different. As at December 2006 there was only one female Vice Chancellor amongst the seven public universities.

In Asia, Bullock et al (2003), examined how 69 low income women enrolled in an educational training program perceived social class and upward mobility. The respondents expected to achieve middle class status and perceived higher education as a route to upward mobility. Zafarullah, (2000) observed that fewer women are employed in the civil service and they figure prominently in jobs set aside for them. While executive positions are generally occupied by men. Social cultural factors form stumbling blocks in gaining entry to the civil service. At the same time systematic and attitudinal reasons serve as an impediment to building successful careers.

Within the accounting profession the upward mobility of women accountants has also been a primary concern. In the year 1984, the American Institute of Public Accountants Board of Directors authorized the creation of Upward Mobility of Women Special Committee. The Committee reported seven major barriers to women's movement into senior positions in the

profession. These were cultural attitudes, the perceptual problem, the awareness of success criteria, child care and family responsibility, stress, dating and marriage and lastly involvement in professional associations (Dwyer 1994).

Gattiker (1988) lays emphasis on the fact that education and training for girls and women are key measures to improve women's social and economic status. A World Bank study found that 80% of rural women workers in Kenya were illiterate. There are fewer than 30 female per 100, male students in Sub-Saharan Africa.

2.3.3 Organizational Structure

Within the general corporate sector the issue of assessing the higher ladder still haunts women fraternity. Wirth (1997) identified several barriers to women's corporate advancements. He identified constraints imposed upon women by the society, the family, employers and women themselves. In essence, Wirth (1997) identified two most powerful barriers: behavioural expectations regarding women's role in the family and discrimination in the form of organizational structures and policies.

Tharenou (1999) did a study on gender differences on advancing to the top and presented two major explanations. The first concerned gender differences in investment in human capital which results in reward or pay and job status but because women made fewer investments than men they get fewer rewards. The second was that women were prevented from advancing to the top by stereotypes, lack of support, and exclusion from networks (social capital). The third approach, the cross level approach posited that particular but often different factors lead to advancement from lower to increasingly higher management levels. The differential impact of those factors by level resulted in women not advancing to the executive levels.

Bihagen (2006) did a comparative analysis covering the period 1979 – 2000 on the association between hierarchical levels and differences between men's and women's career opportunities in terms of occupational transitions. The analysis of this study indicated that women faced the greatest hindrance to advancement at lower hierarchical level and that these, disadvantages attenuated with higher hierarchical levels. The result from this study contradicted the idea that problems for women accrue with increasing hierarchical levels. At the same time, the findings of the study did not support the view that gender penalty was larger in the private sector as compared to the public sector.

According to the Heilman (2002) the flattening of organizations in recent years, as layers of management have been stripped out has meant that promotions now are steeper than they were previously. This leaves fewer opportunities for people to re-enter the workforce at higher levels. Therefore, women who at some point or other have had to take leave are highly affected. In America there is evidence to suggest that more women with children under the age of one are taking time off work than was the case some years ago.

2.3.4 Inadequate Human Resource Planning

On the other hand, Heilman (2001) did a study on how gender stereotypes prevented women's ascent up the organizational ladder. The results from this study indicate that the scarcity of women at the upper levels of organizations is as a consequence of gender bias in evaluations. Gender bias and the way it influenced evaluations in work setting, as argued by Heilman that being competent did not ensure that a woman would advance to the same organizational level as an equivalently performing man.

From the foregoing it can be observed that the shortage of women in management is a phenomenal that transverse all nations all sectors and all institutions. It is a concern to the

whole world. Development apart from economic growth connotes equity, social justice and effective exercise of basic human rights (Lateef 1992). In other words, achieving equality requires long term processes in which all cultural social, political and economic norms undergo fundamental change (Rahman 1999).

2.3.5 Inadequate Policies on Equal Employment Opportunities

The need for gender equality is argued would increase production of effective policies and a wider participation particularly of women in governance that would have psychological and sociological ramifications. It is also generally argued that in the developing world where half of the population is women, the need for involving more men and women in the development process is greater. One way of doing this is to create expanded and better education and training facilities for women and provide them with greater access to more positions in the civil service (Zafarullah 2000).

Karl (1995) points out that women are poorly represented in the ranks of power, policy and decision making. Women make up less than 5% of the World's Head of State, heads of major corporations and top positions in international organizations. Women are not just behind in political and managerial equity, they are a long way behind. This is in spite of the fact that women are found in large numbers in low level positions of public administration, political parties, trade unions and business.

2.3.6 Lack of Role Models and Mentors

Bell (1990) noted that even though women receive mentoring, it is rarely by someone within their organization or their industry. In addition, there are subtle but real barriers to women's receipt of mentoring by men. (Thomas 1990) when interviewed about their needs and what it takes to break the glass the glass ceiling in corporate America, executive women discussed

the need to be mentored and to mentor. Lack of mentoring denies women important career and financial resources (Dreher et al 1996).

Crutcher (1992), concluded that the most frequently reported barriers to upward mobility for all categories of female principles were, women believed that they would be considered unfeminine if they confronted conflict assertively, the need to give primary attention to her family until the youngest child is in school, lack of good old girl network, inability of women to psychologically separate and alienate from the rest of the group in order to get experience and absence of mentors with whom to build self esteem and confidence.

2.3.7 Male Dominated Work Environment

Bullock (1994) analyzed the positions of women in employment. She noted that women generally continued to be the last to benefit from job expansion and the first to suffer from job contraction. She claimed that the main reasons that have been identified for women's under-representation in senior positions were that women themselves lacked adequate education and training. She cited personnel policies and organizational career structures which were shaped by the traditions of male careers, inadequate provisions for flexible contracts at higher levels. She pointed out that the organizational climate and attitudes of senior management, lack of awareness of the pervasiveness of masculine assumptions, lack of interest in the need for strategic change to increase the utilization of female resources and lack of support for the few women who do not succeed.

Tabak (1997) observed that building gender awareness, career paths or schemes into organizations, reviewing promotion processes and monitoring the positions of women are steps which need to be further emphasized within organizations. It is clear that once there is a commitment by the above authorities numerous ways are found to bring more women into

responsible positions. This can apply to Kenya but an intensive study needs to be carried out within Kenya to pinpoint the precise weak points in the policies and practices practiced within MFI sector.

2.3.8 Preference for Independence and Autonomy in Self Employment

Davidson (2000) claimed women bail out of corporate life to become self-employed consultants and entrepreneurs, roles where they can have greater freedom and autonomy to manage the rest of their lives. Unfortunately, this may be reinforcing organization's long held belief that they should invest less in women's careers because they are unlikely to stay the course.

Therefore, insufficient attention to gender analysis has meant that women's contributions and concerns remain too often ignored in economic structures, such as financial markets and institutions, labour markets, economics as an academic discipline, economic and social infrastructure, taxation and social security systems as well as in families and households. As a result, many policies and programmes may continue to contribute to inequalities between women and men (Zafarullah 2000).

Discrimination in education and training, hiring and remuneration, promotion and horizontal mobility practices as well as inflexible working conditions, lack of access to productive resources and inadequate sharing of family responsibilities, combined with a lack of or insufficient services such as child care, continue to restrict employment, economic, professional and other opportunities and mobility for women and make their involvement stressful (Davidson 1980).

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Research Design

A descriptive census survey was conducted. This design is best for a qualitative study because it aims at describing the factors that influence upward mobility of women in the MFI industry. The design seeks to explain factors that account for issues such as attitudes, values, characteristics and behaviour patterns of a given unit.

3.2 Population

The population of the study consisted of all MFIs registered with Association of Microfinance Institutions of Kenya. At the time of the study there were 33 MFIs (AMFI Directory 2007).

3.3 Data Collection

Primary data was used for this study. The primary data was collected using a semi structured questionnaire (Appendix 1). The questionnaire was divided into 2 parts. Part 1 captured the general demographics of the MFIs and the respondents. Part 2 covered generally perceived factors that may affect upward mobility of women. The questionnaire was filled by two respondents in each MFI, these included, members of the Board of Directors and Heads of Departments.

3.4 Data Analysis

The collected data was analyzed using descriptive statistics. These included frequencies and percentages which measured the overall factors that influence upward mobility. A comparative analysis between men and women was made based on age, organizational ownership, gender, level of education, level of management, job experience and cultural perceptions on the factors that affect women upward mobility within MFIs in Kenya.

CHAPTER FOUR: DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter covered data analysis and findings of research. Descriptive survey was used to summarize the data. Percentages and frequencies were used to determine the factors that influence upward mobility of women in MFIs in Kenya. The data was collected using semi structured questionnaires. The drop and pick method was used to administer the questionnaires. Questionnaires were dropped in all the thirty three (33) MFIs registered by AMFI as indicated in Appendix 3.

4.2 Demographic Profile of Respondents

The population of the study consisted of all the thirty three (33) MFIs registered by AMFI out of which 24 MFIs responded and returned the questionnaires

4.2.1 Response Rate

The population of the study consisted of all the thirty three (33) MFIs registered by AMFI out of which 24 MFIs responded and returned the questionnaires. This represented a response rate of 72% that can be used to reliably make valid conclusion about the status of the industry. The outcome of the study can therefore be a reliable representation of the industry. The respondents were senior managers and board members of 24 MFIs. The demographic profile of respondents was analyzed based on age, level of education, knowledge of languages, specialization, and membership of professional associations. The year the MFI was established was also analyzed.

4.2.2 Age of Respondents

From the research data it was found that 71% of the respondents fall within 20-30 years and 30 – 40 years, categories, while 29% fall in categories 40-60 years. This is in agreement with Rosenbaum (1987), who pointed out that organizations have occupational age norms that indicate career progression norms. In many organizations if by the age of 40 a person has not

been promoted to a managerial position she/he is seen as behind schedule and may never attain that position. Sekeran (1999), there is negative correlation between increasing biological age and career mobility. The findings in this study confirm this.

4.2.3 Level of Academic Qualifications of Respondents

The majority of respondents (75%) had either successfully completed 'O' or 'A' Level education while 14% had attained under graduate qualification, 2% with post graduate level and finally 9% were diploma holders. This confirms to the key guidelines of the Kenya's Public Services Charter on promotion criteria that is replicated by private sector institutions. This also reveals the sensitivity and high level of competition in the market that require innovative mind of high academic qualifications. This being the MFI industry the education level plays a key role in promotions and placement. The industry has contracted Kenyans to the top administrative posts. All the respondents from the study were Kenyans.

4.2.4 Professional Memberships of the Respondents

The respondents were asked to indicate their professional memberships they were in. From the data analysis, 21% belonged to ICPAK, 21% were in MSK, 11% had membership ICPK, 21% in IPM, 13% were in CSK and finally 13% of respondents were not placed in any professional organization. This shows that the majority of the respondents belonged to professional associations and societies. This was an indicator that those in management have made an effort to improve their status and networking opportunities. Likewise, due to dynamism of the industry dealing in crucial activities requires innovation and widely informed managers and this has led to the sector attracting qualified professionals. This is in contradiction to Dweyer (1994), who listed lack of involvement in professional associations as one of the seven major factors that influence women's upward mobility negatively.

4.3 Constraints on Women's Upward Mobility

Upward mobility is the process by which an individual climbs up the corporate hierarchy. It is the systematic movement up the career ladder to the highest organ of decision making. It involves passing through designed programs and stages and organizational challenges. In this section, respondents' opinion was sought on what they perceived to be factors that influence

upward mobility of women in the MFIs. The respondents were requested to rate the perceived factors that influence women upward mobility. These constraints were scored from high (4-5), average (3-2), to low (1 and below). The respondents were then to score these constraints according to their perception. Seven issues were identified as perceived main constraints of women's upward mobility in the MFI industry.

4.3.1 Discriminatory Laws and Policies

Discriminating laws and practices scored highly with 66% of the respondents identifying it as the main perceived constraint. The other 34% identified it as an average constraint. None of the respondents gave it a low score. This is a reflection of what the respondents view as a great constraint in women upward mobility. The respondents based on gender also reflected similar trend with 70% and 80% of males and female respondents identifying and ranking discriminatory laws and practices as a perceived major constraint.

This confirms the argument that many policies and programmes continue to contribute to inequalities between men and women and subsequently women's contribution and concerns remain too often ignored in economic structures (Zafarulla 2000). Karl (1995) further confirms that women are poorly represented in the ranks of power, policy and decision making. Women take up less than 5% of the World's Head of State, heads of major corporations and top positions in international organizations. This supports the finding that discriminatory laws and policies influence the upward mobility of women in the MFI industry. Bullock (1994) proposition further confirm that personnel policies and organizational career structures which were shaped by the traditions of male careers, inadequate provisions for flexible contracts at higher levels, lack of interest in the need for strategic change to increase the utilization of female resources contribute towards impeding women's upward mobility in organizations.

4.3.2 Lack of Opportunity

The ability to be present in all aspects and levels of management depends, amongst other things on the availability of opportunities. These opportunities are assumed to be available to all irrespective of gender. The response on whether lack of opportunity is a perceived factor scored highly with 60% rating it as a high constraint, 36% as average and about 4%

identifying it as a non factor. The issue of lack of opportunity when analyzed on gender basis showed that of the nine women respondents seven rated the issue as high and the two remaining as being average. The male response was (55%) as high, 40% average, and 5% of respondents rated it as low. The majority of female respondents in the age bracket of 30-40 years scored the issue of lack of opportunity as a perceived constraint.

This concurs with Wirth's (1997) propositions that stereotypes and preconceptions concerning women's abilities and suitability for careers in the corporate environment exist and also lack of access to line positions, where women could demonstrate their abilities in positions with clear bottom line impact. This also concurs with Wirth's (1997) proposition that there is exclusion of women from informal channels of communication and learning about the operations of the company and opportunities for promotions. Heilman (2002) proposition further reinforces, by citing the fact that the flattening of organizations in recent years, has meant that promotions are now steeper. This leaves fewer opportunities for people to re-enter the workforce at higher levels. Therefore, women who at some point or other have had to take leave are highly affected.

4.3.3 Un-supporting husband

The perceived non participation in the promotion of women activities received a score of 55% from both the male and female respondents as a high constraint factor, with 39% and 6% giving a score of average and low constraint respectively. This concurs with Martin et al (1983) proposition that the societal stereotypes see women as properly in the home rather than in the office. Davidson (1991), outlined one of the pressures as being from the home, where stress emanates from the husbands with few either psychologically or practically supporting their wives. Hall (1990) concluded that family influences and dual career families affect upward mobility if it restricts the relocation of an individual to newer geographical areas far from the families more so for women.

4.3.4 Perceived Male Domination

The work place has for some time been perceived to be a male domain. The response from the issue of perceived male domination received a score 75% from the female respondents confirming this as compared to 77% from males who perceived it as a non issue. This

concur with Tharenou's (1999) proposition that women were prevented from advancing to the top by stereotypes, lack of support and exclusion from networks. Heilman (2001) proposition further reconfirms that being competent did not ensure that a woman would advance to the same organizational level as an equivalently performing man.

4.3.5 Lack of Education and Training

Lack of education and training was not viewed as a major constraint. 85% of the respondents scored lack of education and training as a non-factor. This may be attributed to the fact that education in Kenya does not discriminate between the sexes. This implies that despite women's level of education and skills, they are still side lined on upward mobility of MFIs due to stereotypes. This is in direct contradiction to Bullock (1994) who claimed that women expected to achieve class status and perceived higher education as the route to upward mobility and that women themselves lacked adequate education and training. The response also contradicts Davidson (1980) that discrimination in education and training, hiring and remuneration continue to restrict employment opportunities for women and hinder their upward mobility. This also contradicts Inglos (1987) proposition that the selection for and participation in training and development activities carries powerful symbolic messages within an organization. Equally non selection implies a dead end career.

4.3.6 Traditional Values

Traditional values as perceived constraints towards women upward mobility within the MFIs was confirmed by the respondents who scored the issue as highly and averagely perceived factor at 64% and 36% respectively. Amongst the women respondents, 89% perceived this issue as a constraint with the remaining 11% gave it an average score. Crutcher (1992) concluded that one of the barriers to upward mobility of women is because women were considered unfeminine if they confronted conflict assertively. The response also confirms Davidson (1991), the problems female managers faced were sex stereotyped behaviors and attitudes. Martin et al (1983) proposition further affirms that barriers include societal stereotypes which see women as properly in the home rather than the office. He further elaborated that there is a tendency to locate low skill type of assembly type operations mainly staffed by women in periphery functions removed from the core functions and this limits career upward mobility for women. Dwyer (1994) further confirms the response with his

proposition that there are seven major barriers to women's movement into senior positions. These were cultural attitudes, the perceptual problem, the awareness of success criteria, child care and family responsibility, stress and dating and marriage.

4.3.7 Women's Own Attitudes

A number of the respondents felt that women's attitude should change. The respondents confirmed this with a majority of 55% giving a high score, 30% average and 15% low. Wirth (1997) identified constraints imposed upon women by the society as the women themselves and therefore confirms the notion that women's own attitudes affect their upward mobility. Davidson (1991) proposition further confirms the queen bee syndrome, which implies that women are their own worst enemies. This confirms based on the response rate that, women's attitudes is a factor that affects women's upward mobility in MFIs.

4.4 Barriers to Upward Mobility

The respondents were requested to rank identified barriers to women upward mobility. The respondents identified three barriers and ranked these as very important. These were the issues of poor human resource planning, technical environment and organizational politics.

4.4.1 Inadequate Human Resource Planning

The planning and forecasting for future human resource requirements is important in developing careers within organizations. Human resource planning entails amongst other things succession planning, human resource development recruitment and outsourcing. Human resource capacity building would therefore ensure a work force that is capable of delivering on the objectives of the firm. Proper human resource planning would enable an organization to attract and maintain a fully motivated workforce.

The response indicates that poor human resource planning can be cited as a reason for the lack of women within the upper echelons of management within the MFIs. The response on poor human resource planning received and was ranked with 100% of respondents identifying it as an important factor in women upward mobility within the MFIs. This is in agreement with Slocum (1968) proposition that inaccurate forecasting may result in

overstaffing and hence exacerbate the normal pyramid restrictions on upward mobility especially for women who are the majority in lower management positions. This also agrees with Arnold (1995) proposition that an employee's mobility within an organization may be restricted if there is a mismatch between the abilities and attributes of the individual and the requirements of the job.

4.4.2 Technical Environment

The study found that women have been slowly entering the highly technical field. One such area is the financial sector seen as highly challenging and a domain of men. The technical factor of the sector was thus ranked highly as a barrier with 70% of the respondents ranking it as very important, 23% as important and 7% as not important. This is a clear indication of the micro finance industry where only a few women are absorbed into technical positions and this concurs with Guntz (1990) and Kanter (1984) propositions that organizational technology and environment significantly influence individual's upward mobility and it is harder for women who always opt for shorter career ladders to advance upward in fast moving high technology organizations.

4.4.3 Organizational Politics

The study also found that politics is one of the social factors that is being applied for job mobility. This is tailored on two fronts, namely, political career development and organizational politics. Organizational politics was ranked as being important in so far as placement of women at the top is concerned with 72% of the respondents ranking it as important and 28% as not important. On the other hand, those perceived to be moving up the ladder through politics in terms of political career development had a score of 80% ranking it as a very important issue with a paltry 20% as not important at all. The foregoing is in perfect harmony with policy reforms especially on affirmative action that requires women to be key players in the political scene.

4.5 Number of Women in Management and Board Position

The number of women in top management and boards of MFIs that participated in the survey indicate that only nine (9) women are in both top management and boards of these MFIs.

This number of nine constitutes 19% of the total number of respondents indicating that only a few women are getting involved in strategic decision making and managerial activities in MFIs. The rest of the organizations neither have women in top management not as directors of boards. This concurs with Wirth's (1997) proposition that there are many stereotypes and preconceptions concerning women's abilities and suitability for careers in the corporate environment and lack of access to line positions, where women could demonstrate their abilities in positions with clear bottom line impact.

The study further made a comparative analysis between the number of those in management and board positions based on year of establishment. The findings showed that MFIs established between 1992 and 2000 had the highest number of women in management position with six and after 2000 with five organizations with women in management position with the number ranging 2-5. This is a positive indication of improvement of the status of women. This may be attributed to the fact that organizations set up in 2000 may be operating on the current wave of gender and affirmative action. On further probing the study found that only four MFIs surveyed had women as board of directors. This was more pronounced within the management of the MFIs that were established between 1991-2000 as they had the majority with three organizations out of the four having women members as board of directors.

The representation of women within the top levels of management within the MFIs sector is still low with men being majority. This may be attributed to a number of factors. One major issue has been the MFI sector that has recently been identified as a critical tool in the developing of the economy. This is still a young sector as compared to other formal sectors like the main stream banking sector. This may itself have lead to fewer women being attracted to the sector. Workers also feel safe in terms of their job security whenever they feel the satisfaction that the sector has withstood the test of time and been able to see the position of former workers within the society. This being a young sector the workers may still be weary of joining it because of the risk associated with the long time survival.

The MFI being a growing sector has the problem of limited opportunity in terms of growth and ability to change jobs. The openings at the top and in boards of management may arise as a result of opportunities created by changing of jobs, resignation, and retirements. For big and

established sectors these are common occurrences. Both genders may in such circumstances, get the opportunity to climb up the ladder.

The other notable concern within the MFI sector is the academic credentials of those in top management, if one is to go by the respondents. The sector seems not to have attracted those with higher academic qualifications. This may seem to be a barrier in attracting and retaining qualified personnel. Those with high academic qualifications may fear being sidelined in the process of upward mobility or promotions. Those who are outside these organizations may also be deterred by the fact that the management is made up of personnel with lesser academic qualifications.

The other notable concern is the fact that the MFIs have been set up by interested sectors and groups. The sector for some time has been the domain of the Non- Governmental organizations (NGOs). In some cases they have to serve special disadvantaged groups like the poor, marginalized, the rural folks, and women. Working with such groups at times requires a 'calling'. This may not be an attractive sector for some prospective workers. This coupled with the issues of funding that normally comes from donors and lack of a comprehensive legislation may be the cause of the inability of the MFI sector to attract high caliber employees and women at the top level.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

In this section, we discuss the main findings, draw conclusions, and make recommendations emanating from the research findings covered in the previous chapter, the objectives is to determine the factors that influence upward mobility of women in MFIs in Kenya. In this respect, the study showed that the representation of women in top management within the MFI sector is very low as compared to that of men. As reported in chapter four each respondent responded to various factors and issues on upward mobility of women in MFIs as highlighted below.

From the analysis respondents identified discriminating laws and policies factor as the main perceived constraint in women's upward mobility in MFIs institutions. This is in accordance with the argument that many policies and programs continue to contribute to inequalities between women and men and subsequently women's contributions and concerns remain too often ignored in economic structures.

5.2 Conclusions

The representation of women in top management within the MFI sector is very low as compared to that of men. The MFIs which have women in the top management are few. The reasons that may be attributed to this low representation include the fact that this is a young sector that is emerging and therefore has not been attractive. The other factors that have been identified include male domination of the sector, discriminate laws and policies, lack of awareness amongst the women of the existing employment opportunities, organizational and technical environment of the sector.

4.6 Recommendations

The job environment in Kenya is very competitive and with literacy levels rising steadily, in no time women will find themselves in the top levels of management within the MFI sector. Campaigns over gender and affirmative action need to be carried out to sensitize the women

on the need to join management teams of the MFIs based on the fact that they are the majority beneficiaries of the sector. There is need on the side of the government to operationalize the working of the MFI bill to enable the sector to pick up and formalize its operations.

The MFI sector being a young and special sector operates in a highly technological environment. There is therefore need to put more effort on training women to pick the challenges of management associated with the running of MFIs. The issue of funding of the MFIs needs to be addressed with long term funding programs put in place to assure prospective employees of the longevity and survival of the sector.

4.7 Recommendation for further research

There is need to carry out further research on women's upward mobility in established sectors like the civil service (the military, police, medical sectors), the banking sector and the media. The major focus should be on women already in top management positions and the factors that affect they perceive to hinder women's upward mobility.

4.8 Limitations of the study

The non response of 23% may have an impact on the findings and thus may lead to inability of the study to generalize on the state of affairs within the sector. The majority of the respondents were men and they may not have represented the state of women within the sector. The age of the sector may have a bearing on the outcome of the study and thus the inability to generalize the position of women in Kenya.

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Introduction Letter to the Respondents

University of Nairobi

School of Business

P O Box 30197

Nairobi

Dear Respondent

I am a postgraduate student in the School of Business, University of Nairobi, I am conducting a management research project titled: Factors that Influence the Upward Mobility of Women in the Microfinance Institutions in Kenya. This is in partial fulfillment of the requirements for Masters of Business Administration.

Kindly fill the attached questionnaire. The information you give is for purely academic research and will be treated with strict confidence. A copy of the final report can be made available to you on request.

Your assistance will be highly appreciated. Thank you in advance.

Angelica Kiboro

MBA Student

George Omondi

University Supervisor

Tick where appropriate

Part 1

- 1. Designation
- Nationality
- Institution
- Street
- City
- Year of Establishment of the Microfinance Institution (MFI).....

2. Age Bracket

- 25 – 30 []
- 30 – 45 []
- 40 – 50 []
- 50 – 60 []
- 60 ----- []

3. Number of Women in

- Board
- Top Management

4. Level of Education

- O Level []
- A Level []
- 1st Degree []
- 2nd Degree []
- PhD []
- Others (state)

5. Knowledge of Languages

- English []
- Swahili []
- French []
- Spanish []
- Others (state)

6. Specialization

- Finance []
- Human Resources []
- Administration []
- Marketing/Public Relations []
- Education []
- Strategy []
- Education []
- Social []
- Others (state)

7. Membership of professional or academic associations

Institute of Certified Public Accountants of Kenya []

Institute of Certified Public Secretaries []

Marketing Society of Kenya []

Institute of Personnel Management []

Computer Society of Kenya []

Others (state)
.....
.....

Part 2

To What Extent do you perceive the Following as Constraints on Women Upward Mobility?

Degree of Constraint	High	Average	Low
1. Multiple roles including family responsibilities	[]	[]	[]
2. Male dominance	[]	[]	[]
3. Unsupportive husbands, inferiority complex of husbands	[]	[]	[]
4. Lack of opportunities,	[]	[]	[]
5. Lack of education and training	[]	[]	[]
6. Traditional values	[]	[]	[]
7. Discriminatory laws and practices	[]	[]	[]
8. Lack of political support	[]	[]	[]
9. Women's own attitude (lack of self-confidence, fear of risk taking, fear of criticism)	[]	[]	[]

10. Others (state)

.....

.....

.....

.....

.....

.....

.....

11. The following are identified as barriers to upward mobility. Rank them from [1] being the least to [5] being the most important.

	1	2	3	4	5
1. Technical competence	[]	[]	[]	[]	[]
2. Managerial competence	[]	[]	[]	[]	[]
3. Lack of creativity	[]	[]	[]	[]	[]
4. Security and stability	[]	[]	[]	[]	[]
5. Autonomy and independence	[]	[]	[]	[]	[]
6. Jobs with short ladders	[]	[]	[]	[]	[]
7. Limited opportunities for horizontal movement	[]	[]	[]	[]	[]
8. Wrong route to high mobility job	[]	[]	[]	[]	[]
9. Smaller jobs at the top	[]	[]	[]	[]	[]
10. Individual being aware that an opportunity exists	[]	[]	[]	[]	[]
11. Educational credentials	[]	[]	[]	[]	[]
12. Supervisor's ratings	[]	[]	[]	[]	[]
13. The perception of the employee rapidness in career development	[]	[]	[]	[]	[]
14. Excess training and over specialization in one area	[]	[]	[]	[]	[]
15. Difficulty of an individual to change jobs	[]	[]	[]	[]	[]
16. Mismatch between the abilities and attributes of the individual and the requirements of the job	[]	[]	[]	[]	[]
17. Weaknesses in an organization's career development system	[]	[]	[]	[]	[]
18. Political career development	[]	[]	[]	[]	[]
19. Organizational politics	[]	[]	[]	[]	[]
20. Organizational technology	[]	[]	[]	[]	[]
22. Technological environment	[]	[]	[]	[]	[]
23. Poor human resource planning in terms of inaccurate forecasting	[]	[]	[]	[]	[]

Appendix III

List of Registered AMFI Members

	NAME	ADDRESS	LOCATION
1	K-REP BANK LTD	P.O BOX 25363-00603 NAIROBI Tel 3871511 Fax 3873178 registry@k-repbank.com	Opposite Precious Blood Girls Sec School. Naivasha Rd -Kawangware
2	Kenya Women Finance Trust	P.O BOX 55919 NAIROBI Tel 2712903/2712823 Fax 2723303 riria@kwft.org	Muchai Drive Off Ngong Road
3	K-rep Development Agency	P.O BOX 39312 NAIROBI Tel 4343495/4343493 kda@k-rep.co.ke	Next to Kileleshwa Police station
4	Kenya Post Office Savings Bank	P.O BOX 30311-00100 NAIROBI. Tel 229551-6 Fax: 229186 md@postbank.co.ke	Post Bank House Banda Street
5	Faulu Kenya	P.O BOX 60240-00200 NAIROBI Tel: 3877290/3872184/4 Fax: 3867504/3874857 lydiak@faulukenya.com	Ngong Lane, Off Ngong Road
6	SMEP	P.O BOX 64063 NAIROBI Tel: 3870162/3861927 Fax: 3870191 smeo@africaonline.co.ke	Kirichwa Road Off Argwings Kodhek Road
7	ECLOF	P.O BOX 34889 NAIROBI Tel: 3745055 Fax: 37441430 keclof@kenyaweb.com	First Insurance Plaza Muthithi Road.
8	SUNLINK	P.O BOX 13874-00800 NAIROBI Tel: 4450750/1 Fax: 4450752 malai@mpl.co.ke	3 rd Floor Woodvale Place, Woodvale Groove
9	Jamii Bora	P.O BOX 2704-00202 NAIROBI Tel: 3875327 Fax: 3868470 imunro@iamiiibora.org	Kayahwe Road
10	Jitegemee Trust	P.O BOX 21768-00505 NAIROBI Tel: 3874693/3872998 Fax: 561120 amutahi@jitegemeetrust.co.ke	Lenana Road Roshan Maer Place
11	Equity Bank	P.O BOX 75104-00200 NAIROBI Tel: 27366620/17 ebs@nbt.co.ke	NHIF Building Upper Hill
12	Co-operative Bank	P.O BOX 48231-00100. NAIROBI TEL: 3276230/3276100 Fax: 249480 imwangi@co-opbank.co.ke	Co-operative Bank House

13	OIKO CREDIT	P.O BOX 67181 NAIROBI Tel: 4445845/4441442 Fax: 4445318 oikocredit@africaonline.co.ke	AACC Building 4 th Floor Wayaki Way.
14	KADET	P.O BOX 1676-00200 NAIROBI Tel: 2731954/87 Fax: 2731955 david_ruchiu@wvi.org	Capital Hill Towers
15	BIMAS	P.O BOX 2299 EMBU Tel: 068-31645 Fax: 068-31573 info@bimaskenya.org	BIMAS Complex Opposite Shell Petrol Station Embu.
16	SNV	P.O BOX 30776-00100 NAIROBI Tel: 3870960/8 Fax: 3872491 amuriu@snvworld.org	Wood Gardens Off Wood Avenue Kilimani.
17	SISDO	P.O BOX 76622-00508 NAIROBI Tel: 3870280 Fax: 3871531 sisdo@nbnet.co.ke	Next to Adams Arcade
18	Micro Kenya Ltd	P.O BOX 52926 NAIROBI Tel: 2727373/ Fax: 2721745 tim@microkenya.co.ke	Off Lenana Road
19	Cross bridge Credit Ltd	P.O BOX 10208 NAIROBI Tel: 318882/241226 fobwora@crossbridgegroup.co.ke	Rehani House 8 th Floor Kenyatta Avenue
20	WEDCO	P.O BOX 6711-40103 KISUMU Tel: 057-2021211/2034849 Fax: 057-21680 0722-205171/ 0733609996 info@wedcoltd.com	Oginga Odinga Street Opposite Swan Centre
21	Pride Limited	P.O BOX 63486 NAIROBI Tel: 4453216 prideltd@yahoo.com mdkerre@yahoo.com	KCB Building 2 nd Floor Jogoo Road.
22	Yehu Enterprises Support Services	P.O BOX 82120 NAIROBI Tel: 041-224406 choice@africaonline.co.ke	Kwale District
23	Window Development Fund	P.O BOX 5910 NAIROBI Tel: 3878140 info@windowkenya.com	
24	Fusion Capital Ltd	View Park Towers 10 th Floor Tel: 247538/218223 Fax: 219738 Email: info@fusioncapital.co.ke	
25	WEEC	P.O BOX 486 KISERIAN Tel: 045-25226 weeci@swiftkenya.com	Kiserian Off Magadi Road.
27	Plan International – Central/Nyaza	P.O BOX 3870420 NAIROBI Dorothy.wandabwa@plan-international.org Tel: 3870216/3874987/3862593	North Star Building Lenana Road

28	Elite Microfinance	P.O BOX 2111 MOMBASA Tel: 041-5486771 Cell: 0720735514 Fax: 5486767 clitemicrofinance@swiftmombasa.com	MOMBASA
29	Kenya Gatsby Trust	P.O BOX 44817-00100 NAIROBI Tel: 2720711/2720703/2720571 Fax: 2721707 Cell: 0722201233/0735337661 tnzioka@kenvagatsby.org	ACK Garden Hse 6 th Floor, Wing D
30	Jitegemea Credit Scheme	P O BOX 46514, NAIROBI Tel: 535866/552169 jitegemea@wananchi.com	KCB Plaza Jogoo Road
31	Millennia Multipurpose credit Society	P.O BOX 12056, NAKURU Tel: 051-2214943 milleniampcs@yahoo.com	NAKURU
32	AAR Credit Services	P.O BOX 41766 GPO Tel: 2715319 Fax: 2715328 Email: ikkariuki@aar.com	NAIROBI
33	Agakhan Foundation Micro credit Programme	Mpaka plaza, Westlands 3 rd floor P.O BOX 13149-00100, NAIROBI Tel: 4451346/7/8 Fax: 4451349 Email: azim.dawood@fmfa.or.ke	Nairobi
34.	CIC Insurance,	CIC Plaza, Mara Road P.O BOX 59485-00200, NAIROBI Tel: 2823000 Fax: 2823333 Email: kuria@cic.co.ke	Nairobi
35	Adok Timo	Sifa House, Ground Floor, Mission Rd. Off Kakamega Rd. Opposite Kibuye Market. KISUMU. Tel: 057 2025570 P.O. Box 3650-40100 E-Mail: adoktimo@yahoo.com	Kisumu

(Source: Association of Microfinance Institutions (AMFI), July 2007)