

THE UNIVERSITY OF NAIROBI
INSTITUTE OF DIPLOMACY AND INTERNATIONAL STUDIES

KIMAWACHI VELDA NASIMIYU

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GENDER FACTOR IN ECONOMIC GOVERNANCE OF AFRICA: A
CASE STUDY OF KENYA'S BANKING INSTITUTIONS

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DECLARATION

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

VELDA NASIMIYU KIMAWACHI

REGISTRATION NUMBER

R50/74960/2014

SIGNATURE:.....

DATE:.....

This research has been submitted for examination with my approval as the University of Nairobi supervisor.

Signature..... Date.....

Prof. Maria Nzomo

University of Nairobi

ABBREVIATIONS AND ACRONYMS

FIs - Financial Institutions

MDGs- Millennium Development Goals

IMF - International Monetary Fund

UN - United Nations

UNICEF-United Nations Children Education Fund

UNHCR –United Nations Human Rights Commission

CEDAW- Commission of Elimination of all forms of Discrimination against Women

KCB -Kenya Commercial Bank Ltd

CSW -Commission on the Status of Women

WGEA -Work Place Gender Equality Agency

KWFT -Kenya Women Finance Trust

ADB -African Development Bank

ECOSOC-Economic Council and Social Commission

DEFINITIONS

Gender: The state of being male or female. It is also the role and status associated with being male or female.

Economic Governance: This refers to the domination or control of economic resources

Career advancement: Career advancement refers to one of the powerful employee satisfaction tools used by companies. It is a step by step progression from one role to the next in one's career.

Financial Institution: It is an establishment that conducts financial transactions such as investments, loans and deposits. Almost everyone deals with financial institutions on a regular basis. Everything from depositing money to taking out loans and exchanging currencies must be done through financial institutions.

Gender: this term has been used to mean male or female composition

Hailing: the researcher has used this term to mean one's nationality

Painful reality: this phrase has been used as an emphasis on the gloom picture on women's representation

Section-head: the term has been used to define the ranking that is between the clerical role and the manager

Top-notch: in this context, the researcher has used the phrase to mean highly competitive positions in the financial institution

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ABSTRACT

The researcher set out to investigate the gender factor in the economic governance of Africa with a case study of Kenya's financial institution-KCB Bank Group. The study was guided by the following specific objectives: to establish the gender ratio, role and status within KCB Bank Group; to investigate socio-economic and political barriers to women advancement in their careers within KCB Bank Group and to determine whether KCB Bank Group has gender-related mechanisms, policies and programs in its structure in order to enhance a gender inclusive culture in its functions in decision making. Liberal feminism theory guided this study while the basic assumptions that guided my questionnaire and data findings were as follows: - (i.) The numbers, location, and status of men and women in the banking sector determines the economic growth and development in Africa (ii.)Socio-economic and cultural barriers undermine gender equity, gender equality and development (iii.)Lack of strong and viable gender-related mechanisms, policies and gender awareness-raising programs undermine equality in economic governance. The study was carried out within KCB Bank Group's Kenya Branches and its Subsidiaries. The respondents comprised of the management, section heads or supervisors and clerical staff involving both male and female employees. A questionnaire and structured interview were used to collect primary data from the respondents while books, journals, newspapers, previous researched articles largely molded secondary data for validity sake. The data analysis and presentation entails tables, charts, and graphs to tabulate the research findings. Research findings:-The results of the study indicate that majority of the respondents affirmed that the ratio of females is more than that of males in the banking sector. The respondents also felt that since the males dominate the top management levels, their roles and status carry more muscle in terms of status enhancing as compared to the female employees. Further, the respondents diversely indicated that inhibiting factors for females progressing to the top management were as follows:-negative social perception on women in leadership, women fear to take risks, lack of self-belief and self-drive, educational barriers, age barriers, lack of policies and rules that promote gender equality in levels of seniority and political influences that emanate from double-speak mentality. In regard to gender-equity related mechanisms, policies and gender-awareness raising programs, 90 percent of the employees were aware of the existence of mechanisms, policies and programs that address gender discrimination, unfair treatment and harassment. Moreover, KCB Bank Group launched a 'women in leadership development' program that seeks to empower female employees in an effort to help them progress in their careers. Better still, nursing mothers within KCB Bank's workforce have been granted flexible time where they can leave the office one hour earlier than the normal official time in order to take care of their babies and the family as a whole. The researcher's recommendation entails the need for change of organizational attitude and employer involvement in talent coaching as well as allowing flexibilities with a touch of technological innovations that could introduce nursing mothers (employees) to work from home away from the office-based face to face culture. This strategy will enable female employees to balance the twin-role of worker and care-giver and better still more productive in their responsibilities. The researcher proposes the following for further research:-the effects of gender representation in decision making positions in the financial sector.

CHAPTER ONE

1.1 BACKGROUND

In the proposed study, the researcher seeks to examine the gender factor in the economic governance of Africa with a focus on the banking sector in Kenya.

The study suggests that gender factor is significant to Africa's progress and getting rid of all forms of hindrances emanating from gender orientation is a viable and reliable strategy for Africa's growth potential to rise and shine than before noting that Africa's potential is already underutilized¹. In Africa, glaring gaps formal training, discrimination based on gender and low-level acquisition of tools of production are all characteristics of hindrances to Africa's progress to the next levels of exponential growth². These highlighted factors if analyzed via gender lenses will reveal that Africa's expansion in terms of its economic governance is not a pipe dream.

Historically, female gender has generally been marginalized on the basis of gender in most of the spheres highly dominated by the males. In this particular case, discrimination in employment is more frequent, cutting across almost all sectors. This in turn affects the nature of roles and responsibilities assigned to the female gender. For several decades globally, females have registered a higher ration in the labour market however, generally they perform duties with much less titles, prestige and ultimately low proceeds hence avenues to advance or going up the career ladder are limited.³

¹ www.econstor.eu

² "Advancing Development", Springer Nature, 2007 Publication

³ www.fao.org

Communist countries of Eastern Europe, women experienced a similar pattern of gender-based oppression, which also included denial of non-traditional jobs to women.⁴ In the prerevolutionary regimes up to the present day, gender has been a basis for discrimination. Spike Peterson argues that all states rest on a foundation consisting of gender hierarchy as well as class stratification and that the subordination of women is structurally favored⁵

On the same note, women experience insurmountable hurdles while working in both formal and informal settings which mainly include sexist prejudices, the women's reconciliation of twin-duties that involve caregiving as well as office work that more often proves demanding. This scenario puts more pressure on females to double their effort in order to keep up with the societal pressure to deliver hence. However since the conditions are quite hostile to the female gender, their progression to the next level is often limited hence missing out in making decisions that affect an entity.⁶ In addition, the employment sector offers less scope and potential for women as compared to men due to the stereotyped roles outlining female and male roles resulting into a sidelined group in governance roles.⁷

In one British work place, Ruth Cavendish's factory management was in the hands of men and so was the union and it is no accident that both hierarchies resisted the attempt of women workers to break the glass ceiling.⁸ The most common scene in the labor market is that

⁴ Okin Susan Moller, 1979. Women in Western Political Thought. Princeton, NJ: Princeton University Press

⁵ Peterson Spike. 1988. An Archeology of Domination ; Historizing Gender and Class in Early Western State Formation. Ph.D. diss., The American University, Washington, DC.

⁶ Student paper submitted to Sim University

⁷ Connell R.W, Gender and Power, Society, the Person and Sexual Politics (1987) page 6

⁸ Connell R.W, Gender and Power, Society, the Person and Sexual Politics (1987) page 101

⁹stereotyped roles based on gender do influence as to who performs what kind of job hence resultantly limiting females in going up the career ladder.¹⁰According to Ruth Cavendish's, *Women on the Line* 'It was obvious that the only qualification you needed for a better job was to be a man.' In his book titled 'Gender and Power' R.W.Connell states that female employees perform operational low-level duties while on the other hand the male employees dominate decision-making-oriented duties such as specialist analysts and managers¹¹ pointing to the fact that making decisions is a prerogative of men as defined by the social construct hence women are often more often left behind in matters of governance.

In Connell's research titled, "*Making the Difference*" 1978, one respondent confessed that her job opportunity came to a close on getting married¹² bringing to the fore the extent to which as a young lady in 1950s she started clerical work in a bank but was dismissed as a matter of Bank routine immediately she got married.¹³ The foregoing only highlights the extent to which the female gender is subjected to the harsh and sometimes unfair treatment in the male-dominated society.

The rise of feminism as a philosophical and intellectual framework challenges the existing societal relegation of women and families to the realm of 'nature' that exists to be subjugated and exploited .Feminists are proactively engaged in the search for alternative conceptualization of human community at levels both below and beyond that of modern state that is already repressive towards women ¹⁴.

⁹ Student Paper submitted to University of Derby

¹⁰ Sullivan, Sara. "Onwards and Upwards? Gender and Work in Ireland: Gender and Work in Ireland", *Sociology Compass*, 2012 Publication

¹¹ Student paper submitted to University of Queensland

¹² Student paper submitted to University of Cape Town

¹³ Connell R.W, *Gender and Power, Society, the Person and Sexual Politics* (1987) page 10

¹⁴ Peterson, V.Spike.1991. *Gendered States and States of Gender*. Unpublished ms.page.116

As the world grapples with development models and techniques meant to bring on board equitable economic development to the society, it is really disheartening to note that women are the core agents of this process but unfortunately not partakers of the same. The continent of Africa is urbanizing rapidly and as it does so, increased women participation in the male-dominated occupations and sectors could increase employee productivity. Women participation in all areas that call for decision-making in most cases lead to remarkable improvement in economic governance as well as quality services rendered. As Aristotle the philosopher acknowledged the fact that caregiving and domestic responsibilities are a crucial part of the larger social fabric¹⁵ although job or work categorization in terms of one's gender still permeate through the social perspective derailing women's potential for transformative results¹⁶

PROBLEM STATEMENT

For decades, the female gender has been nearly absent from the economic governance where policies and decisions are made and where real power and authority reside in Africa's economy. The voices of the female gender and their experiences are mostly not valued by the patriarchal surrounding leading to a segregated group with minimal rights and privileges and resulting to an incomplete society.

The economic governance in African countries is characterized by gender imbalance in roles played by each gender in decision making as manifested in differential role making, production and benefits that arise from economic the activities. Economic governance framework that is core to human development is characterized by division of labour and power in the lines of

¹⁵ Student paper submitted to University of Aberdeen

¹⁶ Student paper submitted to University of Florida

gender disparity which results to lack of development that subjugates the three core pillars of international relations; they are development, rights and security pillars.

Gender inequalities and gender based discrimination is also evident in employment sector where most economic structures and activities that carry economic powers are performed by masculine gender while reproductive and consumption oriented activities are placed in inferior feminized categories which carry less or no value at all in terms of value put on them .There is a lot of feminist and masculinist mentality in economic governance which produces certain results that have a significant bearing on human development, rights and security pillars as outlined in international relations

Discrimination in promotions and career advancement opportunities are more often guided by one's maleness or femaleness and this is a recurrent problem that requires urgent attention and concerted effort by all parties to find a workable solution. In an ideal scenario, every employee regardless of their orientation should reach as high as possible given their skills, performance and expertise. This study endeavors to answer pertinent questions such as to whether the female and male employees have equal chances to progress upwards in their careers¹⁷; what criteria is used to promote individuals from either gender in the financial organization's ladder¹⁸; and does the banking industry have rules and policies that apply to both genders across the board without any prejudice?

1.3 MAIN OBJECTIVE

To analyze the gender dimension of economic governance as a rights, developmental and security question in Africa with a focus on Kenya's banking sector.

¹⁷ Student paper submitted to Leeds Beckett University

¹⁸ Student paper submitted to North West University

1.4 RESEARCH QUESTIONS

- i.) What is the representational ratio, role and status of male and female gender in Africa's economic governance?
- ii.) What are the key social, economic¹⁹ and cultural barriers to female gender advancement in Kenya's banking sector?
- iii.) What gender equity-related mechanisms, policies and gender awareness-raising programs are in place within Kenya's banking industry?

1.4.1 SPECIFIC OBJECTIVES

- i.) To investigate and analyze the numbers, the role and the status of gender representation in Africa's economic governance
- ii.) To investigate and analyze the socio-economic and political barriers to male and female gender career advancement in the banking sector
- iii.) To establish whether gender-equity related mechanisms, policies and gender awareness-raising programs are in place within Kenya's banking sector

1.5 JUSTIFICATION

This study will aid in policy formulation to promote gender-inclusive decision making roles that ensure justice and equity is attained and that a balanced output in tandem with United Nations' 30% minimum threshold for a gender-equitable representation in economic governance is achieved. ²⁰The findings will contribute to improving policy formulation and implementation in this area of study. Further, the findings of this research should contribute to the broadening of the academic data base on gender and leadership in the banking sector. Hopefully, this study should

¹⁹ Ecommons.usask.ca

²⁰ www.un.org.womenwatch/daw

encourage employers in the financial sector to be more gender-inclusive in their hiring policies and programs as well.

1.6 LITERATURE REVIEW

The absence and negligible proportion of women in leadership positions is certainly not a unique case to majority of the organizations with the financial institutions being among the most notable entities. Quite a number of researchers have delved into establishing that the corporate world continues to miss out on much of women's valuable contribution. In most cases where there are almost equal levels of male and female participation at intake, female gender tend to fall away by almost 50 per cent every 5 years of their career resulting to slow rate in career advancement.²¹²²

Connell in his book titled Gender and Power, he states that the females are hired as data entry key-puncher while their male counterparts pre-dominate prestigious roles such as operators, systems analysts and managers.²³ According to Fortune 500, statistics on gender in the financial institutions' leadership, 17.9 per cent of the Board of Directors were women as at 2012 while in the same breath in 2013, Fortune 500 established that only 11.4 per cent of the Chief Executive Officers were women leaving a whole 88.6 per cent to their male counterparts.²⁴ Essentially, Women have traditionally been excluded or underrepresented in power and decision-making processes that directly or indirectly affect them economically, socially, culturally or politically. This is reality that transcends to the labor market including the financial sector.

²¹ 2013 Catalyst Census: Fortune 500 Women Executive Officers and Top Earners

²² www.pewresearch.org/equal pay day

²³ Connell R.W, Gender and Power, Society, the Person and Sexual Politics (1987)

²⁴ Fortune 500

The Committee on the Elimination of Discrimination against women has consistently expressed concern in its reports over the low rate of implementation of Articles 7 and 8 of the 1979 Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)²⁵. In addition, the Fourth Beijing World Conference on Women held in 1995 centered on the glaring imbalance in opportunities for females and males²⁶. The Beijing Declaration and Platform for Action recognizes female gender's unequal share of power and decision making prompting the researcher's desire to delve into the barriers contributing to women's slow rise to management positions.²⁷

As per the quota system,²⁸ females and males are entitled to equal opportunities irrespective of their, race, gender, language, religion or nationality. United Nations' Commission on the Status of Women (CSW) during its fiftieth session in 2006 considered²⁹ "Equal Participation of women and men in decision making processes at all levels" as one of the main themes reviewed.

³⁰ Article 21 of the Universal Declaration of Human Rights recognizes the right of all persons, male and female to take part in power, decision-making and leadership roles at all levels to signify proper functioning of democracy. Participation of men and women in an organization's endeavors leads to more representation of the larger society, accountability and transparency hence greater output for economic growth.³²

Other studies postulate that, women in general are not a minority in the financial sector as a whole; women are more absent from the leadership posts but widely found in the lower

²⁵ Article 7 and 8 of the 1979 Convention on Elimination of All Forms of Discrimination against Women

²⁶ Student paper submitted to University of Greenwich

²⁷ The Beijing Declaration and Platform for Action of 1995

²⁸ The World of Women (Publication) 1993

²⁹ Dag.un.org

³⁰ United Nations' Commission on Status of Women, the 50th session for 2006

³¹ www.lankaweb.com

³² Article 21 of the Universal Declaration of Human Rights

positions.³³ For Instance in Australia, the existence or emergence of women empowerment movements appropriately dubbed as “*women on Boards Movement*” as well as “the *League of Extraordinary Women*”³⁴ is a clear indicator that gender disparity is a societal problem that calls for concerted effort to unravel.³⁵

According to WGEA,³⁶ 55.8 per cent in Australia represented female employees who were mainly concentrated in the low wage cadre³⁷ the study further established that 33.6 per cent of executives consisted of only 7.5 per cent of females as opposed to their male counter parts.³⁸ The study seeks to establish the tentative representation of men and women in Kenya’s financial sector since previous studies done concentrated on other regions other than Kenya.

Further, the report on *Leadership Challenge and Women Management* released in Australia provided new in-depth insight to comprehending the continued absence or scarcity of women in leadership roles in Australian businesses. This report highlights that the presence of status of women³⁹ in employment has improved⁴⁰ although the progress of professional women rising to leadership has been at a snail-speed. The study also highlights that so far only 5 women appointed as chief executives in ASX200 companies since 2004.⁴¹

In a comprehensive report compiled by World Bank on whether Africa could claim the 21st century, a non-discriminatory, all inclusive approach to a nation’s holistic progress is highly

³³ Connell R.W, *Gender and Power, Society, the Person and Sexual Politics* (1987)page 10

³⁴ www.moneymanagement.com.au

³⁵ ABS Gender indicators,Australia,July 2012 (cat.no.41250)

³⁶ www.moneymanagement.com.au

³⁷ www.moneymanagement.com.au

³⁸ ABS Gender indicators,Australia,July 2012 (cat.no.41250)

³⁹ www.iier.org.au

⁴⁰ www.apf.gov.au/representation of women in Australian parliament 2014

⁴¹ www.eowa.gov.au/equal opportunity for women in the work place agency, EOWA 2012 Australian census of women in leadership

recommended in that women participation is paramount to development to facilitate Africa's growth.⁴²⁴³ The World Bank report is a sure indicator that women in Africa are still faced with the challenge of not maximizing their leadership potential that could otherwise bear outstanding results translating into improved social welfare and ultimately an improved economy.

In order to support the foregoing, an event celebrating outstanding performance by African Bankers organized by African Banker Magazine in conjunction with Business in Africa Events in May 2014, quite a good number of women were feted for their outstanding performance in business. They included KWFT's chairperson Mary Akello crowned the winner of lifetime achievement category, Ms. Yeda, the Director General of EAD bank⁴⁴ received a yearly award organized by the African Banker while Botswana's Linah Mohohlo emerged outstandingly as the CBB's Governor of the Year⁴⁵. Women, therefore are well endowed in that they can be entrusted with opportunities and responsibilities that affect the society. This is therefore a clarion call for men and women to work together in decision making roles where pertinent decisions are made for the continent's growth.

During his three-day visit to Kenya in 2015, the US President, Barrack Obama's speech centered on women and girl child representation and participation in every aspect of decision making for ultimate realization of a nation's growth and development. He also highlighted that any nation that sidelines women's contribution is doomed to fail and it has no reason whatsoever to treat⁴⁶ women as second class citizens:-⁴⁷ *Around the world there is a tradition of oppressing women*

⁴² Web. www.worldbank.org/publications

⁴³ Can Africa claim the 21stC, a World Bank Publication, 2000

⁴⁴ www.africacapitalmarketsnews.com

⁴⁵ Digital edition. nationmedia.com

⁴⁶ Barack Obama Condemns anti-women traditions in Nairobi speech; US President criticizes treating women:-the guardian.com

⁴⁷ Student paper submitted to San Mateo Union High School District

*and treating them differently and not giving them the same opportunities.....Those are traditions. Treating women and girls as second-class citizens: those are bad traditions, they need to change.*⁴⁸

The foregoing serve as pointers to the fact that a gender gap still exists as far as governance is concerned cutting across the economic, social as well as political divide, an aspect that this study will seek to establish; that women are less represented in the echelons of power in formal organizations and in this case the financial institutions.

Generally in the global arena, top echelons of decision making activity is seen as the sole responsibility of the male gender and not the female gender. This is due to an extent the nature of the male chauvinism settings in the society whereby the low representation of female in management levels is highly allowed leading to a state of backwardness. (Tai *et al*, 2005).⁴⁹

Various studies establish several barriers that hinder female gender from progressing to the highest levels of decision making. They include lack of leadership skills and expertise, low levels of aspiration and low self-esteem; Lack of mentorship and role models; and inadequate training and existence of inflexible structures that out rightly gender insensitive; Entities that demean and pull down their female employee's efforts to rise to their full potential in their careers often limit their own essence of existence and growth⁵⁰.As Chow (1999) argues women who happen to rise

⁴⁸ Snapshots from US President Barrack Obama's speech during his three-day visit to Kenya in July,2015

⁴⁹ T l a i s , H., K a u s e r , S., Perceived organizational barriers to women's career advancement in Lebanon, *Gender in Management: An International Journal*, Vol. 25, No. 6/ 2010, pp. 462-496

⁵⁰ Chow,T.H(1999).Career Aspirations, attitudes and Experiences of Female managers in Hong Kong, *Management Review*.Vol.10 No.1/1995

to positions of high status within such cultures have their authority often undermined and resisted because they are thought to be incompetent (Chow, 1999).⁵¹

Cultural connotations imposed on females' roles categorized as caregiving act as hindrances that demean females rendering them weak, incapable and less ambitious⁵² Anker (1997) points out that societal stereotyping of females act as an obstacle in female gender advancement in their careers. In this notion, males are thought to be more ambitious, go-getters than female thus inhibiting the females' potential to do exploits.⁵³

Additionally, a lack of socialization through mentorship and coaching due to limited mentors, lack of accessible or formal training and organizations' inflexible structures are largely cited as Male chauvinistic perception in organizations more often result to the discrimination of females in their roles based on the fact that males try so hard to ward off any form of competition as they try to go up the social and career ladder⁵⁴. Adler confirms this in his work and the extent to which male managers are able 'amass positions of influence' is a pure function the patriarchal setting and mindset⁵⁵

1.6.1 Gender Aspect within the ADB Bank

ADB is Africa's financial entity established in 1967. It particularly deals with developmental initiatives in African countries. ADB concentrates on fair inclusion of all member countries in the Bank's personnel making the institution strong and flexible an opportunity to contribute

⁵¹ www.upg-bulletin-se.ro

⁵² www.upg-bulletin-se.ro

⁵³ Anker, R (1997), Occupational Segregation by Sex, International Labour Review. Geneva. Vol.13/1997

⁵⁴ www.upg-bulletin-se.ro

⁵⁵ Adler, F., Cross Cultural Management: Issues to be faced. *International Studies of Management and Organization*. Vol. 13 No. 1-2/1993, pp. 7-45.

effectively to its success. The following are some of ADB's specific objectives regarding its diversity initiative:-

- i.) To attract and increase the number of women employees in the Bank and
- ii.) To recruit staff irrespective of nationality, race, gender ,religion, language and merit

As much as ADB has a gender-diversity element in its operations, this diversity is yet to be realized in its representational ratio of women in top leadership because the number is quite negligible. The following table summarizes ADB's Chief Executives since inception to date:-

Table 1.6.3 (a)

Presidency Period	President's Name	Country	Gender
Nov 1967-Aug1970	Mamoun Behainy	Sudan	Male
Aug 1970-May 1976	Abdelwahad Labidi	Tunisia	Male
May 1976-July 1979	Kwame Donko	Ghana	Male
June 1980-May1985	Wila D Mungomba	Zambia	Male
May 1985-Aug 1995	Babacar Ndiaye	Senegal	Male
Aug 1995-Aug 2005	Omar Kabbaj	Morocco	Male
Aug 2005-2006	Donald Kaberuka	Rwanda	Male
2006- Date	Akinwumi Adesina	Nigeria	Male

Source:www.afdb.org/en/about-us

The official list of candidates for ADB's next president released by the Steering Committee of the Board of Governors in March 2015 consisted of one woman out of eight candidates representing about 12.5 per cent of female gender representation. Cristina Duarte of Cape Verde competed against the seven male candidates who hailed from Nigeria, Ethiopia, Tunisia, Chad, Sierra Leone, Zimbabwe and Mali.⁵⁶

1.6.2 Aspect of Gender in Kenya's Labour Market

Studies have proved that generally Kenya's female employees' entry rate in the employment sector has been significantly felt and in an upward trend due to increased access to formal training despite the fact that more of them are lumped in the conventional feminized roles and occupation.⁵⁷

Kenya's Constitution propagates for effective representation of women in leadership and all levels of governance. The representational Articles that delineate the composition of female gender ratio and participation in politics and affirmative action are provided in various sections of the Constitution particularly Articles 27, 81 and 100. Essentially a negligible number of females unlike the males are apportioned with power to make decisions in Kenya's governance institutions. Government structures do not mostly favour the females in spite of its policy to inculcate a 30% rule; this is often due to lack of flexible structures which render females incapable of juggling the roles of mother-worker. It is worth noting that the caregiving and domestic responsibilities often pass unrecognized in light of the society's lenses⁵⁸. As a result the participatory processes designed to engage citizens in decision making for instance budgetary process can exclude women. Studies have pointed out that even when women are involved, they

⁵⁶ www.afdb.org/en/about-us/structure-former presidents

⁵⁷ Student paper submitted to Kenyatta University

⁵⁸ Equality, Diversity and Inclusion: An International Journal, Volume 33, Issue 6 (2014-09-16)

are more often than not relegated to the periphery of decision making where they are confined to the so called ‘soft’ policy areas while vital decisions⁵⁹ are purely and summarily a male’s prerogative⁶⁰

In spite of these numbers there are still just a handful of females in positions of power and decision making duties. Most women are highly concentrated in low cadre, no-status attached occupation⁶¹; with less value returns couple with unbearable and conditional conditions resulting into limited upward mobility for females.

1.6.3 Gender Aspect within the International Regimes

The Bretton woods system of monetary management which include the IMF and World Bank and international organizations such as the United Nations are examples of regimes.⁶²

1.6.4 International Monetary Fund (IMF)

The IMF is the international financial institution that has been dominated by the male in its executive roles since inception in 1945. This ‘executive-male-dominated’ trend was dramatically and competitively reversed on the wake of July 2011 when the French born Christine Lagarde the very first woman to hold the prestigious position in IMF⁶³. Before her appointment, the long stint of the absent women to steer the globally recognized financial institution only strengthens the

⁵⁹ Equality, Diversity and Inclusion: An International Journal, Volume 33, Issue 6 (2014-09-16)

⁶⁰ Gender and Governance Overview Report by Alyson Brody April, 2009

⁶¹ Chss.uonbi.ac.ke

⁶² Seguino, S (2000) ‘Gender Inequality and Economic Growth: Across country Analysis’ World Development 28:1211-30

⁶³ Blogs.worldbank.org

fact that leadership roles and opportunities are mainly concentrated to the male gender while relegating women to non-managerial roles in view of the patriarchal society.⁶⁴

1.6.5 The World Bank

The World Bank is also one of the top international financial institutions involved with global development mainly in infrastructure and was established in 1945 together with the IMF. A look at its Presidents since its inception substantially points to the real fact that the female gender stays aloof from the executive positions. The table below gives a summary of World Bank Chief Executives from 1946 to date:-

Table 1.6.2(a)

Presidency Period	President's Name	Gender
1946-1947	Eugene Meyer	Male
1947-1949	John Jay Maclay	Male
1949-1962	Eugene Robert Black	Male
1963-1968	George David Wood	Male
1968-1991	Barber Conable	Male
1991-1995	Lewis Preston	Male

⁶⁴ www.forbes.com/profile/christine-Lagarde/international-monetary-fund

1995-2005	James Wolfensohn	Male
2005-2007	Paul Wolfowitz	Male
2007	Robert Zoellick	Male
2007-present	Jim Yong Kim	Male

Source: www.worldbank.org/past-presidents

On 19th February 2015, World Bank’s board of governors released a list of candidates bidding for the next president after Jim Yong Kim’s ten year term came to an end in March. Out of the seven contestants, Nigeria’s Finance Minister, Ngozi Okonjo –Iweala was the only female candidate in the race for World Bank presidential bid. This only raises more need for inquiry as to why few women are in governance thus the guide for this study ⁶⁵

1.6.6 The United Nations

The UN strongly supports all gender inclusion and participation at all levels of duty as outlined in the United Nations’ Charter. United Nations’ ECOSOC challenges nations, political parties and professional bodies to inculcate 30% rate of females in decision-making roles in order to reach the prospect of gender equality at all levels of governance^{66, 67, 68}

Internationally acknowledged conventions such as CEDAW⁶⁹ contained Articles 7- 8 is a remarkable document highlighting gender representation in the political as well as public life of

⁶⁵ <https://en.m.wikipedia.org/presidents> of WorldBankGroup
⁶⁶ www.unwomen.org
⁶⁷ United Nations’ Commission on the Status of Women (CSW) during its fiftieth session in 2006
⁶⁸ www.un.org.womenwatch/daw
⁶⁹ Women and children as victims and offenders background prevention reintergratio,2016

individuals. On the same note, Beijing Platform for Action⁷⁰ reiterates ECOSOC's resolution 1990/15 calls for increase in women representation in strategic objectives. This platform further points out that real integration of equality dimension not only entails justice and all-gender participation⁷¹ in order to spearhead female gender needs and ultimately taking active roles in making decisions as well as policies that affect them most for achievement of justice, peace and development..⁷²

STATE OF ECONOMIC GOVERNANCE IN AFRICA

Africa as a continent is characterized by slow growth of her economies as highlighted and analyzed by several researchers. Many authors point out a myriad of reasons as to why African economies have persistently lagged behind in comparison to economies of other continents. Most of the reasons given are summarized as poor choice of economic policies, debt-related crisis, increased imports and reduced export notwithstanding reduced pricing of commodities, high ethnic diversity that is a source of constant civil conflicts, bulging demographic figures, weak institutions and growing gap between the poor and the rich.⁷³

As much as the above factors are very essential contributors to Africa's poor economic performance, the gender factor in various dimensions also comes in handy to explain why Africa has continued to perform poorly economically due to inequalities in various dimensions ranging from education, employment, and possession of tools of production thus affecting the whole concept of economic governance⁷⁴.⁷⁵ Studies have significant facts pointing to the fact that the

⁷⁰ www.unwomen.org

⁷¹ idl-bnc.idrc.ca

⁷² The United Nations Charter

⁷³ Collier, P. and J.W. Gunning (1999). 'Explaining African Economic Performance', *Journal of Economic Literature* 37 (1):61-111.

⁷⁴ www.wider.unu.edu

glaring gaps⁷⁶ do not grant females an opportune moment and a competitive advantage in the face of a male-dominated environment. Resultantly this limits Africa's growth.⁷⁷

According to World Bank findings, inclusion of both men and women in decision making roles will facilitate reduction of social and economic evils such as corruption among others as women are known to be less averse to social and economic evils such as tribalism and corruption in matters touching on governance⁷⁸ Ensuring that females easily access the labour sector where decision making is a responsibility as well as call for accountability, enhances a nation's advancement.⁷⁹ On the same note, there are studies that argue that government or business entities that enhance democratized and all-gender participation can result to the prioritization of investments with a direct bearing to female gender folk hence maximum economic benefits⁸⁰

Generally, democratized gender inclusion has a direct bearing to enhances and effective decision making as well as less governance vices such that could include corruption, embezzlement among others as women are known to possess a lower affinity⁸¹ to social evils that have a negative impact on Africa's economic performance.⁸²

Getting rid of the socially-defined gender-based inequalities⁸³ will definitely be very crucial dose for solving Africa's economic hurdles for improved economic development.⁸⁴

⁷⁵ Thursday, June, 2, 2016 "Let women own land' People Daily

⁷⁶ "Advancing Development:", Springer Nature, 2007 (Publication)

⁷⁷ www.wider.unu.edu

⁷⁸ Tasued.edu.ng

⁷⁹ World Bank (1989) Kenya, The Role of Women in Economic Development, A World Bank Country Study, World Bank: Washington DC

⁸⁰ Duflo, E., and R. Chattopadhyay (2003). Women as Policymakers", mimeo, MIT: Cambridge MA

⁸¹ www.wider.unu.edu

⁸² World Bank (2001) Engendering Development: Through Gender Equality in Rights, Resources and Voice, A World Bank Policy Research Report, World Bank: Washington DC. (Swamy, A., S. Knack, Y. Lee, and O. Azfar (2001). 'Gender and Corruption', Journal of Development Economics 64(1):25-55

⁸³ www.csae.ox.ac.uk

AFRICAN UNION ON GENDER ISSUES

Besides dealing with peace and security, the African Union Commission Peace and Security has significantly contributed in unearthing and solving matters of gender and females through a five year plan on peace, security and developmental programs⁸⁵

The formation and inception of African Union Commission Gender Policy 2009 and a gender strategy in 2011 through a consultative process by the AU Commission, Regional Economic Communities in conjunction with other organizations for effective gender-supporting programs⁸⁶

African Union's five year program entailed some of the following areas addressing gender issues:-Responding to existing challenges that contribute to exclusion of women; involvement of women in matters of peace, security and development pillars of international relations; to address, identify and resolve all issues on gender arising from internal and external threats in the African continent.⁸⁷

The fact that programs specializing on the females in Africa exist with the African Union's arm of Peace and security, it implies that gender gaps in economic, social and political spheres are real and therefore a solution has to be sought to conclusively and collaboratively address the gender differences.⁸⁸

Gender and Education in Africa

⁸⁴ Klasen, S (forthcoming). 'Gender Inequality and Pro-Poor Growth', in L.Menkhooff (ed.) Pro-Poor Growth, Duncker & Humboldt: Berlin.

⁸⁵ www.peaceau.org

⁸⁶ www.peaceau.org

⁸⁷ www.peaceau.org

Educating girls is a very crucial tool for empowerment to facilitate the ultimate development of a society. Education therefore ensures that the female gender is informed and fully equipped with skills and economic opportunities for women together with their families at large. According to the Millennium development Goal Report for 2005 women were reported to be embracing formal training at an up surging pace⁸⁹ as compared to male gender although hindrances towards girl-child access to primary and secondary education are often numerous and mostly of cultural orientation. For instance, the second place notion that the patriarchal societies identify women with automatically translates into viewing education as not necessary for girls, a notion that is already outdated.⁹⁰

Through the MGDs, the governments were tasked to ensure that basic education is offered freely at Primary and Secondary levels in order to have an educated and skilled labor force that will translate to a country's economic growth. Kenya's policy on free education grants that boys and girls have equal opportunities and further still the passing mark to join the University is often lowered for girls to encourage them to join the Public Universities. Despite this education- for-all policy being in place, the labor market continues to have strings attached in regard to who to recruit for a specific job. For instance, in Kenya's female gender is usually in low profile jobs unlike the male gender⁹¹ relegating the females to form a bigger portion of the greater poor population.

In an organizational setting, lack of leadership skills is highly pointed out as the reason why women are less represented in decision-making roles. Other studies have proved that Kenya's females are so hindered by little dominance over the very basic tools of production, a fact that

⁸⁹ www.journal.cra.com

⁹⁰ Bushra, J. (1998). Women Education in Africa. Paris: UNESCO, UNICEF.

⁹¹ S3.amazonaws.com

ultimately acts as a hurdle to their career and economic advancement.⁹²As reported in a local daily, Kenya's Transparency International (TI) has called on the government to educate the general public on the need for women to be considered in land ownership because they actually represent the largest labour force in the agricultural sector. However only 1% of land is registered under the women although their owning land is a far much beneficial in regard to the whole society because they are well known to add value by farming in order to feed their household as well as sell the surplus for family upkeep.⁹³While previous studies have dealt with gender issues in Agricultural sector, Information and Technology sector, and Education among others, few studies have been done on gender factor in the decision-making positions in Kenya's Banking sector. Consequently, this research will focus on the broader aspects of the state of gender representation in Kenya's financial institution, barriers to women advancement and to establish whether gender related policies and programs are in place within Kenya's financial institutions.⁹⁴

Previous studies have also highlighted that professional organizations are the most viable sources of competence acquisition, mentorship and role modelling pertaining to female gender's career growth and personal development⁹⁵. This study will also seek to establish whether mentorship programs are operational within Kenya's financial sector.⁹⁶

1.7 SUMMARY OF GAPS

i.) From the Literature review, the researcher has established that previous studies concentrated on all other sectors such as gender representation in civil service, political affairs, information

⁹² www.journalcra.com

⁹³ People Daily Thursday June 2,2016

⁹⁴ Journal of Marketing and Consumer Research,ISSN 2422-8451,An International Peer-review Vol.9,2015;71

⁹⁵ www.journalcra.com

⁹⁶ Journal of Marketing and Consumer Research,ISSN 2422-8451,An International Peer-review Vol.9,2015

and Technology and the agricultural sector but little research has been done on gender roles in relation to the governance of financial institutions more particularly on women's representation in decision-making roles, therefore, the researcher will concentrate on the state of gender representation in leadership roles in the financial sector.

ii.) The prohibitive barriers to the female gender's career advancement in the financial sector have not been exhaustively determined and therefore the researcher seeks to dig deeper. For instance Dr. Francis Ofunya (2013) pointed out age, gender, education and core-self-evaluation as factors affecting women advancement in the banking industry in Kenya.

iii.) Little data is currently available on Kenya's financial institutions' mentorship and training programs that would bring both male and female employees on the same footing in opportunities available for them to embrace thus there is need for further study on this matter.

1.8 THEORETICAL FRAMEWORK

This study is guided by feminist theory⁹⁷.

This analytical tool is a major international relations framework which analyzes the status of the male and female gender in society with the intention of generating useful knowledge for understanding gender and inequalities and how they can be overcome. This theory is mostly concerned with giving a voice to the female gender and highlighting the various ways that they have contributed to the society.

⁹⁷ www.ossrea.net

The theory is suitable to this study because it provides an analytical tool that helps this research in an effort to eliminate forms of gender stratification that are usually shaped in form of laws and norms that limit developmental opportunities and progression for men and women.

The focus of liberal feminism in regard to females' and males' involvement in employment, formal training as well as politics in which liberal feminists seek to expound on female gender exclusion. Further, inequalities emerging from female inferiority and social perceptions that affect an individual's upbringing where liberal feminists look out for in order to confront such negative perceptions and ingrained practices where females are treated as lesser and incapable being. Getting rid of all barriers that hinder females 'functioning in their day to day dealings is a priority of liberal feminist. ⁹⁸

Scholars of feminism argue that women are the objects of masculinist social control not only through direct violence but also through ideological constructs such as women's work⁹⁹, segregated wages, rights as well as access to resources for economic growth. In essence gender violence and discrimination of the females constitute a global war against women.¹⁰⁰

Feminists argue that gender hierarchy where public-centered monopolization of jobs, laws, property and knowledge by men is still ingrained in the social fabric. They also state that not so much change has been realized due to the fact that females have continually been described via masculinist lenses specifically as caregivers, helpless and overly dependent as opposed to powerful and self-reliant¹⁰¹. Ideally the social structures have often been acting of female gender request instead of dealing with the root cause that is mainly patriarchal ideologies centered on

⁹⁸ Pers-www.wlv.ac.uk

⁹⁹ Student paper submitted to University of Queen Mary and Westfield College

¹⁰⁰ Peterson, V.Spike.1991.Gendered States and States of Gender. Unpublished ms.page.46

¹⁰¹ Student paper submitted to University of Melbourne

sex-segregated labor market and pay inequalities that render the females structurally dependent.¹⁰²

Further, feminist theory postulates that female gender is often left out when it comes to decision making and ultimate discrimination from enjoying and accessing diverse career opportunities hence limited voice in decision making¹⁰³. Consequently feminism is empirically, epistemologically and normatively relevant to this study.

HYPOTHESES

- i.) The numbers, location, and status of female and male employees in the banking sector determines Africa's growth and development.
- ii.) Socio-economic and cultural barriers undermine gender equity, gender equality and development
- iii.) Lack of strong and viable gender-related mechanisms, policies and gender awareness-raising programs undermine equality in economic governance

1.9 METHODOLOGY

This chapter consists of research design, target population, sample size, data collection tools, data analysis¹⁰⁴, ethical considerations, anticipated challenges and operationalization of key terms.

1.9.1 Research Design

¹⁰² Peterson, V.Spike.1991.Gendered States and States of Gender. Unpublished ms.page.44

¹⁰³ Forsythe,Nancy,Roberto Patricio K and Valerie Durrant,"Gender Inequalities and Economic Growth:A Longitudinal Evaluation",Economic Development and Cultural Change,2000 Publication

¹⁰⁴ www.temppaperslab.com

The researcher will employ quantitative, qualitative as well as mixed method approaches for a more detailed and elaborate research work.

1.9.2 Research Population

The research population target in this study will consist of both male and female employees in the following cadres:-

- i.) The clerical staff
- ii.) The managerial staff
- iii.) Section heads

1.9.3 Sample Size

The sample size was as follows:-

Rank of Respondent	Number of Respondents targeted
The managerial staff	500
Section heads	300
The clerical staff	500
Total	1,300

1.9.4 Scope and location

The study was carried out within KCB Bank Group Ltd.'s branches in Kenya, Uganda, South Sudan and Rwanda respectively.

1.9.5 Data Collection Tools

The researcher intends to use questionnaires and interviews for empirical data. The questionnaires will be administered through various means that include; hand delivery, postage and email addresses.

The interviews will be both face to face and through telephone conversation.

The researcher will also use secondary data which will be obtained from books, previous research materials, journals, magazines, internet as well as the newspapers on the topic under study.

1.9.6 Tools and Data Analysis¹⁰⁵

Data analysis is the process of bringing order, structure and interpretation to the mass of collected data¹⁰⁶. The data collected in regard to this study was analyzed by employing descriptive statistics for instance percentages, frequencies, charts, as well as tables¹⁰⁷. Statistical Package for Social Sciences (SPSS)¹⁰⁸ was used as an aid in the analysis. The SPSS aid is effective in data analysis because it captures a wider range of the most basic and common statistical data analysis and is also very systematic. Computation of frequencies in table, charts, charts and bar graphs was used in data presentation. The data was presented and discussed as per this study's objectives and research questions of the study¹⁰⁹.

1.9.7 Anticipated Challenges

¹⁰⁵ Student paper submitted to London School of Business and Management

¹⁰⁶ liste.org

¹⁰⁷ liste.org

¹⁰⁸ Student paper submitted to United States International University

¹⁰⁹ liste.org

The researcher anticipates subjective or limited responses to some sensitive questions for fear of victimization by the organization. To counter this hurdle, the researcher intends to solemnly assure the respondents on utmost confidentiality and that anonymity will be highly adhered.

1.9.8 Ethical Considerations

Ethical standards were factored in the study. For instance, the researcher will obtain a permit from NACOSTI. The researcher will refrain from plagiarism and will strive to be as original as possible.

Chapter Outline

Chapter one constitutes: **Introduction** that contains the following:-Background, problem statement, main objective, research questions, specific objectives, justification, literature review, summary of gaps, theoretical framework, hypothesis and methodology

Chapter two: **Numbers, Location and Status of gender representation in Africa's economic governance**: this chapter covers the state of gender representation in terms of ratio, roles and status or the quality of the roles that the female and male gender are given as far as economic governance is concerned.

Chapter three: **Investigating and analyzing the socio-economic and political barriers to male female gender career advancement in the banking sector**: this chapter explores the implicit and explicit barriers that undermine male and female advancing to decision making roles in the banking sector. The barriers will take a social, economic and political angle

Chapter four: **Establishing gender-equity related mechanisms, policies and gender-awareness raising programs**: this section deals with possible gender related mechanisms, policies and mentorship programs that are in place within Kenya's banking sector.

Chapter five: **Data Presentation and Findings: this** is the penultimate section of the research that encompasses collection of data, analysis and presentation of findings of data gathered in relation to the research title.

Chapter six: **Recommendations and Conclusions** The recommendations as well as conclusions are the researcher's comments, recommendations for further research and the concluding remarks in regard to the study.

CHAPTER TWO

The Representational Ratio of female and male gender in Africa's economic governance

Introduction

The researcher was to focus on the representational ratio, role and the status of female and male gender in Africa's economic governance structures while the role and status brings in the concept of feminized and masculinized duties and responsibilities that only carries the weight based on who does what type of jobs.

Representational Ratio of female and male gender in Africa's economic governance

According to Fortune 500, statistics on gender in the financial institutions' leadership, 17.9 per cent of the Board of Directors were women as at 2012 while in the same breath in 2013, Fortune 500 established that only 11.4 per cent of the Chief Executive Officers were women leaving a whole 88.6 per cent to their male counterparts.¹¹⁰ Essentially, females have traditionally been excluded or underrepresented in power and decision-making processes that directly or indirectly affect them economically, socially, culturally or politically. This is a reality that transcends to the labor market including the financial sector.

The issue of gender representation in all sectors of governance is widely recognized globally and granted social, economic as well as political prominence¹¹¹ has grown in prominence on both national and global development agendas in recent times, given its socio-economic cum political implications that could positively or negatively affect a nation's economy. Though the gender-

¹¹⁰ Fortune 500

¹¹¹ www.afdb.org

equity-ratio challenge in employment takes its own shape¹¹², it immensely impacts countries worldwide regardless of their stage of socio-economic development¹¹³. Given its magnitude in economic prosperity and poverty reduction as well as political and social stability, balanced gender representation in the labour market is currently a no-to –ignore policy matter ¹¹⁴that is transforming organizations and nations at large.

Gender Trends in formal employment and Participation in Africa

There is evidence of increasing ratio of females in the labour market¹¹⁵, a scenario that is quite striking and commendable because they are now able to utilize their God-given and inborn capabilities in order to bask in the joys of economic and self-reliance.¹¹⁶

As per the global labor market indicators recorded for a span of ten years between 1993 and 2003 in regard to unemployment, all other regions except Sub-Saharan Africa recorded higher female unemployment cases than for males. Generally the ratio of females to males is far much less than that of males in the employment sector¹¹⁷. However, this notwithstanding other studies reveal that female ratio in the service industry is far much higher than for males pointing to the fact that females are mostly lumped in feminized lower-cadre roles leaving matters of governance to the male gender.¹¹⁸

Studies reveal that women’s share of employment in the services industry that includes the financial sector also exceeds that of men however they (female gender) are more likely to earn

¹¹² www.afdb.org

¹¹³ www.afdb.org

¹¹⁴ Anyanwu, John C. characteristics and Macroeconomic Determinants of Youth Employment in Africa”, African Development Review, 2013

¹¹⁵ www.eudelbangladesh.org

¹¹⁶ Song Sheng-ju, “Research on gender structure of accounting profession in China”, Journal of Modern Accounting and Auditing

¹¹⁷ Web13.s112.typo3server.com

¹¹⁸ www.unctad.org

less than men for the same type of work, even in traditionally female occupations since they are mostly concentrated in the lower cadre positions. Generally, the gap between both genders in terms of labour force participation rate has decreased considerably although in no region of the world is the gender gap anywhere near to being closed more particularly in matters of governance.

According to ILO's statistics gathered, the female workers typically are paid less than their counterparts due to the fact that they perform duties categorized as feminized responsibilities such as the service section comprising of the banking sector that approximately constitutes a higher ratio of female employees than the males.¹¹⁹

Africa's Gender Ratio in Management

ILO's Bureau for employers' Activities most recent study reveals that the numbers males and females in decision making positions¹²⁰ in Africa is still way too low and measures have to be put in place to counter the underrepresentation. For instance in Nigeria, the female ratio on board seats in commercial banks according to Central Bank of Nigeria statistics is at 15 percent, a portion that is only half of the 30 per cent United Nations' threshold.

In Kenya, it is recorded that 9.5 per cent of the 462 board seats is represented by the female gender while the bigger portion is represented by the male gender in the 55 companies listed at the Nairobi Securities Exchange.

Equally, in Rwanda's private sector companies' board seats as at 2011, only 12.5 percent comprised of women as documented by the Gender Monitoring Office in Rwanda. The situation

¹¹⁹ Student paper submitted to London School of Economics and Political Science.

¹²⁰ www.ossrea.net

has greatly improved due to the measures put in place by the government in ensuring that a 30 per cent threshold is adhered to in the senate as well as in all other public and private offices.

In Cameroon, ILO's survey indicated that in various organizations where approximately 30 per cent of the personnel were female only 12 per cent had a female supervisor and it was unheard of for an organization to be headed by a female CEO.¹²¹

During the last decade, some African countries such as Rwanda, Botswana, Namibia, South Africa and Liberia have shown significant improvement in regard to women participation in decision-making roles. For instance, according to the WEF's 2015 Gender-Gap report¹²² released, Rwanda scored the highest rate of 6.1 out of 7 in regard to peoples' perceptions of ability of women to rise to positions of leadership. This is quite impressive although more needs to be done to cover the rift in the gender representational ratio in leadership positions, a fact that is in line with the proponents of the school of feminism.

Analysis of literature review on the ratio, role and status of gender representation in Africa's economic governance

The findings from the literature review point to the fact that female gender make up the largest proportion of the employees in organizations however little representation in levels of seniority is visible. Fortune 500 statistics revealed that as at 2012 17.9 per cent of the Board of Directors were females while as at 2013 only 11.4% of the Chief Executive Officers were females.

Females have been excluded or underrepresented in power and decision-making processes that directly or indirectly affect them economically, socially, culturally or politically. Therefore more needs to be done by organizations to empower the female employees so that they reach the

¹²¹ Student paper submitted to Istanbul Bilgi University

¹²² Edition.cnn.com

highest level of management in their careers. Liberal feminists look out for all possible avenues to get rid of all forms of barriers that hinder females in functioning effectively in the labour market hence liberal feminism theory is relevant to this study

In regard to roles and status, females are more often categorized in feminized roles whose value is more reproductive than productive. Reproductive roles as are mostly rated as child-bearing and care-giving responsibilities that play a significant role in the wider domestic and national arena but given less magnitude by the society in terms of value-addition.

Females' advancement when it comes to their careers results to women empowered and their status enhanced in order to have a say in resource distribution as well as a viable avenue in family planning decisions in which they will have a voice in matters that affect them the most¹²³.

Further still productive roles which are considered value addition responsibilities with power or greater control in terms of the financial muscles are often allocated to the males. These masculinized responsibilities give control of crucial resources needed for the general economic growth and development of Africa. Due to this constituted-role-stereotyping, the females have lesser voice in the economic governance as compared to their male counterpart. The theory of liberal feminism looks out for opportunities of giving females a voice for more involvement in decision making as well as removal of patriarchal hierarchies in the patriarchal surrounding; a strategy that will ensure gender equality and also females rendered structurally independent.

This study hypothesized that the numbers, location and status of males and female employees in the banking sector determines Africa's progress and development¹²⁴. The review of literature

¹²³ Student paper submitted to Informatics Education Limited

¹²⁴ Forsythe ,Nancy, Roberto Patricio K and Valerie Durrant, "Gender Inequalities and Economic Growth: A Longitudinal Evaluation", Economic Development and Cultural Change,2000 Publication

reveals that a democratic inclusion of male and female gender in decision making positions ensures and guarantees a more balanced, sober, effective results unlike an undemocratic position in decision making.

CHAPTER THREE

Key Barriers to Women Advancement in Kenya's Banking Sector

Introduction

The female gender is reported to be more than ever accessing the labour market force although the majority of the executive positions are primarily held by the males. Female managers are mostly concentrated in the traditionally “female” functional areas of organizations such as customer service, corporate communications, community and governmental relations among others. Various barriers inhibiting the female gender to advance in their careers have been identified by several scholars as discussed below.

Barriers to Women Advancement

Cansus Akpınar (2012) argues that cultural and social attitudes towards what entails “male” or “female” jobs leading to occupational segregation, although the extent of the problem varies from country to country, organization to organization and job to job due to institutional and structural differences.¹²⁵

Campa et al. (2011) further analyze the extent to which the gender culture affects the gender gap in employment. They show that the index of gender culture, based on firms' attitudes as well as female literacy and education, is significant in explaining the gender gap in formal employment. As Forsythe et al. (2000) have noted, “Rapid development is particularly likely to be accompanied by greater gender rigidity in a country with a tradition of patriarchal institutional arrangements.” Indeed, Böserup (1970), Moghadam (1994), Shukri (1996), Psacharopoulos and

¹²⁵ Hal.archives-ouvertes.fr

Tzannatos (1989) have found that countries with strong socio-religious views about women's role in the public sphere and the workplace – are more likely to be characterized by entrenched patriarchal institutions.¹²⁶

A study done by the Institute of Leadership and Management (ILM) established that one out of two women working in banking jobs believe they encounter disadvantages due to their orientation in gender. The respondents claimed that the attitudes of senior male managers, a lack of female role models and inadequate opportunities for flexible working were cited as some of the barriers to preventing them from moving up in their careers. The same survey also highlighted that more than one in three men felt that gender plays a crucial part in one's career advancement in banking. Therefore talented women still face insurmountable challenges to reach the positions of seniority in their work environment. (Women in banking disadvantage-ICAEW)

In another study done by Ahlia University in Bahrain titled, the following were identified as possible barriers to women advancement in the banking industry classified as organizational level, societal level and individual level barriers. The organizational level barriers comprised of lack of quota, lack of leadership training and mentorship, lack of empowerment, sexual harassment while the societal level barriers were cultural norms and perceptions, and indifference to the glaring gender inequalities^{127, 128}.

The author Cansu Akpinar (2012) in his study points out reasons why women stagnate in the lower-cadre positions. For example he argues that females are often relegated to the so called

¹²⁶ www.afbd.org

¹²⁷ Student paper submitted to Brunel University

¹²⁸ Student paper submitted to Ahlia University in Bahain: Beyond the glass ceiling: Barriers for Women to Positions of Power in the Bahrain Banking Industry,'

categorized roles e.g. customer service and nursing¹²⁹. However, traces of success have been noted whereby females are gradually embracing non-conventional fields such as engineering.

¹³⁰Cansu also highlights lack of mentorship, organizational behaviors, and women in workplace versus work and family balance as the possible reasons why the female gender has persistently underrepresented in the top echelons of power as far as economic governance is concerned.

Studies reveal that participation of females in the labor market has increased significantly but occupying leadership positions is somehow limited. Sperling et al. (2014) examined the possibility of having women at the top of an organization's hierarchy, and how it become a measure in most countries in the globe. This study suggests that uniting both males and females in decision making positions will increase the effectiveness of businesses as the participation of females has significant influence due to the utilization of the potential from either gender.

However, women's leadership faces some barriers which restrict their involvement, including, for instance, competing household roles; organization's favoritism toward men over women in the employment sector; limited or even absent policies and regulations that focus on gender inclusivity; and lack of programs to nurture leadership skills in both genders. Female leadership skills development ought to be supported by all organizations in order to ensure that decision making positions are equally granted to either gender based on one's capability and bargaining power.

A study by Studer & Daisley (2014) found that about 55% of professional women around the globe from the financial services sector agree that, "It is harder for women to reach senior leadership roles in financial services than it's much more challenging for females to scale up to

¹²⁹ Student paper submitted to University of Leeds

¹³⁰ Hal.archives-ouvertes.fr

decision making responsibilities than males in the banking sector.¹³¹ Moreover, 42% professional men agreed to this statement. In addition, Kemp et al. (2015) carried out a study on financial, public and private companies and established that in general, the percentage of female employees in an organization is usually lesser as compared to males in leadership positions¹³².

Glass Ceiling Concept;

The ‘glass ceiling’ is any barrier (could be unofficial) that prevents classes of workers, especially women from advancing to top positions (Ryan & Haslam, 2007; Olin et al., 2000). In addition, this study goes deeper to unravel what actually limits women from being advanced despite their high education, their intelligence, their ambitions and patience.

One of the most interesting studies concluded that maternity leave is one of the major causes of lower salaries of women compared to men, and hence lower career advancements (Cabeza et al., 2011). A study carried out by Jad (2014) states that there are cases of few females who have scaled up to levels of seniority in financial firms as a result of numerous factors such as family-life –balance- with -work concerns, cultural perceptions¹³³ that women are the predominant caretakers of children. This is the childcare norm in the majority of countries of the world, including those where women are more represented in the workforce. The challenge of childcare should raise the possibility of implementing work practices created to resolve this challenge in virtually all employing firms to enable progress.

Dunlop, Schreiber and El Attar (2015) conducted an online survey of over 600 women respondents in the Arabian Gulf. They observed that many women do not have real equal

¹³¹ www.oliverwyman.com

¹³² S3.amazonaws.com

¹³³ Student paper submitted to University of Bahrain

opportunities in their work life compared to men, nationally. They added that 55% (34% married) of women think family life is considered a fundamental obstacle and threat to their career life.

Many in the survey preferred family life over professional life, and most of them indicated that they would choose the most comfortable job that would accommodate flexibilities for them to be with their families.¹³⁴ In contrast, their male counterparts found an opportunity in jobs considered more challenging and which offered more responsibility.

Further, Pillai et al. (2011) presented results of their study on the barriers of the ‘glass ceiling’ facing women employees in the labour market such as lack of advanced education, lack of required skills, unfavorable organizational policies and lack of ability to manage and balance their work and family lives.

Analysis of the reviewed literature on key barriers to female advancement in their Careers

The literature studied reveals that cultural and social attitudes towards what constitutes “male” or “female” jobs more often result in occupational segregation¹³⁵ that eventually lead to an incomplete society yet growth and development of any economy depends on democratized and participatory labour force more particularly in decision making. While the glass ceiling theory mainly concentrates on all possible barriers to female inclusion in decision making roles, liberal feminism proponents aim at removal of the patriarchal hierarchies that center on sex-segregated labour force and all inequalities that render females to be structurally dependent.

¹³⁴ Mro.massey.ac.nz

¹³⁵ Student paper submitted to Dallas Baptist University

Further, organizational level barriers that included lack of training, lack of mentorship and sexual harassment were also cited as common barriers to female gender advancement. The need to remedy these inadequacies so as to grant the female gender a say in levels of power and authority roles¹³⁶ is one of the feminists' agenda hence the relevance in this study.

Individual hurdles for instance lack of self-confidence, lack of ambition, lack of education and lack of necessary skills and experience in a given field were pointed out as contributing factors as to why majority of females lag behind in their career advancement.

Too much concentration on feminized roles for example nursing and teaching, limits most females in taking up empowering responsibilities and the ultimate advancement to higher roles that involve decision making and in all this notion of job categorization, liberal feminism theory advocates for a balance: that both males and females are well endowed to take up challenging responsibilities without prejudice.

In addition, from the literature reviewed, work-family-life balance was also cited as an inhibiting barrier to female gender advancement to top echelons of power. In this particular barrier, balancing between work and family-oriented responsibilities disadvantage female employees in an organization since they have to proceed on maternity leave while their male counterparts continue to work and advance when opportunities arise. Family-oriented assignments are allocated to females whereby child-bearing cum-raising activities are combined with normal work related duties and as a result females have no choice but to look for workable solutions to be able to balance these twin-duties are still very much assigned to females. When they have to

¹³⁶ www.issr-journals.org

combine child-raising activities with work activities, females have to find solutions to balance these twin roles in order to fit in the social fabric.¹³⁷

While the glass ceiling theory mainly concentrates on all possible barriers to female inclusion in decision making roles, liberal feminism proponents aim at removal of the patriarchal hierarchies that center on sex-segregated labour force and all inequalities that render females to be structurally dependent. Liberal feminism theory aims for changes in legislations and policies that affect gender representation in the labour market to ensure that females too have a voice in the governance matters of an organization.

The researcher hypothesized that socio-economic and cultural barriers undermine gender equity, equality and development as far as key barriers to female gender advancement to decision making positions is concerned. The literature gathered agrees to the fact that all forms of barriers undermine gender equity, gender equality, and development hence the need for correctional strategies to ensure democracy in decision making for an effective and progressive society.

¹³⁷ Web13.s112.typo3server.com

CHAPTER FOUR

Gender Equity-related mechanisms, policies and gender-awareness-raising programs within KCB Bank Group Ltd

Introduction

The underutilized female capabilities has got the wide attention¹³⁸ locally and internationally and therefore countries have come up with policies and programs to address this issue. For instance Kenya's Constitution, passed in 2010, provides a powerful framework for addressing gender equality. It marks a new beginning for women's rights in Kenya and Africa as a whole to tackle gender related matters as far as decision making is concerned¹³⁹. The legal framework seeks to break down the barriers women face to realizing their political, civil, economic and social rights. It also ensures females are involved in decision-making at all levels of government.

Gender Equity-related mechanisms, policies and gender-awareness-raising programs

The Constitution encourages public and private entities to implement a 30% rule where females will be positively challenged to aggressively participate in nation-building due to effective and all inclusive governance.¹⁴⁰ In an effort to fulfill this mandate in the 2013 elections, a number of government positions were created to be mandatorily filled by women. As Kenya works toward the promise of gender equality embodied in the Constitution, it is the country's hope that enough women will be elected without having to create additional positions.¹⁴¹

¹³⁸ Sndkenya.org

¹³⁹ www.usaid.gov

¹⁴⁰ Student paper submitted to University of Kent at Canterbury

¹⁴¹ Student paper submitted to University of Kent at Canterbury

Better still, the Kenyan government through this legal framework imposed on employers to incorporate the minimal 30 per cent inclusion of the female employees of which accountability is required.

Implementation of 30% rule creates opportunities for shaping and strongly supporting and maximizing women's capabilities leadership positions for a more just country¹⁴²Maximizing females capabilities and powers ensures that households and nations are more productive and progressive¹⁴³In this regard international organizations such as USAID have aggressively partnered with African nations for accountability sake such that discrimination and inequalities based on one's gender are dealt with for a formidable solution.¹⁴⁴

To this end, USAID is committed to ensure female gender has opportunities for involvement in making decisions as well as inclusion in fostering peace, conflict resolution as well as prevention. Increasing the participation of women in decision and policy-making at all levels is a prerogative of all governments.¹⁴⁵

Kenya as a country actively participates in USAID's Women and Girls Lead Global Partnership that empowers the female gender to spearhead the implementation¹⁴⁶ of Kenya's 2010 Constitution thus the future of gender equality in Kenya is linked to the successful implementation of the Constitution.¹⁴⁷

¹⁴² Student paper submitted to University of Kent at Canterbury

¹⁴³ Student paper submitted to University of Kent at Canterbury

¹⁴⁴ www.usaid.gov

¹⁴⁵ www.usaid.gov

¹⁴⁶ www.usaid.gov

¹⁴⁷ Student paper submitted to University of Zimbabwe

Though USAID, more females in government provide valuable opportunities to articulate different priorities ¹⁴⁸in national and local decision-making¹⁴⁹.

Further still, USAID has been magnifying the voice of females in Kenya by ensuring accountability among government entities as well as private organizations, creation of networking and mentorship platforms and supporting full realization of gender rule in year 2016.¹⁵⁰

Mentorship and Networking programs

One author, Peggy Drexler in one of her write –ups wondered as to ¹⁵¹what will happen when there aren't enough mentors to go around. A 2011 report by McKinsey Research pointed out that women are claiming 53 percent of entry-level management jobs, but after that, the numbers drop: to 37 percent for mid-managers, and even lower, to 26 percent, for vice presidents and up.¹⁵²

In the same breath, according to a 2011 survey done by Mckinsey, it was established that one out of five females confessed having had no mentor in their career path due to a limited number of female mentors and coaches. Some felt trapped or caged because they barely have time for their personal and family responsibilities .Others were free enough to say that they were not sure whether they needed a mentor in their career path hence mixed reaction and perceptions about the mentorship program in organizations.¹⁵³ The process of mentorship requires persistence and consistence in follow up for effective yield.¹⁵⁴¹⁵⁵

¹⁴⁸ Student paper submitted to University of Kent at Canterbury

¹⁴⁹ [http://www.usaid.gov/what we do gender equality and women's empowerment](http://www.usaid.gov/what-we-do/gender-equality-and-women's-empowerment)

¹⁵⁰ Student paper submitted to Strathmore University

¹⁵¹ www.forbes.com

¹⁵² www.forbes.com

¹⁵³ www.forbes.com

¹⁵⁴ [http://www.levoleague.com/launches mentors technology](http://www.levoleague.com/launches-mentors-technology)

The Mentoring Program is to nurture emerging female and male talent where they can be given counsel and shown the ropes of work. Those mentored have a memorable experience to be more informed and knowledgeable in regard to their respective areas of specialization¹⁵⁶ in their career development and business practices and culture where they focus their efforts, and hone skills. Mentorship therefore is essentially taking advantage of the experiences of those who have gone before in taking risks and succeeding. In the mentorship program the mentee are given an opportunity to discuss issues relating to career objectives.

Analyzing mechanisms, policies and gender-awareness raising programs

It is necessary that gender equity promotion activities, mechanisms and policies are put in place to facilitate gender inclusive culture in an organization's functions. In most cases for instance male employees often benefit from informal mentoring, typically from a more senior male colleague with whom they strike up a close relationship. This informal mentoring support often creates a beneficial role model, as well as a 'sponsor' relationship, whereby the senior employee advocates on behalf of the junior employee in the allocation of promotions, projects and resources, and in performance management discussions. The majority of the female employees are less likely to strike up such relationships because most of the staff above them are men due to gender inequalities evident at the top levels of management. In fact such a relationship can even be perceived as inappropriate. The scantiness of accessible role models and mentors makes it more difficult for females to have a go-ahead in their career paths.

In terms of policies that enhance gender-equity-related concept, Kenya's constitution strongly advocates for more females in government and other institutions where the females can utilize

¹⁵⁵ <http://blogs.hbr.org/ideacast/women> are over mentored

¹⁵⁶ Student paper submitted to Grand Canyon University

their expertise and the ultimate realization of national and local goals as far as decision making is concerned. The theory of liberal feminism comes in handy as an analytical and supporting tool in proposition of all measures to be put in place to encourage females to be part of the decision makers in organizations.

Existence of mechanisms, policies and programs that address gender discrimination, unfair treatment, harassment and care-giving support programs are highly recommended in an effort to breach the gap for gender imbalance in decision making. Moreover, some organizations for instance have women in leadership programs that seek to empower female employees in an effort to help them progress in their careers. Better still, nursing mothers within the workforce ought to be granted flexible working time where they can leave office earlier to offer care-giving services to their families. The above statements bring forward the tenets of liberal feminism that are strongly in favor of policies, mechanisms and activities that are enhance female gender inclusion in levels of decision making.

The above literature points to the fact that strong and viable gender-related mechanisms, policies and gender awareness-raising programs constitute gender equality in economic governance. Lack of strong and viable gender related mechanisms, policies and programs undermine equality and democracy in economic governance

CHAPTER FIVE

Data Analysis¹⁵⁷

Results and Presentation

Demographics of respondents

Distribution of respondents by gender

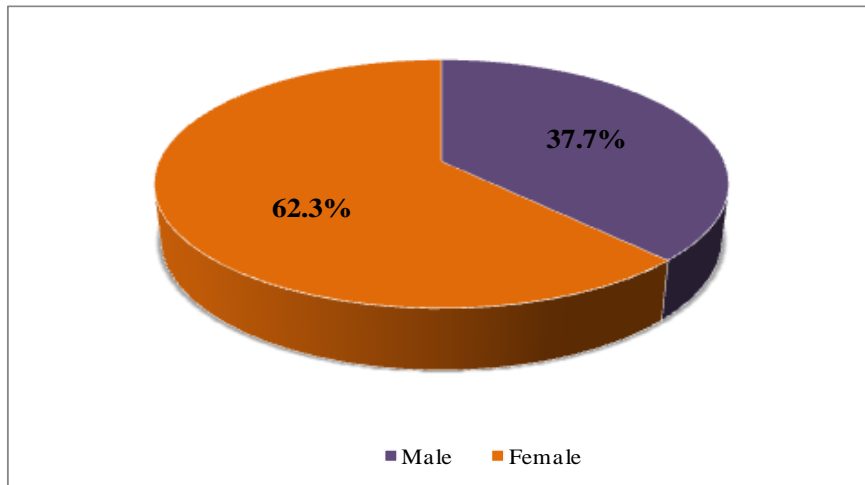


Figure 1: distribution by gender

Female respondents were the majority of KCB staff interviewed; representing a proportion of 62.3% as displayed in Figure 1.

¹⁵⁷ Student paper submitted to London School of Business and Management

Age and marital status

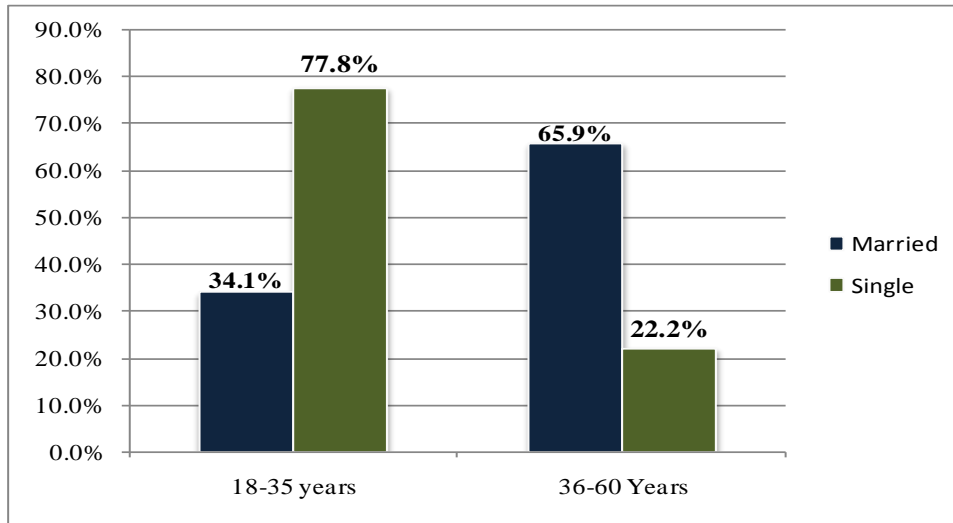


Figure 2: Age and marital status

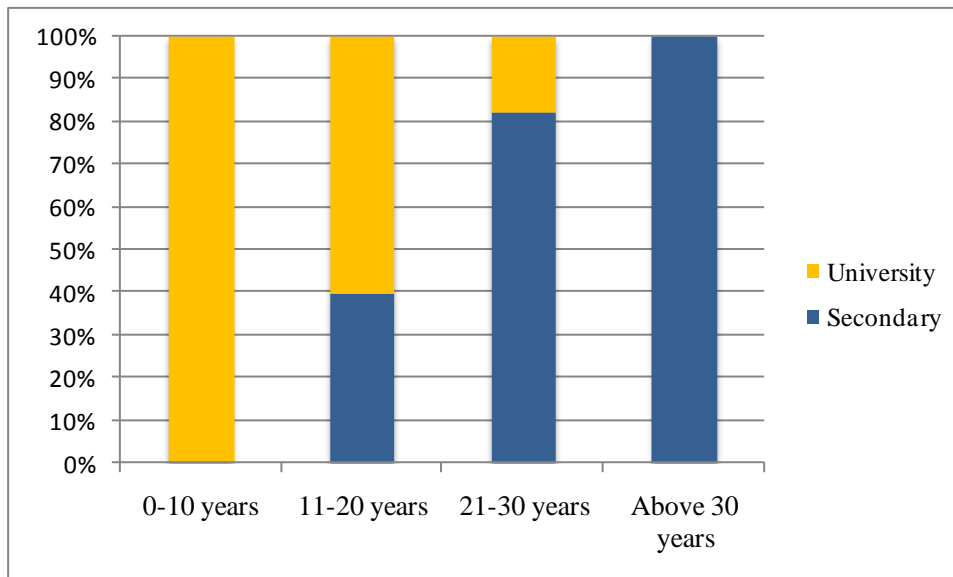


Figure 3: Education and years worked comparison

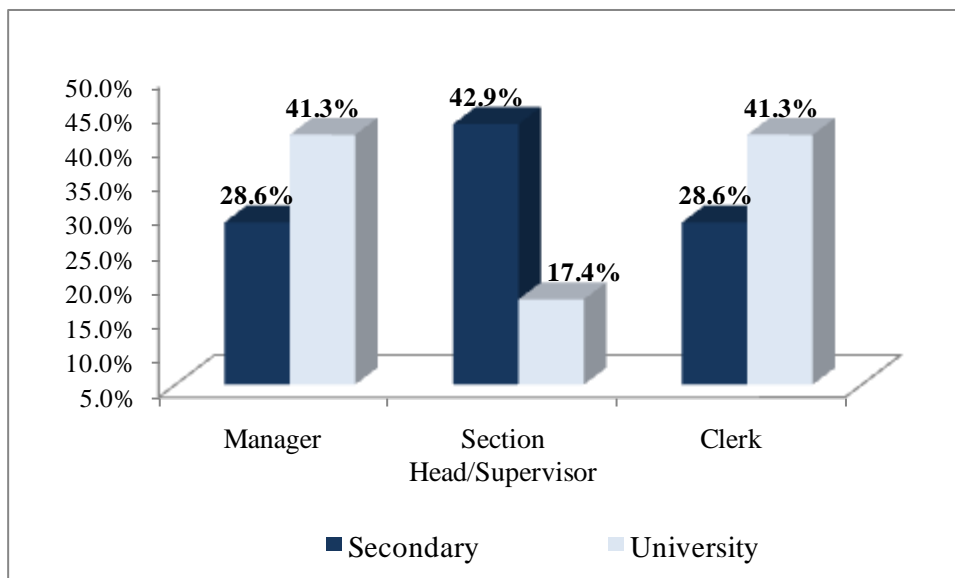


Figure 4: Job Cadre and Education level comparison

Gender representation across Job Cadre

Figure 5 indicates distribution of KCB employees in different cadres. Evidently females are more compared to the male counterparts at the management level as well as the lower clerical cadre.

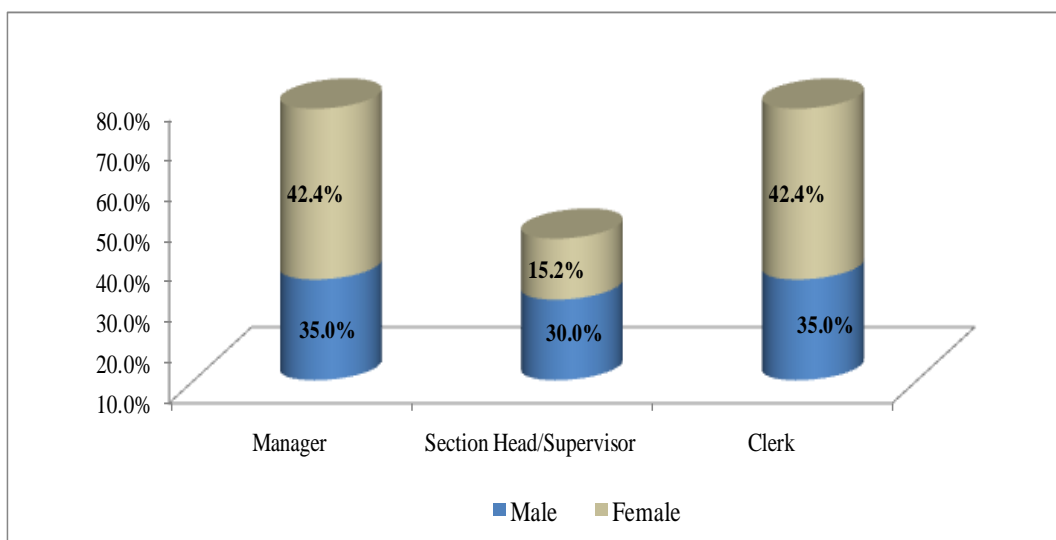


Figure 5: Job Cadre by gender

Table 1: Age and Job cadre

Age * Cadre Crosstabulation

			Cadre			Total
			Manager	Section Head/Supervisor	Clerk	
Age	18-35	% within Age	13.6%	22.7%	63.6%	100.0%
	36-60	% within Age	58.1%	19.4%	22.6%	100.0%
		% within Age	39.6%	20.8%	39.6%	100.0%

The bulk of employees within the 18-35 years age bracket, 63.6 per cent, as per table 1, falls within the clerical cadre bracket followed by 36-60 ears age bracket group representing the manager cadre at 58.1 per cent.

Gender representation, role and status in the economic governance of Africa

The study sought to investigate and analyze the state of gender representation, role and status of male and females in Africa’s economic governance. Using the sampled KCB’s employees, their opinion on the gender ration in their work place revealed that a majority of the females were better represented compared to their male counterparts. The 2:1 ratio had the highest representation at 64 per cent as indicated in figure 6 below.

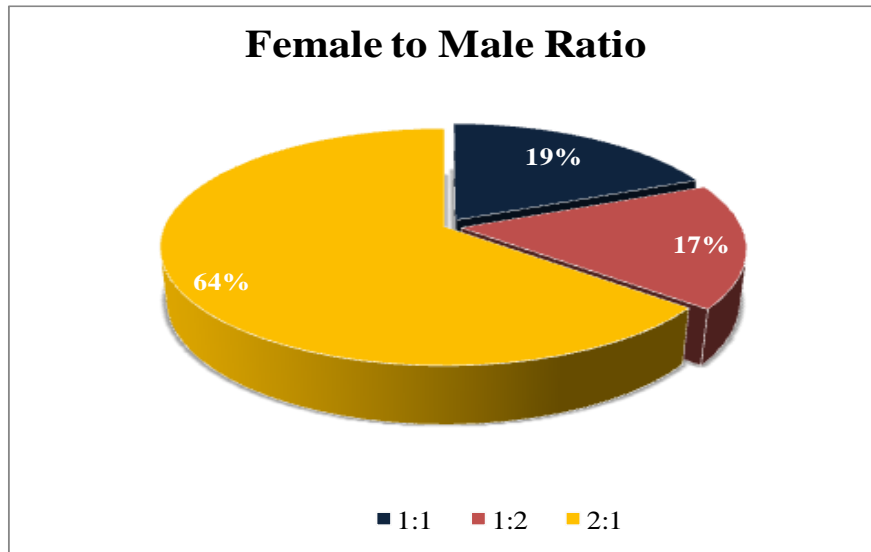


Figure 6: Gender ratio the work place

A further cross examination of the female to male ration representation of 64 per cent, by gender revealed that the female respondents were the majority citing the 2:1 ratio. Table 2 below gives the respective percentages female 58.8 per cent, Males 41.2 per cent

Table 2: Gender * Female to Male Ratio Cross tabulation

			Female to Male Ratio			Total
			1:1	1:2	2:1	
Gender	Male	% within Gender Ratio	60.0%	0.0%	41.2%	37.7%
	Female	% within Gender Ratio	40.0%	100.0%	58.8%	62.3%
Total		% within				
		Gender Ratio	100.0%	100.0%	100.0%	100.0%

Equality in decision making at top management level

Further on roles and status of male and female gender, the study sought to investigate if the female employees in the company’s top management level had an equal say in regards to making of decisions. 58.5 per cent of the respondents felt that there was equality regarding making decision that affected the business of the company. Probed to explain further their sentiments on the equality issue, the proportion that represented equality disclosed that, in their opinion, by virtue of being in the top management team, these employees met the qualification, had the capacity to make such decision irrespective of their gender. The proportion represented by 41.5 per cent, in figure 7 below, felt that female employees in top management didn’t have an equal chance in decision making, with a majority citing that representation in terms of numbers (where majority of employees in top management were males) brought the inequality, further alluding to possibilities of inequality say when voting would be done to making decisions, the male, who

seemingly have the numbers would have the say.

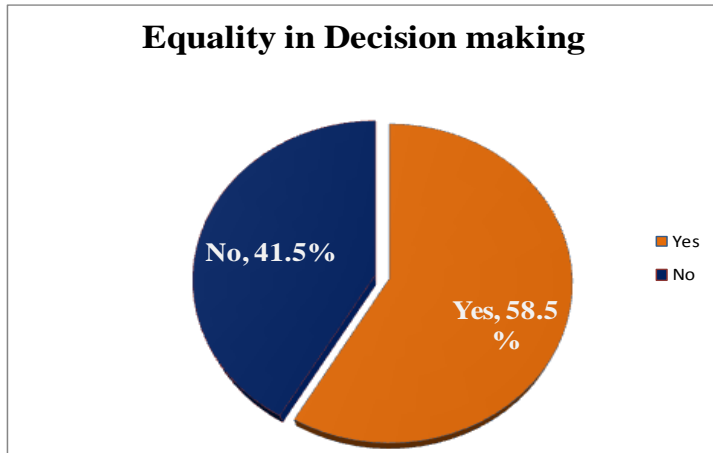


Figure 7:

Assignment of roles according to gender

Asked whether they had been assigned a role due to their gender at a given instance in their work, majority (75.5 per cent) of the respondents answered to the negative. The proportion that answered to the affirmative gave examples of instances they felt roles were assigned based on gender; assignments related to customer care services and charity visits or social corporate activities mostly were assigned to female employees, while jobs involving working out of town and a lot of travelling, and accountancy were mostly assigned to their male counterparts.

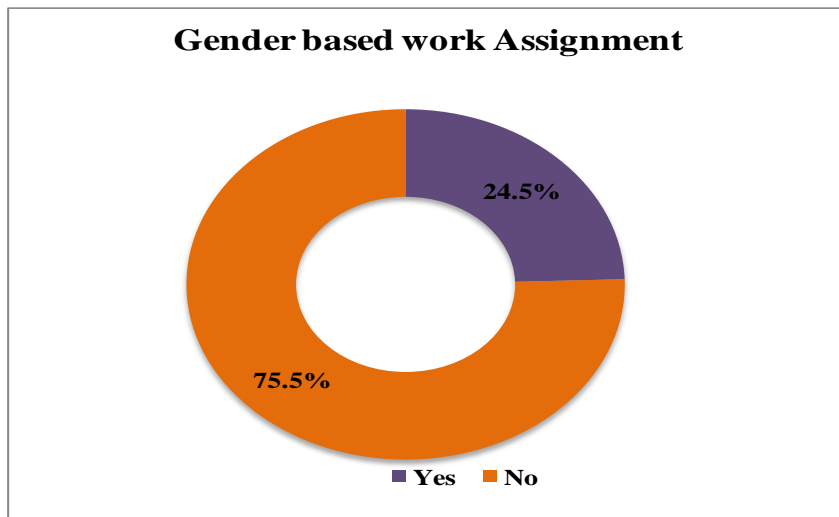


Figure 8: Work Assignment

Barriers to women advancement

The researcher sought to establish levels of gender equality in the work place, in particular the banking sector, using four parameters including recruitment and selection, appraisal and performance, promotion, and work-family policies.

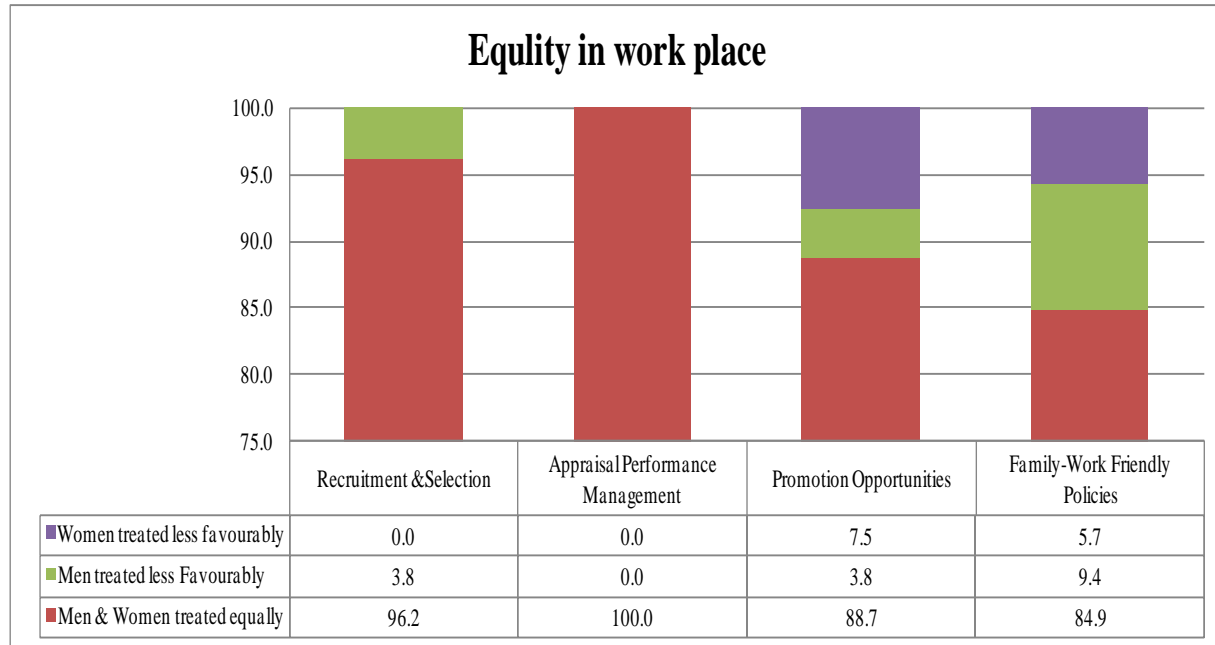


Figure 9: workplace equality

On equality in the workplace, the researcher sought to answer pertinent questions such as ‘can male and female employees climb equally high on the ladder of opportunities? Additionally, what makes a male or a female employee best qualified to go higher in the financial organization’s ladder? And lastly whether the banking industry has rules and policies that apply to both genders across the board without any prejudice?’

The appraisal performance management parameter registered the highest score in regards to work place treatment. 100 per cent of respondents affirmed that both men and women employees were equally treated while been appraised on their performance. In the instances where the respondents felt the women were treated less favourably, including in promotion opportunities (7.5 per cent) and family-work policies (5.7 per cent), the explanation given by a majority was that women employees lost a significant time on maternity leave and child and family care related leaves this way getting bypassed by some would-be promotion opportunities. Moreover,

on family-work friendly policies, it was opined that women were excluded from jobs activities/assignments and even better opportunities in environments considered hardship regions. On the flip side, the proportion that felt men were less favorably treated in the banking sector, expressed their sentiments to that regard saying work assignments mostly take men away from home, either for out of town assignments or long working hours in the offices this way depriving them of the much needed time with their families.

Focusing on career advancement, the study sought to examine probable barriers that would slow female employees ascending to management positions in KCB. Respondents cited a number of barriers that women in KCB faced; as indicated in figure 10, 84.9 per cent expressed that negative perception on women in leadership and management positions in the society was a significant barrier; women are reluctant to challenge the status quo. Institutional barriers were cited, 35.8 percent of the sampled employees disclosed that absence of rules and policies on the issue of women in management and leadership was a barrier. Additionally, education level and age were cited as likely barriers, these can be considered as institutional or systemic barriers. Fear to take risks, 73.6 per cent, lack of self-drive and belief, 62.3 per cent, which can be considered individual barriers were also pointed out as considerable barriers that women have to overcome to advance to management levels in KCB. These results agree with Dr. Francis Ofunya's (2013) findings that pointed out age, gender, education and core-self-evaluation as factors affecting women advancement in the banking industry in Kenya.

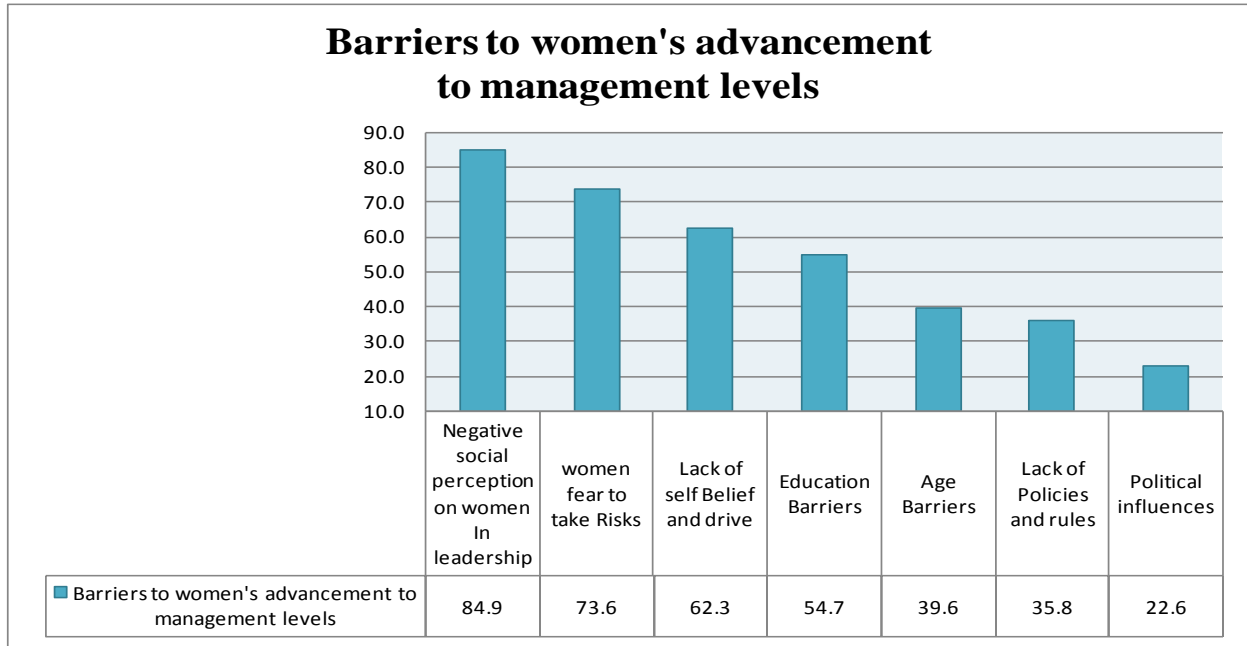


Figure 10: Barriers to career advancement

Gender-Equity Related Policies and Gender Awareness-Raising Programs

The third objective of the study was to establish whether gender-equity related policies and gender awareness-raising programs are in place within Kenya's banking sector.

A gender inclusive culture:

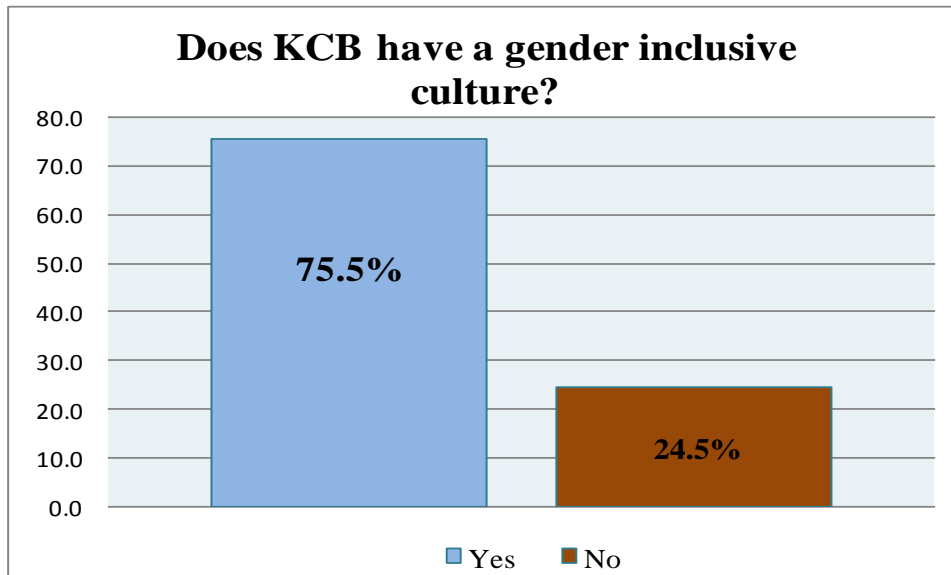


Figure 11: Gender Inclusion culture

On posing the question to establish whether KCB had a gender inclusive culture, 75.5 per cent, a majority of respondents answered to the affirmative, that indeed KCB as an employer had a gender inclusive culture. A further probe to establish the explanation behind the responses (presence of an inclusion culture or its absence), revealed that the 61.5 percent of those employees that felt that KCB didn't have a gender inclusive culture (i.e 24.5 per cent) had an issue with the overall management representation; women were few in numbers comparatively as represented in table 3 below. ¹⁵⁸

Table 3: Gender inclusion in the work place

Gender Inclusive Culture * Reason Cross tabulation

			Reason			Total
			Top management not well inclusive number wise	Inclusivity is well noticeable at branch level	Overall management representation not balanced	
Gender Inclusive Culture	Yes	% within Gender Inclusive Culture	15.0%	80.0%	5.0%	100.0%
	No	% within Gender Inclusive Culture	30.8%	7.7%	61.5%	100.0%
Total		% within Gender Inclusive Culture	18.9%	62.3%	18.9%	100.0%

Availability of mechanisms, programs, policies

The study further sought to find out levels of awareness on the existence of policies, structures and programs in the workplace, KCB group, aimed at addressing gender discrimination, unfair treatment, harassment, sensitization on gender issues and such, and in particular focusing on providing a conducive environment for the female employee. It is notable that a majority of

¹⁵⁸ Eprints.usq.edu.au

employees know of the existence of mechanisms, programs, policies in the workplace; 90.6 per cent of the employees were aware that KCB group had a framework that addressed gender discrimination, unfair treatment, and harassment. Figure 12 indicates the proportionate percentages on the level of awareness among the KCB group employees.

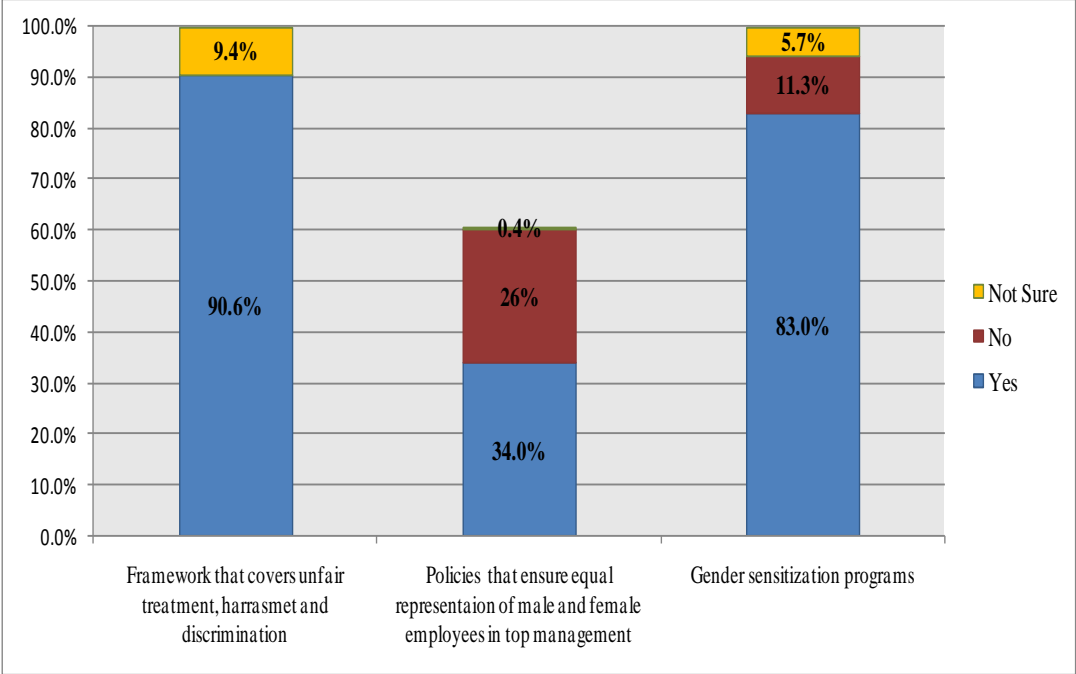
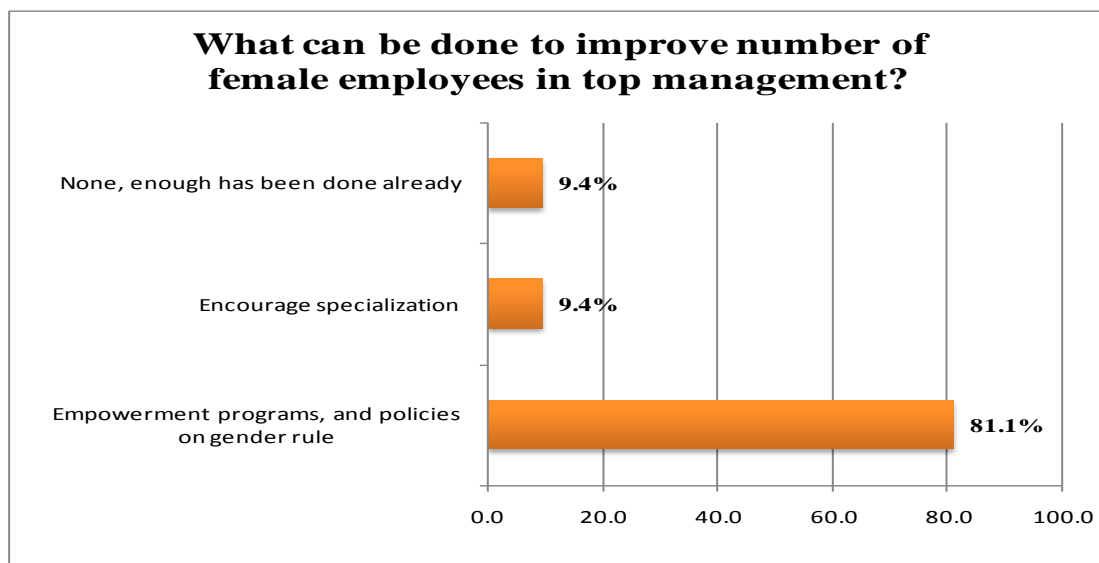


Figure 12:

Recommendations and Conclusion

Asked for their opinion on what needed to be done to realize increased number of female employees in the top management at KCB, majority (81.1 per cent) of respondents suggested use of empowerment programs, equality policies as well as implementation of gender rule while recruiting, selecting and promoting employees.



Hypothesis Testing

i.) The numbers, location, and status of female and male employees in the banking sector determines the economic growth and development in Africa

The study had made a postulation that KCB Banking group has a higher number of female employees as compared to male employees. On Gender roles in relation to the governance of financial institutions more particularly on women's representation in decision-making roles as alluded in the literature, the study concentrated on the state of gender representation in leadership roles in the financial sector¹⁵⁹. The study findings established that on gender representation, majority of employees happen to be female at 62.3 per cent both in the lower cadre as well as in the management level as represented in figure 5. These findings are relatable to the Workplace Gender Equality Agency (WGEA) study which established that female employees were the majority representing 55.8 per cent. Furthermore the study WEGA found out that women made

¹⁵⁹ www.daily-mail.co.zm

up the lion's share of part-time and casual workers with a representation of 88.6 percent and 66.1 per cent respectively¹⁶⁰. Moreover, the study findings established that the female to male ratio of 2:1 favourably represented the female gender in the work place at KCB and further to these statistics 42.4 per cent was a female representation in the middle management team compared to 35.0 percentage index representing males in the management positions. The executive team was represented by a higher number of males and opposed to a lower female rate in the Bank's structure.

ii.) Socio-economic and cultural barriers undermine gender equity, gender equality and development

The second hypothesis focused on barriers that slowed advancement of women to management levels in the work place. It was postulated that there has been a concerted effort between the banking sector and their employees to counter barriers to female gender advancement resulting to success in upward mobility in careers. The study findings established that equality had been embraced while treating both male and female employees. 100 per cent of respondents affirmed that both men and women employees were equally treated while been appraised on their performance. Additionally, on promotion opportunities recruitment and selection, and family-work friendly policies, the findings established 96.2 per cent, 88 per cent and 84.9 per cent of all respondents respectively were in favour of equal treatment of both male and female employees. The findings underscore a shift in paradigm from the notion propagated by feminist scholars who have argued that women are the objects of masculinist social control not only through direct violence but also through ideological constructs such as women's work, segregated wages, rights and access to resources for economic growth.

¹⁶⁰ www.moneymanagement.com.au

iii.) Lack of strong and viable gender-related mechanisms, policies and gender awareness-raising programs undermine equality in economic governance

Thirdly, it was hypothesized that KCB Banking Group Ltd had gender-related policies and gender awareness-raising programs in place that guarantee female career advancement.

commendable that majority, 75.5 per cent, of employees affirmed that KCB as an employer, had a gender inclusive culture and further to this, it is noteworthy that a majority of employees know of the existence of gender related mechanisms, programs, policies in the workplace; 90.6 per cent of the employees were aware that KCB group had a framework that addressed gender discrimination, unfair treatment, and harassment. As earlier discussed, previous studies have highlighted that professional organizations are the most viable sources of competence acquisition, mentorship and role modelling in line with women's career advancement and personal development¹⁶¹. The findings from this study further allude to Rusaw's sentiments; 83 per cent of the employees disclosed that KCB had in place gender sensitization programs, and recently introduced women in leadership and mentoring programs. KCB group, from the study findings, has embraced women's empowerment¹⁶²; a move associated with improved governance as well as reduced governance vices such as corruption, embezzlement among others as women are known to have a lower affinity to engage in such social evils that have a negative impact on Africa's economic performance. Bridging the historical workplace inequality gaps provides a vital precondition for addressing Africa's economic growth problems.¹⁶³

¹⁶¹ Digitalcommons.fiu.edu

¹⁶² www.wider.unu.edu

¹⁶³ www.csae.ox.ac.uk

CHAPTER SIX

Recommendations and Conclusion

The findings from data gathered in this study have implications for career development in regard to the females in professional careers more particularly in the banking sector. These implications will obviously affect both male and female employees in the banking industry.

This notwithstanding, studies suggests that firms with diverse management teams in terms of gender are more effective in making decisions¹⁶⁴, being less prone to the so called group think and more able to see issues from diverse angles. This is particularly crucial to a sector that is faced with cases of unchallenged leadership that lacks diversity agenda thus the financial services industry needs more diverse leadership with senior leaders drawn from both genders.

It is worth noting that decisions and policies are better when people who have multiple experiences and points of view come together, more particularly because no one person, however intelligent he or she is, will have the answer to issues affecting any entity.¹⁶⁵

Conclusion

The female gender is actively transforming the banking industry in regard to career growth and advancement in diverse opportunities. While being face with the emerging trends in the international arena, the banking sector should align their strategies to inculcate the gender diversity agenda in its decision making levels. The banks therefore need to be aware that inadequate numbers of females in decision making levels result to reduced pool of talented and resourceful female staff.

¹⁶⁴ www.oliverwyman.com

¹⁶⁵ www.oliverwyman.com

The banking sector is faced with emerging challenges such as dynamic market conditions and complying with new regulations¹⁶⁶ for instance the current capping of interest rates occasioned or mandated by the Amendment of the Banking Act-2016.

However, firms that are indifferent about gender diversity will be making a serious blunder; a fact echoed by Barack Obama that a society that ignores and treats females as second class citizens is doomed to fail and it has no excuse whatsoever to consider females as such.

Increasing diversity in the senior ranks of the banking industry is an important business issue.

Legislators and regulators seek it and, increasingly, so do shareholders, employees and customers, for the sensible reason that it improves decision making, performance, sustainability, service and long-run profits¹⁶⁷. In order for this to be a reality and a sustained normal, diversity agenda should be considered as a basic necessity for top echelons of power in the financial sector.

The progress of financial firms depends on their staff and their corporate culture. The “alpha-male” dominated cultures of the recent past no longer hold any water. Firms specializing in service industries need to draw on the full breadth of talent and perspectives relevant to their line of business¹⁶⁸ and far much more in decision making.

Further still, increasing diversity in management will create a virtuous cycle as more senior women not only provide role models but allow institutions to reach the critical mass at which senior women become a normal and influential part of the business.

There is great light at the end of the tunnel¹⁶⁹ as more than a third of the interviewees felt that the banking sector is already doing so much in ensuring that females are involved in decision

¹⁶⁶ www.oliverwyman.com

¹⁶⁷ www.oliverwyman.com

¹⁶⁸ www.oliverwyman.com

¹⁶⁹ Arizona.openrepository.com

making roles. For instance, KCB Bank group has initiated ‘women in leadership’ program where newly recruited female managers are assigned an already experienced female mentor who is in management level to coach and nurture them to be better leaders as well as help them to get the exposure to advance to the highest levels of decision making. The financial services sector should be leaders, not laggards, when it comes to gender diversity. However, the current pace of change is not fast enough.¹⁷⁰

The research was to give financial services-specific insights to various dimensions of the ongoing gender debate, to provide senior financial services industry managers with a deeper understanding of the issues and to suggest actions firms can take to successfully benefit from this opportunity¹⁷¹. The researcher eagerly hopes that the information given will go a long way to stir up interest and guidance to the banking sector, all other firms and the government in formulating policies that will inculcate and cultivate the need for male and female inclusion in economic governance roles and opportunities.

Recommendations

Employers who want to help their female employees advance to the top must do more to make allowances and flexibilities for life outside of work. They must make sure that even ambitious and talented employees do not feel that they will have to work hours incompatible with a family life¹⁷². Consequently the following steps or strategies could be employed by the Banking sector in a bid to ensure that more females advance to the top echelons of decision making. They include:-

Taking advantage of technological innovations:-Due to the dynamic environment occasioned by technological innovations, the banking sector can take advantage of the same in order to create

¹⁷⁰ www.oliverwyman.com

¹⁷¹ www.oliverwyman.com

¹⁷² www.brinknwes.com

flexible work environment for breastfeeding employees. This could be achieved through change of office-based, face to face culture to working from home which is easier and less disruptive although it may require more effort in putting the necessary tools in place. This will gradually mold a more attractive and diverse workforce that will constitute mothers and fathers with family demands.

Mentorship programs and Networking activities: - Majority of up-and-coming female employees are less likely to strike up such relationships because most of the staff above them are men. Such a relationship can even be perceived as inappropriate¹⁷³. The paucity of accessible role models and mentors makes it more difficult for women to have a go-ahead in their career path.

In addition, much internal and external networking is done informally in traditionally male-dominated places such as pubs, sports events and unfortunately this puts women at a further disadvantage.¹⁷⁴

To make up for this structural limitations, the banking sector ought to come up with formal mentorship relationships for their talented female employees, ensuring they get the same kind of advice and guidance more readily available as for their male colleagues.¹⁷⁵

Task-Talent Match and Training: - Placing high potential women into business line roles can be seen as part of a more general policy of designing career paths that rotate people between business lines and support functions¹⁷⁶. Such rotation has long been recognized as a good way of giving staff a broader understanding of their roles and responsibilities and even self-discovery in own expertise. From the literature reviewed, more financial firms are now engaging in talent-task match as a way of enabling talented females to move into more male-dominated areas. As with

¹⁷³ www.oliverwyman.com

¹⁷⁴ www.oliverwyman.com

¹⁷⁵ www.krinknews.com

¹⁷⁶ www.oliverwyman.com

other initiatives aimed at increasing gender diversity, it is guarantee that job rotation will be more generally beneficial for firms, giving all their staff, both male and female, a more rounded view of their enterprise and the ultimate career growth and advancement

Work ¹⁷⁷

Work-Family friendly Policies: - It is very crucial for the banking sector to scrutinize and analyze the levels of challenges and demands placed on females since additional outside-of-work home and family duties shouldered by females may be really overwhelming. ¹⁷⁸

Suggestion for further research

The findings of this research will add to the already existing body of knowledge and also form the foundation for future scholars¹⁷⁹. The following area of study is suggested for further research: The effects of gender representation in decision making levels in other sectors of the economy in Kenya. ¹⁸⁰

¹⁷⁷ www.oliverwyman.com

¹⁷⁸ Career Development International, Volume 3, Issue 6 (2006-09-19)

¹⁷⁹ Student paper submitted to United States International University

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APPENDIX I: KCB BANK GROUP SUBSIDIARIES

1.	KCB Bank Kenya
2.	KCB Bank Uganda
3.	KCB Bank Tanzania
4.	KCB Bank Southern Sudan
5.	KCB Bank Rwanda
6.	KCB Bank Burundi

APPENDIX II: SUBSIDIARIES THAT TOOK PART IN THIS STUDY

1.	KCB Bank Kenya
2.	KCB Bank Uganda
3.	KCB Bank Tanzania
4.	KCB Bank Southern Sudan

APPENDIX 111: QUESTIONNAIRE

Dear Respondent,

I am a student at the University of Nairobi pursuing Masters of Arts in International Studies am currently carrying out a research on gender representation in leadership roles in financial institutions and I have identified KCB Bank Kenya Ltd as my data collection center.

Please feel free to share your experiences, views, observations and even your valuable ideas and recommendations in my questionnaire below.

I would like to solemnly assure you of total confidentiality and anonymity of your priceless feedback.

Yours truly,

Velda Nasimiyu Kimawachi

SECTION A: PERSONAL DETAILS

Q1.What is your gender?

Female

Male

Q2. What is your marital status?

Married

Single

Q3. What is your age bracket?

a.) 18-35

b.) 36-60

Q4. Please state your education level

- i.) Primary level
- ii.) Secondary level
- iii.) University level

SECTION B. EMPLOYMENT DETAILS

Q5. How long have you worked for KCB Bank Group Ltd?

- i.) 0- 10 years
- ii.) 11-20 years
- iii.) 21- 30 years
- iv.) Above 30 years

Q6. What is your employment cadre? Please select as appropriate

- i.) Manager
- ii.) Section-Head/Supervisor
- iii.) Clerk

SECTION C. RATIO, ROLE AND STATUS

Q7.What is the tentative ratio of KCB Bank's female to male employee ratio across the network?

- a.) 1:1 b.) 1:2 c.) 2:1

Q8.Has there been an occasion where you felt that you were assigned a role based on your gender?

Yes

No

b) If Yes, please explain briefly-----

Q9.In your honest opinion, do you think the female and male employees in top management have an equal voice in making decisions that affect the Bank’s business?-----

b.) Explain briefly why you think so-----

SECTION D. BARRIERS TO GENDER ADVANCEMENT

Q9..Based on your work experiences, do you feel that men and women in KCB Bank Group Ltd are treated equally in the following areas? Please tick as appropriate

	Men & Women treated equally	Men treated less favorably	Women treated less favorably
Recruitment & Selection			

Appraisal & Performance Management			
Promotion opportunities			
Family-work friendly policies			

If you have indicated that that men or women are treated less favorably, please comment

below:-----

Q10.(a) Do you feel that KCB Bank Kenya Ltd has a gender inclusive culture in its management?

Tick as appropriate

Yes

No

(b.) Please elaborate on your choice above-----

Q11. Please list any barriers that you think contribute to slow advancement to management levels by KCB Bank’s female employees (they could be organizational, individual or societal barriers)

SECTION E. MECHANISMS, POLICIES & GENDER-RELATED PROGRAMS

Q12. Do KCB Bank Group have a framework that covers unfair treatment, harassment and gender discrimination at the work place?

Yes

No

Not sure

Q13. Are you aware of any policies that KCB Bank anchors on to ensure equal representation of its male and female employees in management levels?

Yes

No

Not sure

Q14. Do KCB Bank group have any gender-sensitization programs that they have embarked on to ensure that its female employees have a conducive environment to work and also scale up to the

highest levels of management?-----

Q15.What do you think the Bank should do to improve the numbers of its female employees in its top management?-----

Q16.Please state any missed area of concern that you feel has not been covered-----

The End

Thank you for your feedback. I take this opportunity to reiterate that your information provided will only serve the purpose intended.

APPENDIX IV: AUTHORITY LETTER FROM THE UNIVERSITY



UNIVERSITY OF NAIROBI
College of Humanities and Social Sciences
Institute of Diplomacy and International Studies

Tel : (02) 318262
Telefax : 254-2-245566
Fax : 254-2-245566
Website : www.uonbi.ac.ke
Telex : 22095 Varsity Ke Nairobi, Kenya
E-mail : director-idis@uonbi.ac.ke

P.O. Box 30197
Nairobi
Kenya

August 18, 2016

TO WHOM IT MAY CONCERN

RE: VELDA NASIMIYU KIMAWACHI - R50/74960/2014

This is to confirm that the above-mentioned person is a bona fide student at the Institute of Diplomacy and International Studies (IDIS), University of Nairobi pursuing **Master of Arts in International Studies**. She is working on a research project titled, **“GENDER FACTOR IN ECONOMIC GOVERNANCE OF AFRICA: A CASE STUDY OF KENYA’S BANKING SECTOR”**.

Any assistance given to her to facilitate data collection for her research project will be highly appreciated.

Thank you in advance for your consideration.




Professor Maria Nzomo,
Director, IDIS
&
Professor of International Relations and Governance

APPENDIX V: LIST OF RESPONDENTS INTERVIEWED

Name	Designation	Subsidiary	Gender
Georgina Malombe	Board member	Kenya	Female
Joyce Mwenda	Manager trade services	Kenya	Female
Allen	Manager Operations	Uganda	Female
Dan Twesigye	Relationship Manager	Uganda	
David Kanda	Manager Cash Unit	Kenya	
Gordon Winani	Corporate Service Manager	Kenya	
Debora Mwangi	Manager Treasury Unit	Kenya	Female
Rael Mukiti	Manager Treasury Unit	Kenya	Female
Joseph Kimulu	Clerk, Operations Unit	Kenya	
Miriam Muhonja	Regional sales Manager	Kenya	Female
Nicholas Ndegwa	Regional Risk and Compliance Manager	Kenya	Male
Jacqueline Agoya	Branch Manager	Kenya	Female
John Pajok	Branch Manager	Kenya	
Rebecca Atiti	Relationship Manager	South Sudan	Female
Josephine Munala	Advantage Manager	Kenya	Female
Leslie Ciugu	Credit Manager	Kenya	Male
Edna Nkatha	Mortgage banker	Kenya	Female

Manasseh Mmbaga	Branch Manager	Tanzania	Male