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DECLARATION

**FACTORS WHICH BANK EXECUTIVES PERCEIVE AS HINDERING THE
CAREER PROGRESS OF WOMEN AND THEIR ATTITUDES TOWARDS
FEMALE MANAGERS: THE CASE OF COMMERCIAL BANKS IN KENYA**

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**A MANAGEMENT PROJECT SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENT FOR THE DEGREE OF MASTER OF BUSINESS AND
ADMINISTRATION, FACULTY OF COMMERCE, UNIVERSITY OF NAIROBI.**

JULY 1997.

DECLARATION

THIS PROJECT IS MY ORIGINAL WORK AND HAS NOT BEEN PRESENTED FOR A DEGREE IN ANY OTHER UNIVERSITY.

SIGNED *F. N. Kalii*

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THIS PROJECT HAS BEEN SUBMITTED FOR EXAMINATION WITH MY APPROVAL AS THE UNIVERSITY SUPERVISOR.

SIGNED *[Signature]*

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DATE *21/11/1997*

DEDICATION

To my beloved father Mr Jonathan Kalii (deceased) for his immense love and dedication to education and to my mother Mrs Dorcas Kalii for her parental love.

Also, special dedication to my late sister Mrs Elizabeth Nguni and Mr Jackson Kasanga Mulwa for their fruitful encouragement during the grueling course.

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ABSTRACT

The survey of the study reported here was carried out between April and July 1997. The study sought to determine the factors perceived by bank executives as hindering the career progress of women in commercial banks. It also sought to determine the executives' attitudes towards female managers.

The population of interest was all commercial banks with asset values of over five hundred million Kenya Shillings. The information sought was collected using a questionnaire which was completed by twenty one chief bank executives consisting of six women and fifteen men.

The findings of the study suggested that women are hindered from progressing to senior management positions by factors which can be enumerated as educational women's family obligations, gender discrimination against women, lack of support and encouragement to join managerial positions, lack of exposure in management, poor managerial training, societal role expectations of women, personal opinions and unclear career designs.

The research findings also suggested positive attitudes towards female managers, though it was found that women respondents had a more positive attitude than male respondents.

In conclusion, an important implication of the study is that women should be more positively evaluated to utilize their resource which is wasted when they are not incorporated in decision making.

ACKNOWLEDGMENTS

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1.1. Public management levels

Reports by Europe's Management Centre on a study done in 1992, coincides with the above reports. Out of 100 CEOs studied, less than half (49 per cent) had ever employed a female manager. Of the remaining 51 per cent, 47 per cent claimed they would have promoted a woman into management. In 2004, a study by ASFA - ILO (1998) found that out of the 7 million employees in managerial and executive positions, only 9.2 per cent were female employees.

Such statistics prevail in several well developed countries. In Germany, we also find capital markets statistically dominated and underdeveloped countries (Aker, 1998).

CHAPTER I

INTRODUCTION

1.1.0 BACKGROUND

1.1.1 The general situation

Women constitute at least half of the world's population, but only a small percentage of this is found in formal employment. The majority are found in informal and unpaid employment (Parker, 1986). Those in formal employment are concentrated in female associated jobs such as nursing, teaching, secretarial, marketing and sales (Zezeza, 1988). A very small proportion is found in professional, technical and managerial jobs. Adler (1988) notes that the percentage of women in corporate management is very small.

Reports by the US department of labour (1991) show that at least 43 per cent of the labour force is made up of women. However, only a small per cent (about 3-5 per cent) are in the categories of officials, executives and administrators. The percentage is notably higher at middle management levels.

Reports by Europe's Management Centre on a study done in 1992 concurs with the above reports. Out of the 420 firms studied, less than half (49 per cent) had ever employed a female manager. Of the remaining 51 per cent, 15 per cent claimed they would never promote a woman into management. In Sierra Leone, a study by JASPA - ILO (1986) found that out of the 2 million employees in managerial and executive positions, only 0.2 per cent of the total were women.

Such occurrences prevail in oriental and occidental cultures, communist, socialist and capitalist systems, economically developed and undeveloped countries (Adler, 1988).

The paucity of women in management is neither coincidental nor random. There is no systematic evidence to prove that women are ineffective as managers. The lucky few who have ventured into management have exceptionally good managerial traits.

Moskal (1994), notes that female managers are good at listening and open at relating. To smith (1994), they are cooperative with peers, helpful and nurturing at work. They are good at resolving and as Greenhalgh¹ quotes, "if your job is to reach consensus among bitter enemies, then women are your tools".

Women managers inspire people through their moral vision. Their employees understand corporate practices and policies better than those employed by male bosses. They also make a difference in the way business is run (Smith 1994; New York times, 1995). They are intimate and sensitive to employee feelings (Monique²). They are more collegial in management and break down hierarchies to share power unlike men who are hierarchical and interested in power for power's sake. Women managers build teamwork and enhance power rather than diminish it (Baker³).

Pfaff⁴, researching among 676 male and 383 female managers found that women are good at communicating, empowering employees, facilitating change, recognizing employee contributions and providing feedback. women managers handle gender and diversity better than men because they accept the contributions of others without asking them to prove themselves over and over again.

¹ Greenhalgh Leonard is a management professor at Dartmouths Amos Tuck School of Business Administration

² Monique worked for the Quebec Government in 1971.

³ Baker, J. M. is a Director of Education for the Stone Centre for Development Sciences and Studies at Wellestey College.

⁴ Pfaff is an Organization and Human Resource Consultant at Kalamazoo Michigan.

From the foregoing, the scarcity of women in upper management positions precludes judgment for or against their effectiveness. If proven effectiveness is not the reason, then why the small numbers?

Such observations led to the advancement of the "Glass ceiling" theory in 1987 in USA which was described as the barriers women and minorities confront as they approach top corporate hierarchies. The Federal Glass Ceiling Commission of 1991 was set to investigate the existence of the "Glass Ceiling". Based on data compiled by the US Merit Systems Promotion Board, the commission found that a "Glass Ceiling" does exist in the form of informal policies and practices that unintentionally prevent women and minorities from receiving equal considerations for top level jobs.

Researches elsewhere came up with factors which can be mentioned as being structural, cultural, educational, social and historical in nature. These obstacles or factors have crowded women to particular occupations and positions in various economies.

1.1.2. The Kenyan Situation

Zeleza (1988) notes that women in Kenya were marginally incorporated into formal wage employment during the colonial rule. The migrant labour system ensured that women farmed the family holdings and produced food for family consumption. Men in formal employment were paid very little which needed substitution through farming.

Colonial and patriarchal ideologies converged and women activities were seen as marginal when they were actually central in the development of the economy. It became accepted that women's place was in the private domain of the home, while men rightfully belonged to the public sphere of social production. Cultural practices inherited from the pre-

colonial past and developed under the aegis of colonialism placed numerous obstacles to women's large scale entry into wage labour force.

After independence, the situation changed slightly. In 1979, at least 4 - 5 per cent of the women labour force was in formal employment compared to 23 per cent of men. By 1985, the percentage had increased to 19.7. Women were mainly employed in the sectors of agriculture (19 per cent) and service (63 per cent). The manufacturing sector reported only 7 per cent in the same year.

Women were mainly employed as secretaries, teachers, nurses and clerks. They were lowly represented in technical and managerial positions. In 1982, only 2.7 per cent of the general managers and salaried directors were women (Employment statistics, 1982).

The number of women in formal employment has continued to increase as more educational facilities are availed and the need to supplement male earnings is given more weight. Women are slowly shifting from female associated jobs and are finding employment in banks, insurance companies and in other service fields (Butterfield, 1986).

Even though, research efforts to determine the level of women participation in corporate decision making done in the universities of Nairobi and Kenyatta (Ngetich, 1989) showed that women are still under represented in higher management positions.

1.2.0 THE RESEARCH PROBLEM

The global environment is becoming extremely competitive and good employees enable companies to compete. A quality top human resource provides an organization with strategic advantages over its competitors in terms of quality strategic plans and decisions to help cope with the turbulent business environment. Unfortunately, most companies over the

world draw from a restricted pool of potential managers (Adler, 1988), which is mainly male dominated and thus non exhaustive in nature. Companies are thus deprived of half their competitive resources when women are denied jobs in policy making positions. Their contributions are as important as those of men in decision making.

Researches by Schwartz (1989), Fox (1984), Strober (1975), Gomori (1980), the federal Glass Ceiling commission (1991) and employment reports by the U.S. department of labour (1991) among others show that women in most parts of the world are under represented in top corporate positions.

Kenya is no exception. In 1982, only 2.7 per cent of the general managers and salaried directors were women (Employment statistics, 1982). Ngetich's study done in the universities of Nairobi and Kenyatta concurred with other research findings that women are under represented in top corporate positions.

Despite the observations above, there is no systematic proven evidence on the ineffectiveness of women as managers. If women are not more ineffective in management than men, then why their small numbers in corporate management and particularly in the upper slots in most organizations?

Extensive research on the under representation of women in management has been done in the developed world. This has been catalyzed by the fight against sex discrimination and the demand for equal rights between sexes. Researches have been conducted in federal governments (the Federal Glass Ceiling Commission of 1991) and in private organizations (Morrison *et al.*, 1987).

These studies quoted above indicate that cultural, domestic, structural, economic, social and educational factors are among the major causes of under representation of women

in management.

Even though, the universality of these obstacles cannot be assumed due to differences in cultures and levels of economic development across the world. The culture of developed countries differ from that of developing countries. Even though the culture of developed countries could have earlier dictated the place of women to be at the home, women in this countries started agitating for changes early (for example, the drawing of the Sex Discrimination Act of 1964 in the U.S.A.). It is therefore likely that they have achieved most of their demands.

On the other hand, in developing countries, and particularly in African countries, the cultural traditions that tied women to the home are still very strong. The belief that it is only men who should show up in the social spheres of formal employment and fend for their children and wives is still very strong. It is only in the later years of 1994 onwards that women's agitation for their rights has taken roots with the formation of organizations like FAWE (Forum for African Women Educationists) and FIDA (International Federation of Women Lawyers -Kenya) among others.

The levels of economic development between the two worlds is also very different. Developed worlds are now crowned with high levels of technological advancement in all spheres and their economies are moving fast to perfection. In contrast, developing countries have rudimentary economies. The differences in economic development levels mean that two countries in these two worlds have different entry levels. It also means that the welfare benefits associated with economic development are experienced at different times in these countries and that on this notion they have started taking root in developed countries and probably, in favor of women. It thus becomes hard to generalize the factors quoted above as

being universal to all countries.

Although one service sector has been studied in Kenya (Ngetich, 1989), the approach used does not allow generalization of the situation. The study was restricted to only two universities and, even though a large sample (fourty-four respondents) was used, the study was not exhaustive in nature. Given that universities are institutions of higher learning where only academicians are found, the issue of gender when appointing individuals to managerial positions may be immaterial as considerations for such positions could be based on academic qualifications but not on gender. Kenyan state universities are also not considered as business corporations.

As a result, the study does not clearly depict the plight of women in management in a developing country like Kenya.

There is thus need a for a wider research involving many corporations to analyze the reasons for under representation of women in management in Kenya so as to allow a more acceptable generalization.

It is in this regard, therefore, that the present study was undertaken with special reference to large banking firms.

1.3.0 OBJECTIVES OF THE STUDY

1. To determine the factors which bank executives perceive as hindering the career progress of women in commercial banks in Kenya.
2. To determine bank executives' attitudes towards female managers

1.4.0 SCOPE OF THE STUDY

LITERATURE REVIEW

2.1.0 BACKGROUND

The study was confined to factors that limit women's career development to top corporate positions and attitudes towards female managers in commercial banks in Kenya.

1.5.0 OVERVIEW OF THE STUDY

This report is divided into five chapters. The first chapter introduces the study. It gives the background information on the subject matter of the study, the research problem, objectives of the study and the scope of the present study.

Chapter two is a review of the literature related to the area of study. In this chapter, previous research findings on the factors hindering women's career progress in management are reviewed.

Chapter three deals with the method of data collection and the research design. Discussion of the relevant population of the study, the sampling procedure and the data collection method are given in this chapter. Also found in the same chapter is a discussion of the reliability of the measurement scales used in this study. Chapter four gives the data analysis and research findings.

Chapter five presents the summary and conclusions of the study and also highlights on the limitation of the study. It also gives suggestions for future research.

LITERATURE REVIEW

2.1.0 BACKGROUND

The plight of women in management had been focused on from the years of 1950's to the 60's when organizations were structured to accommodate men.

The struggle was not any easier in the 70's and 80's. This led to the advancement of the "Glass Ceiling" theory in U.S.A, with scholars like Morrison, A., R. White and E. Velsor in "Breaking the Glass Ceiling" giving their research findings on how women can penetrate to the top.

The Federal Glass Ceiling Commission set in U.S.A. in 1991 to investigate the existence of the "Glass Ceiling" found that a "Glass Ceiling" does exist in form of informal policies and practices that unintentionally prevent women and minorities from receiving equal considerations for top level jobs (US Department of Labour, 1991).

Other researchers and scholars have made their contributions on the issue through titles such as; the Working Woman Magazine, The New Woman Magazine. Training and Development Journal, Psychology Today, Industrial Week, The Journal of Social Issues and the Personnel Review among others. In Kenya, a research was done on the same by Ngetich (1989) in the universities of Nairobi and Kenyatta.

The literature used in this study is an overview of the factors that hinder women's career progress in management. Some of the suggested factors include; Gender discrimination, work related conflicts, age, low levels of formal education of women, individual perspectives, lack of mentors, family obligations, lack of managerial training, low levels of women employment and unclear career designs and patterns.

2.2.0 FACTORS HINDERING WOMEN'S CAREER PROGRESS IN MANAGEMENT.

2.2.1 Gender Discrimination:

Women experience gender discrimination in many ways:

- (i) Through the attitudes towards them based on cultural and traditional expectations shown in the way they are treated, evaluated and promoted.
- (ii) Through physical and sexual harassment as part requirement to attain and retain jobs.
- (iii) Through prejudice - leading to various beliefs, resentment, negativity and skepticism.
- (iv) Through paternalistic behaviours

Culture and Traditions:

Culture is the totality of behaviour transmitted from one generation to the next (Blunt, 1983). It includes norms, values and beliefs. It is a resource which is competed for and each group attempts to get a competitive edge over others. Culture socializes sexes differently.

Since time in memorial, women were supposed to be seen and not heard. They performed home duties of bearing and bringing up children. They took care of their husbands and were supposed to be dutiful and diligent. They took instructions from men (Collins, 1982) and were supposed to be submissive, obedient, respectful and recipient of men's actions (Gaidzanwa, 1985). Girls, who identified with their mothers as they grew, were supposed to take after them.

Men were associated with more muscular and physical jobs. They undertook all supportive responsibilities over their families. Boys, who identified with their fathers, grew to take education and to provide financial support to their families. Men thus saw work as more central to their lives (Smith *et al* , 1994).

Devaud (1980), while accepting the fact that women have always been controlled by men, points out that they are best tolerated in most desirable fields by all cultures. They have been regarded as legally incapable, assimilated to minors and placed under men, be they fathers or children.

If mom tells you to do something you may not take much notice as when daddy says the same (Deborah Swayer⁵).

Women are treated as legal minors and cannot undertake any contractual agreements. They are bound by traditional laws and regarded as subordinate to men. Men have to approve the kind of work women do (Parker, 1986). These cultural attitudes have been carried over the years and have placed women at a disadvantage.

Men insist that the place of women is at home and have no business in the office. They view women as mothers who should devote all their time to tend children. They are ready to resign them to become full time mothers! A mother is the child attendant, teacher, amateur psychologist, cleaner and cook, all which demand her attention. Men feel that they can provide all the economic needs, so women should not look for jobs outside homes.

Judy Rosener⁶ argues that women experience discrimination because, "to be professional is to be male". Anything manly is automatically business acumen while anything womanly is not. This justification was propounded by McGregor (1967) when he argued that a successful manager is male, aggressive and competitive but not feminine.

⁵ Debora Swayer is President of a toronto based Information plus.
⁶ Judy Rosener is a Management Professor at California University, Irvine.

Stereotypes: Men view women as failures (particularly the unmarried ones). They view women as weak and incapable. Stereotypes are passed from one generation to another. This is done either explicitly or through examples. Girls are taught to be passive and dependent while boys are taught to be aggressive and independent. Their interests are also modeled differently.

Male Expectations: Men expect women seeking high corporate positions to emulate the behaviour of male models (Smith *et al.*, 1994). They have to perceive, think, value and behave in ways similar to men. They have to be slave drivers to get high positions and have to be equally masculine in male dominated territories (Lynne Sullivan⁷).

Men expect women to prove their capability over and over again. To men, women who expect to succeed have to remain without children or even divorce. Having children in the midst of a career interrupts the running of an organization and is also expensive to re-train replacements when women go for child - care leaves (Schwartz, 1989).

Men consider women who are confident, intelligent and strong in their careers as less feminine (Davick, 1995). On the contrary, quiet women are seen as passive and are overlooked during promotions.

Men compare women in management with their wives and daughters and consider those who are competitive, aggressive and craving for senior positions as masculine and abrasive. They refuse to accept them as colleagues (Schwartz, 1989).

Men describe women with power as dragon ladies, iron maidens, temptresses - evil manipulators who coin their way to the top (Kruger, 1993). Women are seen as bitchy, wimps, moody, unqualified, wishy - washy, talky and lacking an iron control (Kling, 1996).

⁷ Lynne Sullivan is a Consultant in Towers Perrin Human Resource Consulting firm.

Men consider successful women as failures (particularly the unmarried ones). They view them as competitors and as hard to control (Gaidzanwa, 1985).

Prejudice:

Men consider women as weaker and incapable. They view women as lacking commitments to work and so not serious (Kling, 1996). To men, women are emotional, dependable and likely to fall apart in times of crisis. Women are misunderstood when they cry as being weak, even when it is a way or releasing pent up anger (Fretz *et al.*, 1973).

Men feel that women are incompetent and do not trust them with any assignments. They feel that something important - high quality information will be left out and the organization will be in trouble (Merrel, 1993). Women are seen as confused, ambivalent and anxious (Nemeth, 1993). Men do not take women's work seriously because traditionally men are supposed to maintain women.

Resentment:

Men resent women who aspire for power as they see them as threatening. They thus treat them negatively, a fact that affects their performance (Orth *et al.*, 1971).

Men are afraid that women at the top will supersede them, while others claim that women make their world uncomfortable when they invade it (Davick, 1995). When pooled together, men consider women as an inhibiting presence in conference rooms (Fretz *et al.*, 1973).

Sceptism:

Men are skeptical when evaluating women. They hook women's raise to evaluation. The review done does not change from year to year as the evaluators complain that women are talky, emotional and generous with information. They accuse women of not keeping a good control over their troops and not wielding power well. In other words, women are considered too female in their approach (Kling, 1996).

Maureen Sabia (1993) adds that women will be promoted because they have "spines of steel, not hearts of gold". Women receive less salaries than men and are not considered for bonus or other forms of incentives, just because they are females. This demotivates them as well as causes unhappiness, but the set up is take it or leave it (Tommye, 1993).

Women feel that their competence is judged on basis reflecting men's previous experience with women. Men forget that each woman is an individual with a different career perspective and for such, should be given a chance (Schwartz, 1989).

Men will be promoted faster than women as they are considered more dedicated than women. They are also thought of as making work their priority. Window dressing occurs in which women are promoted to high positions with titles that have no responsibilities (Lenesche, 1983).

Biasness:

Men are biased where decisions have to be made between a male and a female especially in matters relating to promotion (Fretz *et al.*, 1973) and recruitment (Shonhiwa, 1987). Some women possessing higher qualifications are given low positions (Nkomo, 1992).

Negativity:

Men fail to make clear the work requirements for women with an aim of making their world difficult to penetrate (Bell *et al.*, 1993).

Women leaders at times encounter conditions of animosity and increased pressure. This confuses them even the more such that they can not pinpoint the right reaction in the male dominated world (Collingwood, 1995).

Men who must compete with women feel confused and anxious and as a result resent them. They feel that their male ego is threatened. Some choose to deliberately misunderstand conversations with women and behave differently just to prove women wrong (Wentling, 1993).

Men disrespectfully refer to women with obscene words like "sweetie, darling" just to hurt them. Novak (1993) who took up the management of her father's estate complained that all employees started calling her "sweetie". In her fury, she asked the employees why they never referred to her father as "sweetie".

Men unconsciously behave in manners which openly discriminate women. They discuss business over lunch breaks and end up excluding their female, counterparts from important corporate issues (Tommye, 1993).

Sexual Harassment:

Sexual harassment can be defined as "any unwanted verbal and physical advancement, sexually explicit derogatory statements or sexually discriminatory remarks in the work place that are offensive or objectionable to the recipient or which cause her discomfort or humiliation and that interfere with job performance ----- it is above all an

expression of power by men over women in the work place" (Zeleva, 1988). It can take the form of leering, ridicule, embarrassing remarks or jokes, unwelcome comments about dress, deliberate abuse, repeated and unwanted physical contacts and pinups.

A longitudinal study with 257 MBA graduates over a period of seven years done by Murrell, J.A., Olson J.E and Frieze I.H (1995) found that sexual harassment occurs due to gender discrimination. It also established that women working for men are more prone to sexual harassment than those working for women. Those working in traditional firms (where men have not discarded traditional attitudes towards women) are more prone to sexual harassment than those working in non - traditional firms.

The research further found that women who do not consent to men's sexual advances risk being fired or stagnate at lower posts. Men only promote those from whom they can benefit personally (Laurie Rudman⁸).

Sexual harassment affects women's attitudes towards work and the organization at large. It leads to creation of hostile or intimidating work environments.

Summary on gender discrimination:

Gender discrimination has led to male employees drawing the following characteristic differences between male and female managers as Table 1 shows.

⁸ Laurie Rudman, Ph.D, is a Professor at the University of Washington.

Table 1: Characteristic differences between male and female managers.

He	She
is good on details	is flexible
is firm	is picky
Losses his temper	is forceful
is forceful	is bitchy
speaks his mind	is overbearing
is human	is emotional
is close-mouthed	is secretive
makes decisions quickly	is indecisive
is a team player	is impulsive
is a strategist	is a manipulator
is a task master	is a ball buster

Source: Office Mythology, Macleans', October 4, 1993

It therefore appears that the boundary of acceptable behaviour for managerial women is very narrow (Toni, 1991). Women faced with gender discrimination have to change their course to adapt to the situation. Lorna Shapir¹⁰ contends that women have been forced to adopt strategies that build up male ego.

2.2.2 Lack of Managerial Training:

Educational training is an instrument which can contribute to and be an ally of structural changes by giving people the old, the new and the anticipated skills (Ngetich, 1989). It is also a value generating process which influences behaviour and cultural attitudes of people. Through educational training, individuals become aware of issues, are more adaptable to change and less passive in their conditions (Ngetich, 1989).

It is however unfortunate that most women have little education. A widening gap exists between numbers of men and women at higher levels of education. This is because of:

- (i) Low access to educational facilities.
- (ii) Low retention rates due to high wastage rates and cultural factors.
- (iii) Economic factors.

This is a matter of serious concern for it is at such levels that important knowledge in science, medicine, and management is acquired (Ngetich, 1989).

Women are more art oriented in their choice of courses and prefer commerce, teaching and health subjects over managerial, professional and technical subject. Gender stereotype is responsible and it mismatches educational aspirations with vocational aspirations. Vocational aspirations are calmed to retain the "family nurturing" women, who has to undertake a narrow range of sex - typed jobs (Darling, 1975). Teaching is also used to discourage women from certain subjects (for example mathematics). Thus a small number of women take courses relevant in management.

In the United States, the percentage of MBA women graduates in 1987 was 33 percent (*Business Week*, 1987). This trend has been maintained over the years. In the University of Nairobi (Kenya), the number of female graduands has not exceeded 3 in the years between 1995 and 1997.

Women employed in lower corporate levels do not strive to learn new skills which can push them to the top. Those who look for training through out of school programmes mainly concentrate on courses feminine in nature (dressmaking, handicrafts). Others who try managerial courses may be barred by the legacy of their formal education and by family duties.

The fore said constraints to managerial training mean that there are few women who are sufficiently qualified to compete for available high level jobs in organizations

Illiteracy level in most developing countries is also high for example in Kenya among women where culture and improper utilization of adult education facilities are contributory factors.

2.2.3. Family Obligations and Nature/Structure of Work in Management

The nature and structure of work in management disadvantages women due to demands of time, continuity and commitment (Fox, 1984; Schwartz, 1989; Strober, 1975). Fox says that managerial work runs at a rapid and relentless pace and that performance is measured against time.

In these days, one is expected to make big strides in one's late 20's, to take leaps in one's early 30's and be fully advanced by age 40.

The busy management schedule requires a single - minded pursuit and continuous participation. There is little room for life outside work. This disadvantages women who might have to work nights and week-ends, leaving little time for their families (Strober, 1975).

Where as managerial demands make it difficult for women with families to work, it does not affect the male managers. Table 2 supports the fore said statement:-

Table 2: Average Number of Promotions for Men and Women With and Without Children by Amount of Federal Experience.

Years in the work force	Women		Men	
	With kids	without kids	With kids	Without kids
Less than 5	2.35	2.33	2.59	2.76
5-10	2.84	3.20	3.47	3.3
10-20	3.19	3.55	3.87	3.53
More than 20	3.15	3.65	4.60	4.33

*P<.05;***P<.001

Source: Merit Systems Protection Board Survey of GS9-15 and SES Federal employees administered during the Fall and Winter, 1991-92.

It is clear from the table above that women with kids advance slowly than their male counterparts. Significant differences do not exist between males in both categories.

Fox says that being a father rarely hinders men's occupational involvement and commitments but for a woman manager, the domestic roles compete with, rather than complement her occupational roles. Most women's loyalty is to their families. If they have to choose between home and work, they will opt for home. Marriage and family are considered more important and where conflicts arise, women drop their careers. When husbands are transferred, women have to move with them at the expense of their jobs. There is an assumption that wives follow husbands, but husbands do not follow women (Naff, 1994). This may impede a woman's career advancement (Fox, 1984).

Family life leads to interruptions in women's careers as they withdraw for maternity and child-care leaves. Gomori (1980) says that companies are reluctant to appoint women to key positions as they may avail themselves for their "legal rights" to take prolonged leaves.

A study carried out in a multinational company to test the turnover rates between men and women in management found that the turnover rate for women was 2½ times higher than that of men. Schwartz (1989) further adds that at least half of the women taking leaves return late or do not return at all to their jobs.

Female managers with children may be unable to meet informal job requirements. They are thus excluded from career-enhancing assignments, developmental opportunities and promotions. They have little time to devote to work when compared with senior men who work at least over forty six hours a week. If promotions are tied to the hours worked, then women are disadvantaged.

Women's and children's health constantly demand attention especially in less developed countries. Working mothers absent themselves from work to attend to such matters. Pre - school facilities also lack and domestic help is hard to come by. Family disintegration has intensified the problem, particularly in African countries.

Family ties also inhibit women from relocating even when relocations are accompanied by advancement in jobs (Naff, 1994). Table 3 comparing relocations between men and women supports this.

Table 3: Average Number of Relocations for Women and Men by Grade Range.

Grade Range	Women	Men
Gs 9-12	0.60	1.01
Gs/GM 13-15	0.65	1.26
SES	0.97	1.58
P>.001		

Source: Merit Systems Protection Board Survey of GS 9-15 and SES federal employees administered during the Fall and Winter, 1991-93.

Corporations would rather employ women who will remain single all their lives or make it a condition to divorce if women have to advance. This is the only way corporations can cut down the loss of resources spend in training women who end up leaving for maternity and need replacements (Schwartz,1989).

The fact that corporations promote women without kids faster than those with is supported by Table 4.

Table 4: Average number of promotions of women with and without kids.

	With kids	Without kids
Years in work less than 5*	2.35	2.33
5 - 10***	2.84	3.20
10 - 20***	3.19	3.55
More than 20	3.15	3.65

* $p < .05$; ** $p < .001$

Source: Merit Systems Protection Board survey of Gs 9 - 15 and SES Federal employees administered during the fall and Winter 1991 - 1992.

It is then not surprising that some corporations will only allow leaves on condition that they are unpaid. Others taking maternity leaves have to forego their annual leaves.

2.2.4 Lack of mentors

Mentorship is socialization on organizations' culture and roles. Women working under male bosses lack mentors because:-

- (i) Men never see them as potential proteges
- (ii) Women are excluded from activities where mentorship occurs such as clubs normally frequented by male co - workers.
- (iii) Women are normally stuck at lower positions and are thus overlooked as mentoring potentials.
- (iv) Men fear that any relationship started could be mistaken as sexual (Bell *et al.*, 1993).
- (v) Men also resent "family - friendly" policies which they consider as feminine (Russel, 1995).
- (vi) If mentorship is to be done through job rotation, it cannot succeed as male managers cannot leave potential women acting. They would rather leave a

male junior in charge. (Orth *et al.*, 1971), (Nancy, 1989) argued that these
It is clear that women need help, encouragement and prodding from their male bosses.

Women holding managerial positions have been accused of distancing themselves from their colleagues at middle management and at shop floors. They keep on proving themselves and become task oriented.

Their defense is that they fear being accused of favourism. They also fear drawing attention of their sex to male counterparts (Orth *et al.*, 1971). They fear the derailment of their careers as they are seen to want too much for themselves (Boucher, 1993). Others fear to lose their credibility as the number of female managers increase. They are afraid of competition (Kruger, 1993). They argue that their main role is not to promote women - "a job well done has no sex" (Kruger, 1993).

Few women at top managerial positions however feel that it is their duty to help others climb to top positions. More so are those with earlier experiences of sex discrimination (Merrel, 1993).

2.2.5. Individual Perspectives

Several characteristics of women have been suggested as contributing to their inability to secure high managerial positions. They include lack of self aggression, lack of drive and low motivation (Fox, 1984). Women lack the aggression and assertiveness required to push through obstacles and reach the top. Culture demands that women be submissive and subservice hence the lack of self confidence.

They seem to accept their exclusion from the top without major protests. Some refuse to be admitted in management positions because of feelings of incompetence (Nancy, 1989). Women are unwilling to change their traditional image. They do little to change their status -

the change has to originate from them (Orth *et al.*, 1971). Nancy (1989) argued that those women who look for paid employment are seen as deviants from the responsibilities of motherhood. They refuse to accept positions at the top as they are apologetic, guilty and would rather take women related jobs.

Women value marriage. To remain a 'Miss' is associated with youth, immaturity, fragility and is a misnomer in the natural way of life (Davidson & Cooper, 1981). If then promotions are tied to single-hood most women would rather remain junior. Women fear assuming strong leadership traits which men would consider unfeminine. They like as much as possible to protect their sexual image of femininity (Loring & Wells, 1972).

Women have differing career perspectives from men which likely hinder their advancement. They view career development in terms of self-improvement and fulfillment, while men visualize work as a series of organizational promotions and advancements. Men build support networks to advance their own conscience in the work environment (Ellen, 1985).

Fox (1984) argues that female managers' emphasis on growth is related to passivity - women emphasize on the importance of hard work, performance and progressive achievement, but fail to look at organizational environments, the need to gain visibility and exposure, and the need to build connections with bosses and peers.

Men on the other hand concentrate on their bosses' expectations and perform better according to their superiors expectations. The concentration of women on themselves make them less flexible in adapting to their superiors interests (Fox 1984).

Men are thus attentive to cues and signals and are flexible when it comes to coping with various situations. Women end up being unable to serve their bosses' interest, a fact that jeopardizes their promotional chances.

2.2.6. Work Conflicts

Closely related to gender discrimination are conflicts women in or aspiring for managerial posts face. Fellow women reject them on grounds that management is a male domain (Orth, *et al* 1971). They accuse female managers of flirting around with their male bosses or counterparts. They feel that women are emotional packings and the more the packings are crowded, the more squared they become. For this reason, they can not support their advancement (Kruger, 1993).

Female employees prefer male bosses on grounds that female managers are not as caring and sharing as expected. They also accuse them of distancing themselves from their juniors.

Women managers compete with each other (Tracy, 1993). This leads to duplicity, cattiness and betrayal. Rivalry among female bosses occurs as a result of felt threats in sexuality. Women in position are found to promote less assertive women over more assertive female employees in fear of threats (Davick, 1995).

2.2.7. Other Factors

i) Low levels of employment of women

Few women over the world are employed in comparison to men. Their contribution to wage employment is fairly small (U.S. Department of Labour, 1991). The few employed are in "women compatible jobs" with few venturing the male dominated world. Those assigned to certain positions in the male dominated world find that their positions soon lose power and are forgotten (Naff, 1994).

ii) Age

Age is an obstacle to young women with managing potentials. The Federal Glass Ceiling Commission (1991) established that women are held back by an artifact of age

structure in the labour market. The present ages of corporate managers is 50 years - which is the acceptable age in corporate America (U.S. Office of Personnel Management, 1991).

Today's corporate managers started working in the 1950's and 60's when very few women were working (Russel, 1995).

(iii) Career Patterns

2.3.6 Clear cut career patterns are lacking for women seeking jobs leading to managerial positions.

The existing career designs in many corporations are ambiguous and unrewarded. If rewarded, it is in an unequal manner. Men with lower titles are paid more than women with higher titles (Orth *et al*, 1971).

The Sample

In this study, sampling was done to select the commercial banks from which data was collected. From a list of 144 commercial banks with asset values of over \$100 million (listing obtained from a list of all registered banks), a sample of thirty-two banks was selected using the simple random sampling method.

WAYS IN DESCRIPTION AND COLLECTION

Primary data was collected for the purpose of this study. It was collected using a questionnaire. The questionnaire was prepared in three variations because three strongly female managers participated in senior management positions. The administering of the questionnaire was by the "drop and pick" method because of its high response rate.

3.1.0 METHODOLOGY OF DATA ANALYSIS CHAPTER III

The data was summarized and presented by use of tables. The main methods of analysis were mean scores and percentages.

3.1.0 SAMPLING DESIGN OF THE SCALE USED IN THE STUDY

The Population The scale used in this study was the "employee's attitude towards female

The study was conducted in commercial banks in Kenya. All commercial banks with asset values of over 500 million Kenya shillings were studied. According to the Central Bureau of Statistics, all rated commercial banks with asset values of over 500 million shillings (categorized into peer groups 1-3) are considered large.

The Sample. The scale used in this study was the "employee's attitude towards female

In this study, sampling was done to select the commercial banks from which data was collected. From a list of 44 commercial banks with asset values of over 500 million shillings obtained from a list of all registered banks, a sample of thirty-five banks was selected using the simple random sampling method.

3.2.0 DATA DESCRIPTION AND COLLECTION.

Primary data was collected for the purpose of this study. It was collected using a questionnaire. The questionnaire was presented to chief executives because they strongly influence employee promotions to senior management positions. The administration of the questionnaire was by the "drop and pick later" method because of its high response rate.

3.3.0 METHODS OF DATA ANALYSIS.

The data was summarized and presented by use of tables. The main methods of analysis were mean scores and percentages.

3.4.0 INTRODUCTION

3.4.0 RELIABILITY TESTS OF THE SCALE USED IN THE STUDY.

The reliability of the scale used to test the respondents' attitude towards female managers was tested using the Coefficient Alpha as shown in Appendix 4. Coefficient Alpha ranges between zero (0) to one (1). A value of 0.6 or less is considered unsatisfactory while a value above 0.6 is considered satisfactory (Tull, 1987; Churchill and Peter, 1984).

The computed Coefficient Alpha (r_c) - an average of three correlation values - was found to be 0.7121. Since 0.7121 is greater than 0.6, then according to Tull and Churchill, the attitude scale can be said to be reliable.

The Coefficient Alpha was corrected with the Spearman Brown prophecy formula to obtain the internal consistency reliability (r_w) which was found to be 0.9645. This then further confirms that the attitude scale used was internally consistent.

FACTORS PERCEIVED AS HINDERING THE CAREER PROGRESS OF WOMEN IN MANAGEMENT

Various factors are considered to hinder the career progress of women in management. The findings are presented in Table 5.

CHAPTER IV

TABLE 5. PERCENTAGE OF RESPONDENTS MENTIONING A FACTOR AS A HINDERANCE.

FACTORS	DATA ANALYSIS AND FINDINGS	PERCENTAGE OF MENTIONING A FACTOR
4.1.0	INTRODUCTION	42.857
	<p>In this chapter, data from completed questionnaires is summarised and presented in the form of tables, percentages and mean scores.</p> <p>Out of the forty-four banks in the population of interest, thirty-five banks received questionnaires. The chief executive of these banks served as respondents, and only one executive (the General Manager or the Personnel Manager) was used from each bank. Out of the thirty-five questionnaires distributed, twenty-one were filled thus giving an overall response rate of sixty per cent.</p> <p>The analysis in this chapter is divided into three parts. Part one identifies the factors which bank executives perceive as hindering the career progress of women in commercial banks in Kenya. Part two ranks the factors identified in part one in order of importance in negatively affecting women's progress in management. The third part of the chapter focuses on the executives' attitudes towards female managers.</p>	42.857
4.2.0	FACTORS PERCEIVED AS HINDERING THE CAREER PROGRESS OF WOMEN IN MANAGEMENT	35.714
	<p>Fourteen factors are considered in this part and the percentage of respondents' mentioning of each of the factors is presented. The findings are presented in Table 5.</p>	

Table 5. PERCENTAGE OF RESPONDENTS MENTIONING A FACTOR AS A HINDERANCE.

FACTORS	PERCENTAGE MENTIONING A FACTOR
1. Women generally possess low levels of formal education	42.857
2. Women generally lack training in managerial careers	42.857
3. Women's family obligations hold them back from joining top managerial positions	64.286
4. Women are generally stressed by the demands of managerial work	50
5. Gender discrimination against women limit the number that joins the top management team	64.286
6. Women generally lack support and encouragement to join managerial positions	50
7. Women generally lack experience and exposure in management	42.857
8. Generally, few women find their way into formal employment, thus their chances of admission into corporate management are also low	42.857
9. The societal role expectations of women conflict with managerial job requirements	42.857
10. Women generally have a low opinion of themselves, a fact that hinders their aspirations for top managerial positions	42.857
11. Women are discouraged by people's negative attitudes towards female managers	42.857
12. The approach that women give to there career generally hinder their chances of promotion to managerial positions	28.571
13. Women generally lack mentors to groom and mould them for top managerial jobs	35.714
14. Women are frustrated by lack of specifications and clarity in career expectations, a fact that discourages them from undertaking managerial jobs	7.143

Source: Primary data. N=Total number of respondents=21

Table 5 presents the percentages of respondents mentioning each of the factors under consideration as a hindrance. As the table shows, all the fourteen factors were mentioned as hindrances to women's career progress in commercial banks in Kenya.

The computed percentages show that women's family obligations (Third factor) and gender discrimination against women (Fifth factor) were perceived by most respondents as hindrances (by about 64 per cent). Factor number twelve and factor number fourteen with 29 and 7 per cent respectively clearly show that they were not perceived by most respondents as hindrances.

This part also includes a comparison of proportions of female and male respondents mentioning the same factors as hindrances. This was done by computing the percentages of female respondents mentioning a factor out of the total number of females in the study and also the percentages of male respondents mentioning a factor out of the total number of males in the study. The findings are presented in Table 6.

Factor	Percentage of Male	Percentage of Female
1. The general job requirements of commercial banks are too demanding	11	20
2. Working generally involves a high degree of commitment and that budget cuts are common in the commercial sector	16	4
3. Women are discriminated by people working with them because of their gender	11	6
4. The approach of commercial banks to education is not helpful to women because of gender bias	22	34
5. Other people's lack of understanding of women and their role in the commercial sector	5	2
6. Women are hindered by lack of time to attend to their family and social obligations	23	5
7. Women are hindered by lack of financial resources to attend to their family and social obligations	23	5
8. Women are hindered by lack of financial resources to attend to their family and social obligations	23	5
9. Women are hindered by lack of financial resources to attend to their family and social obligations	23	5
10. Women are hindered by lack of financial resources to attend to their family and social obligations	23	5
11. Women are hindered by lack of financial resources to attend to their family and social obligations	23	5
12. Women are hindered by lack of financial resources to attend to their family and social obligations	29	5
13. Women are hindered by lack of financial resources to attend to their family and social obligations	29	5
14. Women are hindered by lack of financial resources to attend to their family and social obligations	7	5

Table 6. Comparison of Proportions of Male and Female Respondents

Table 6: A Comparison of Proportions of Male and Female Respondents Mentioning a Factor as a Hindrance

Factors	Females = 6		Males=15	
	Percentage of Female Respondents Mentioning a Factor		Percentage Of Male Respondents Mentioning a Factor	
1. Women generally possess low levels of formal education	50		40	
2. Women generally lack training in managerial careers.	50		40	
3. Women's family obligations hold them back from joining top managerial positions	100		50	
4. Women are generally stressed by demands of managerial work	75		50	
5. Gender discrimination against women limit the number that joins the top managerial team.	100		50	
6. Women generally lack support and encouragement to join managerial positions	100		30	
7. Women generally lack experience and exposure in management	75		30	
8. Generally, few women find their way into formal employment, thus their chances of admission into corporate management are also low.	75		30	
9. The societal role expectations of women conflict with managerial jobs requirement.	75		30	
10. Women generally have low opinion of themselves, a fact that hinders their aspirations for top managerial positions	50		40	
11. Women are discouraged by peoples' negative attitudes towards female managers.	75		30	
12. The approach that women give to their careers generally hinder their chances of promotion to managerial positions.	25		30	
13. Women generally lack mentors to groom and mould them for top managerial jobs	75		20	
14. Women are frustrated by lack of specification and clarity in career expectations, a fact that discourages them from undertaking managerial jobs.	25		0	

Source: Primary data. N = Total number of respondents = 21

TABLE 6: MOST IMPORTANT HINDRANCES TO WOMEN'S PROGRESS
IN MANAGEMENT

Table 6 presents findings of a comparison of proportions between male and female respondents mentioning same factors as hindrances. The table shows that in general, for most factors more than 50 per cent of the women perceived each factor as a hindrance. In contrast, for most of the factors the proportions of men perceiving each factor as a hindrance was less than 50 per cent.

The third, fifth and sixth factors were each perceived by all of the women as hindrances while the percentages of men for the same factors ranged between 50 and 30 per cent only. Thus unlike men, most women tended to perceive these factors as hindrances.

4.2.0 RANKING FACTORS IN ORDER OF PERCEIVED IMPORTANCE IN HINDERING WOMEN'S CAREER PROGRESS

This part ranks the hindrance factors in order of their importance. The ranking ranges from number one to fourteen (refer to rank matrix, Appendix 3) but the study only concentrates on the factor which is ranked number one by most respondents. The findings are presented in Table 7.

TABLE 7. MOST IMPORTANT HINDRANCES TO WOMEN'S PROGRESS IN MANAGEMENT.

FACTORS	NUMBER OF RESPONDENTS RANKING THE FACTOR AS NO. 1	PER CENT OF RESPONDENTS
1. Women generally possess low levels of formal education	0	0
2. Women generally lack training in Managerial careers	1	7.143
3. Women's family obligations hold them back from joining top managerial positions	5	35.714
4. Women are generally stressed by the demands of managerial work	0	0
5. Gender discrimination against women limit the number that joins the top management team	6	42.857
6. Women generally lack support and encouragement to join managerial positions	0	0
7. Women generally lack experience and exposure in management	0	0
8. Generally, few women find their way into formal employment, thus their chances of admission into corporate management are also low	1	7.143
9. The societal role expectations of women conflict with managerial job requirements	1	7.143
10. Women generally have low opinion of themselves, a fact that hinders their aspirations for top managerial positions	0	0
11. Women are discouraged by people's negative attitudes towards female manager	0	0
12. The approach that women give to their careers generally hinder their chances of promotion to managerial positions	0	0
13. Women generally lack mentors to groom and mould them for top managerial jobs	0	0
14. Women are frustrated by lack of specifications and clarity in career expectations, a fact that discourages them from undertaking managerial jobs.	0	0

Source: Primary data .N =Total number of respondents = 21

As Table 7 shows, the fifth factor, that is, gender discrimination against women was ranked number one by most of the respondents. This means that about 43 per cent of the respondents considered factor number five as the major hindrance to women's career progress. The third factor, that is, women's family obligations was the second most mentioned hindrance by about 36 per cent of the respondents.

It is evident from these results that factors number one, four, six, seven, ten, eleven, thirteen and fourteen were not perceived as most important hindrances. This is because none of the respondents placed them in rank number one.

4.3.0 EXECUTIVES' ATTITUDES TOWARDS FEMALE MANAGERS.

This part concentrates on executives' attitudes towards female managers. The Likert type scale statements ranging from strongly agree to strongly disagree are analysed using mean scores.

For scoring purposes, a respondent who strongly agrees with a positive statement receives a score of two while a respondent who strongly disagrees receives a score of negative two. A respondent who strongly agrees with a negative statement scores negative two while one who strongly disagrees scores two. This format is illustrated in Table 8

Table 8: Scoring Format for Likert-type Scale Statements

Statements	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Positive	2	1	0	-1	-2
Negative	-2	-1	0	1	2

The attitude analysis is done in two stages. Stage one deals with the respondents'

general attitude towards female managers. Mean scores (drawn from the respondents scores as shown in Appendix5) are used for analysis in this stage. Stage two of the analysis is a comparison of attitudes between male and female respondents. Table 9 presents the findings of the respondents' overall attitude towards female managers.

Table 9: Respondents' General Attitudes Towards Female Managers

Statement	Mean Scores
1 Female managers are not as caring as expected and distance themselves from their juniors	0.429
2 Women managers are incompetent unlike male counterparts	0.905
3 Women managers lack self confidence and thus should not be trusted	1.095
4 Women managers lack commitment and are not serious	1.143
5 Women are weaker and incapable	1.191
6 Women managers are emotional talky and moody	0.191
7 Women managers are threatening and uncomfortable to work with	0.524
8 Women manager are an inhibiting presence in conference rooms	0.714
9 Women managers are passive and dependent while men are aggressive and independent	0.857
10. Women are occupying a male domain	0.048
11. Women managers are dutiful and diligent	0.571
12. Women managers are humble and pursue noble careers	0.952
13. Women managers are not ambitious	0.952
14. women managers are not competitive	0.762
15. Women managers are hardworking and serious	0.857
16. Women managers are good as male managers	1.048
17. Women managers are masculine and abrasive	0.857
18. women managers are less feminine	0.952
19. Women managers emulate the behaviour of male models	0.429
20. Women managers are trustworthy and honest to work with	1
21. Women managers are dependable, patient and tolerant unlike male counterparts	0.048

Source: Primary data. Overall mean score = 0.787

As Table 9 shows, the respondents had positive mean scores for all the twenty-one statements. For a positive mean score, the higher the score, the more positive or favourable the attitude is for the dimension tapped by the statement. For a negative mean score, the higher the negative, the more negative or unfavourable the attitude is for the dimension tapped by the statement.

The positive mean scores ranged between 0.048 and 1.191, thus indicating varying degrees of positive attitudes for the dimensions tapped by each statement. The average mean score was 0.787, thus in general, the respondents studied had a positive attitude towards female managers.

Despite the above observations, it is important to carry out a further test to determine whether male and female respondents were equally positive in their attitude towards female managers. The hypothesis that the respondents (male and female) were equal in their positive attitudes is tested.

In this case, if the attitudes of male and female respondents are equal, the population mean (μ) is 2. This test is based on their separate scores given in Appendix 6.

Two hypotheses are thus stated as follows:

1. $H_0: \mu = 2$

2. $H_A: \mu \neq 2$

A one-tailed t-test is used for this purpose as shown in Appendix 7. The assumption held is that the sample is drawn from a normally distributed population.

From the t-test, the computed value of t is -17.760 (negative 17.760). This value expressed in its abstract (absolute) value is 17.760. The tabulated value of t at 0.05 level of significance for a one-tailed test at twenty degrees of freedom, that is, $t_{0.05(1), 20}$, is 1.725.

Since the calculated absolute t is greater than the tabulated t , the null hypothesis (H_0) is rejected and the alternate hypothesis (H_A) accepted. The computed absolute t is also less than 0.0005, that is, $|t| < 0.0005$, which confirms that the null hypothesis should be rejected. It can then be concluded that male and female respondents were not equally positive in their attitudes towards female managers.

A COMPARISON OF ATTITUDES BETWEEN MALE AND FEMALE RESPONDENTS.

Despite the earlier observations that there was a general positive response by both male and female respondents, the one-tailed t -test confirmed that male and female respondents were not equal in their positive attitudes.

It then becomes important to test whether a significant difference existed in attitudes between males and females. This is done by testing for difference between the two samples of respondents. The two-tailed t -test shown in Appendix 8 is used for this purpose. The test assumes that:

1. The two samples come at random from a normally distributed population.
2. The two samples have equal variances.

The null hypothesis to be tested is that there was no difference in attitude between male and female respondents. The alternate hypothesis is that there was a difference in attitude between female and male respondents. In this case then, the population mean for females (μ_1) is equal to the population mean for males (μ_2) if the null hypothesis is true. The hypotheses are stated as:

1. $H_0: \mu_1 = \mu_2$ and 0.0025 , that is, $0.0050 < p < 0.0100$, so confirms that the null

2. $H_A: \mu_1 \neq \mu_2$ should be rejected. It can also be concluded from this test that female

In this test, the level of significance (α) is 0.05, a 5 per cent probability that the null hypothesis is true. Since the response of males or females could either be positive or negative the test is two - tailed.

If the calculated value of t (abstract / absolute) is greater or equal to the critical value, that is, $|t| \geq t_{\alpha/2, v}$, the null hypothesis is rejected.

The computed value of t as seen in Appendix 8 is 3.7962. The tabulated value of t is 2.093. The null hypothesis is then rejected and the alternate hypothesis is accepted. Also, the computed absolute t lies between 0.002 and 0.001, that is $0.002 < |t| < 0.001$ to confirm that the null hypothesis should be rejected.

This test results can be used to conclude that there was a difference in attitude between male and female respondents towards female managers.

Since the fore discussed results have confirmed that a difference did exist in attitude between male and female respondents, there is a need for a further test to show who among the two had a more positive attitude towards female managers. The one - tailed t -test is used for this purpose as shown in Appendix 9.

For the purpose of this test, the null hypothesis that females had a more positive attitude towards female managers is tested. Hypothesis are thus stated as;

1 $H_0: \mu_1 < \mu_2$

2 $H_A: \mu_1 > \mu_2$

The calculated value of t is 3.7962. The tabulated value of t (one - tailed) is 1.729. Since the tabulated value of t is less than the calculated value of t , the null hypothesis (H_0) is rejected and the alternate hypothesis (H_A) accepted. The computed t lies

between 0.001 and 0.0005, that is, $0.0001 < |t| > 0.0005$, to confirm that the null hypothesis should be rejected. It can then be concluded from this test that female respondents rather than male respondents had a more positive attitude towards female managers.

1.8 SUMMARY, DISCUSSIONS AND CONCLUSIONS

SUMMARY:

The study sought to determine the factors hindering the career progress of women in management in commercial banks. It was found that the factors mentioned previously as hindering women's career progress in management can be summarized as: Low levels of social education among women, lack of training in managerial careers, women's family obligations, the demands of managerial work, gender discrimination against women, lack of support and encouragement to join managerial positions, lack of experience in management, low levels of formal employment, conflicts between societal role obligations of women and managerial job requirements, women's low opinions of themselves, negative attitudes towards female managers, lack of resources, the approach of women given to their careers and unclear career designs.

Gender discrimination against women and women's family obligations were perceived by male respondents as hindrances (by about 64 per cent), while women's lack of training and unclear career designs were perceived by few people as hindrances (about 28 and 7 per cent respectively).

A comparison of the perceptions of male and female respondents concerning career hindrances revealed that the most of the factors, more than 50 per cent of the male respondents perceived the same as a hindrance while for most of the factors, the female respondents perceived the factors as hindrances was below 30 per cent.

CHAPTER V

CONCLUSION

This chapter summarises and discusses the findings of the study based on the set objectives. It also presents the conclusions as well as the limitation of the study and end with suggestions for future research.

5.1.0 SUMMARY, DISCUSSIONS AND CONCLUSIONS

SUMMARY:

The study sought to determine the factors hindering the career progress of women in management in commercial banks. It was found that the factors executives perceive as hindering women's career progress in management can be enumerated as; Low levels of formal education among women, lack of training in managerial careers, women's family obligations, the demands of managerial work, gender discrimination against women, lack of support and encouragement to join managerial positions, lack of experience in management, low levels of formal employment, conflicts between societal role expectations of women and managerial job requirements, women's low opinions of themselves, negative attitudes towards female managers, lack of mentors, the approach that women give to their careers and unclear career designs.

Gender discrimination against women and women's family obligations were perceived by most respondents as hindrances (by about 64 per cent), while women's approach to their careers and unclear career designs were perceived by few people as hindrances (by about 29 and 7 per cent respectively).

A comparison of the proportions of male and female respondents perceiving same factors as hindrances revealed that for most of the factors, more than 50 per cent of the female respondents perceived the factor as a hindrance while for most of the factors, the proportions of men perceiving the factors as hindrances was below 50 per cent.

When asked to rank the factors perceived as hindrances in order of importance in negatively affecting women's career progress most respondents ranked gender discrimination against women as the most important factor. The factor also ranked by many respondents as a most important factor was women's family obligations.

The study also aimed at determining the respondents' attitudes towards female managers. The analysis shows positive mean scores for each of the twenty-one statements. The positive mean scores indicate a positive attitude towards the dimension tapped by the statement. The overall mean score was 0.787.

A t-test done to compare attitudes between males and females towards female managers revealed that a difference did exist in attitudes. Female respondents had a more positive attitude than the male respondents.

DISCUSSIONS

The factors mentioned by the respondents as hinderances to women's career progress in organizations concur with those highlighted by previous researchers.

Gender discrimination against women which encompasses cultures and traditions which influence the way women are perceived, evaluated, treated and attitudes and reactions towards women was mentioned by about 64 per cent as a hindrance. Cultures and traditions have deep roots in most societies. Given that Kenya is an African developing country in which traditions have not been erased but are still treasured, then such a response was expected.

Family obligations including family care and domestic chores fall heavily on married women than on married men. Fox (1984) notes that married men are hardly affected in their careers by family responsibilities. Women's ties to their families limit

their transfers and relocations even when these are accompanied by advancements. They at times are forced to leave their jobs. The fact that about 64 percent of the respondents mentioned this factor as a hindrance shows their agreement to its influence.

Women are negatively affected by the demands of managerial work. Managerial jobs desire people who are single - minded (Strober, 1975) and thus women with family obligations may be unable to cope.

Women also need support and encouragement to take up managerial positions. Women's self perspectives and evaluations could hinder them from undertaking managerial jobs for fear that they are not competent. They thus need to be encouraged by their colleagues who should act as their mentors and groom them for managerial jobs. It is then not surprising that at least 42- 50 percent of the total respondents mentioned demands of managerial work, lack of support and encouragement to join managerial jobs, individual perspectives and lack of mentors as hindrances.

Women's approach to their careers and lack of clarity in career designs were not mentioned by most respondents as hindrances. According to the literature reviewed in this study, though this may be hindrances, they may not greatly hinder women from progressing in their careers.

Concerning attitude towards female managers the overall attitude of the respondents was positive. However, tests conducted to find whether male and female attitudes were equally the same found that a difference in the attitudes existed. Men had a weak positive attitude while women had a strong positive attitude.

The literature portrays men as having negative attitudes towards females and particularly those desiring senior positions. Men will consider aggressive women as masculine, unfeminine, manipulative and to be in the wrong place. They hold that

women's place should be at the home. Such attitudes towards women could probably explain why the male respondents had a weaker positive attitude. It could also be possible that this weak positive attitude was because banking is one of the sectors where women have been employed in large numbers after shifting from the female related jobs of teaching and nursing as Butterfield (1986) notes, otherwise, the attitude could have been negative.

CONCLUSIONS

The study highlighted that gender discrimination against women and women's family obligations were the major hindrances to women's career progress. Women were found to have a stronger positive attitude towards themselves than men which is a positive element which can be capitalised on to develop them.

In conclusion, women should be more positively evaluated to utilize their resource which is wasted when they are not incorporated in decision making.

5.2.0 LIMITATION OF THE STUDY

The study only covered one sector, that is the service commercial sector and was thus limited in its setting. It did not consider the plight of women in other sectors and in particular, the manufacturing field. It thus did not allow generalizations to cover all sectors in the Kenyan economy.

5.3.0 SUGGESTIONS FOR FUTURE RESEARCH

Due to the limited time, the setting of this study was limited to commercial banks in Kenya. Commercial banks fall in the commercial service sector. Other sectors were

not studied to give a comparative information as to whether factors perceived as hindrances in the present study would also be perceived as hindrances in other sectors.

A good area of comparison would have been the manufacturing sector because of its extreme difference in the line of operation with commercial banks. It would thus be of interest if future research could compare the commercial service sector with the manufacturing sector and ascertain whether the hindrances so far highlighted can be generalised to hold in these sectors.

There is also need to carry out a research to assess the shop floor employee attitudes towards female managers, an area which was left out in this study due to time limitation. It would be interesting to find out whether these employees have the same attitude towards female managers as the executives that were studied.

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INTRODUCTORY LETTER

UNIVERSITY OF NAIROBI

FACULTY OF COMMERCE

MBA - PROGRAMME

LOWER KABETE CAMPUS

P.O. Box 30197

Nairobi, Kenya

INTRODUCTORY LETTER: KALII, F. N

MISS KALII, F. N. is a Masters student in the Faculty of commerce, University of Nairobi. In partial fulfilment of the requirements of the Masters in Business and administration (MBA) degree, he is conducting a study on "FACTORS WHICH BANK EXECUTIVES PERCEIVE AS HINDERING THE CAREER PROGRESS OF WOMEN AND THEIR ATTITUDES TOWARDS FEMALE MANAGERS : THE CASE OF COMMERCIAL BANKS IN KENYA".

Your organization / firm has been selected to form part of this study. To this end, we kindly request your assistance in completing the questionnaire which forms an integral part of the research project. Miss Kalii will be responsible for the administration of the questionnaire. Any additional information you might feel necessary for this study is welcome.

The information and data required is needed for academic purposes and will be treated in strict confidence. A copy of the research project will be made available to your organization/ firm upon request.

Your cooperation will be highly appreciated.

Thank you.

Yours sincerely,

Dr. P. O. K'OBONYO

Dean, faculty of commerce

cc. MBA Co-ordinator

Chairman, Dept. Of Business Admin.

APPENDIX 2

QUESTIONNAIRE

SECTION I

Q(a). Please tick in the space provided only those factors that you consider as hindering the career progress of women in management in your organization.

If there are some that you consider as obstacles but have not been included, please write them down at the bottom in the space provided for others.

1. Women generally possess low level of formal education. ()
2. Women generally lack training in managerial careers. ()
3. Women's family obligations hold them back from joining top managerial positions. ()
4. Women's are generally stressed by the demands of managerial work. ()
5. Gender discrimination against women limits the number that joins the top management team. ()
6. Women generally lack support and encouragement to join managerial positions. ()
7. Women generally lack experience and exposure in management. ()
8. Generally, few women find their way into formal employment, thus their chances of admission into corporate management are also low. ()
9. The societal role expectations of women conflict with managerial job requirement. ()
10. Women generally have a low opinion of themselves, a fact that hinders their aspirations for top managerial positions. ()

11. Women are discouraged by people's negative attitudes toward female managers. ()

12. The approach that women give to their careers generally hinder their chances of promotion to managerial positions. ()

13. Women generally lack mentors to groom and mold them for top managerial jobs. ()

14. Women are frustrated by lack of specifications and clarity in career expectations, a fact that discourages them from undertaking managerial jobs. ()

Others (Please specify)

1. Gender discrimination against women from the number that join the top management team. ()

2. Women generally lack support and encouragement in top managerial positions. ()

3. Women generally lack experience and expertise in management. ()

4. Generally, few women find their way into top management positions due to their attitudes of submission and respect towards men and women. ()

5. The societal role expectations of women conflict with managerial requirements. ()

6. Women generally have a low opinion of themselves and do not consider their applications for top managerial positions. ()

7. Women are discouraged by people's negative attitudes towards female managers. ()

(b). Please, rank the following in your opinion, in order of seriousness in hindering women's career progress in management, for example if you think low levels of formal education the is most serious, please write number (1) beside it in the space provided. Add others in the space provided for others and indicate rank.

1. Women generally possess low level of formal education. ()
2. Women generally lack training in managerial careers. ()
3. Women's family obligations hold them back from joining top managerial positions. ()
4. Women's are generally stressed by the demands of managerial work. ()
5. Gender discrimination against women limits the number that joins the top management team. ()
6. Women generally lack support and encouragement to join managerial positions. ()
7. Women generally lack experience and exposure in management. ()
8. Generally, few women find their way into formal employment, thus their chances of admission into corporate management are also low. ()
9. The societal role expectations of women conflict with managerial job requirement. ()
10. Women generally have a low opinion of themselves, a fact that hinders their aspirations for top managerial positions. ()
11. Women are discouraged by people's negative attitudes towards female managers. ()

12. The approach that women give to their careers generally hinder their chances of promotion to managerial positions.
13. Women generally lack mentors to groom and mold them for top managerial jobs.
14. Women are frustrated by lack of specifications and clarity in career expectations, a fact that discourages them from undertaking managerial jobs.

Others (Please specify)

SECTION II

Q2. Please, indicate by ticking (v) in the space provided (✓) the extent to which you agree or disagree with each of the following statements

- | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | Strongly | Agree | Agree Nor | Disagree | Strongly |
| | Agree | Agree | Disagree | Disagree | Disagree |
| 1. Female managers are not as caring as expected and distance themselves from their juniors. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Women managers are incompetent unlike male counterparts | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

3. Women managers lack self-confidence
and thus should not be trusted. () () () () ()
4. Women managers lack commitment
and so are not serious. () () () () ()
5. Women are weaker and incapable. () () () () ()
6. Women managers are emotional, talky
and moody. () () () () ()
7. Women managers are threatening
and uncomfortable to work with. () () () () ()
8. Women managers are an inhibiting
presence in conference rooms. () () () () ()
9. Women managers are passive
and dependent while men are
aggressive and independent. () () () () ()
10. Women are occupying a male
domain. () () () () ()
11. Women managers are dutiful
and diligent. () () () () ()
12. Women managers are humble
and pursue noble careers. () () () () ()
13. Women managers are not
ambitious. () () () () ()

14. Women managers are not competitive. () () () () ()
15. Women managers are hard working and serious. () () () () ()
16. Women managers are as good as male managers. () () () () ()
17. Women managers are masculine and abrasive. () () () () ()
18. Women managers are less feminine. () () () () ()
19. Women managers emulate the behaviour of male models. () () () () ()
20. Women managers are trustworthy and honest to work with. () () () () ()
21. Women managers are dependable, patient and tolerant unlike male counterparts. () () () () ()

APPENDIX 3
RANKING FACTORS IN ORDER OF PERCEIVED IMPORTANCE OF PE
(RANK MATRIX)

R\F	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	0	0	3	0	2	1	2	0	0	1	1	1	0	2
2	1	2	1	3	1	0	0	0	1	2	1	0	2	0
3	5	2	1	1	0	1	1	0	0	2	0	0	0	0
4	0	4	0	0	3	0	0	0	1	0	1	3	0	1
5	6	2	1	2	1	1	0	0	0	0	1	0	0	0
6	0	2	1	0	1	5	1	2	0	0	0	1	0	0
7	0	0	0	2	0	2	3	1	1	1	1	2	0	0
8	1	0	1	2	2	1	0	1	0	2	2	0	0	1
9	1	1	2	2	1	0	2	1	3	0	0	0	0	0
10	0	0	0	1	2	0	1	1	1	1	2	1	0	3
11	0	0	2	2	1	0	1	0	2	1	2	0	2	0
12	0	1	1	0	0	1	0	1	1	1	0	3	1	2
13	0	0	1	0	0	2	2	3	1	0	0	1	2	0
14	0	0	0	0	0	0	0	2	1	1	1	0	5	2

Source: Primary Data

Note:

For Factors, refer to appendix 2, section 1b

N is total number of respondents = 21

Ranks range from 1-14

R-Ranks

F-Factors

RELIABILITY TEST COMPUTATION

Statement	Scores.
1	18
2	18
3	28
4	18
5	0
6	1
7	18
8	14
9	18
10	17
11	16
12	11
13	10
14	20
15	12
16	32
17	10
18	25
19	2
20	13
21	3

Set 1 of paired Items.

(Based on even and odd classification of items).

X = odd , Y = even.

X	Rank	Y	Rank	d_1	d_1^2
18	9	18	7.5	1.5	2.25
28	10	18	7.5	2.5	6.25
0	1	1	2	-1	1
18	9	14	5	4	16
18	9	17	6	3	9
16	7	18	7.5	-0.5	0.25
10	4.5	13	3	0.5	0.25
12	6	32	9	-3	9
10	4.5	14	5	-0.5	0.25
2	2	13	4	-2	4
3	3	0	1	2	4

$$\sum d_1^2 = 52.25$$

Using Spearman's rank correlation coefficient formula,

$$r_s = 1 - \frac{6 \sum d_i^2}{n(n^2-1)}$$

X	Y	Rank	d_i	d_i^2
19	1.5	10	-0.5	0.25
18	4.5	5	1.5	2.25
22	11	1	-4	16
11	5	7	-1	1
20	9	3	-3	9
10	1.5	10	-3.5	12.25
14	4	7	-3	9
15	7.5	4.5	1.5	2.25
1	2	11	-1	1
18	5.5	6	-3.5	12.25
18	7.5	4.5	-3.5	12.25

$$r_s = 1 - \frac{6(52.25)}{11(11^2-1)}$$

$$r_s = 1 - 0.2375$$

$$r_s = 0.7625$$

Mean of set 1 (r_{s1}) = 0.7625

(ii) Set two of paired items

(Items randomly selected from the list frame)

X	Rank	Y	Rank	d_i	d_i^2
18	8	18	8.5	-0.5	0.25
18	8	18	8.5	-0.5	0.25
10	3	1	2	1	1
1	1	10	4	-3	9
25	9	12	5	4	16
25	9	13	6	3	9
11	4	16	7	-3	9
14	5	13	6	-1	1
18	8	18	8.5	-0.5	0.25
18	8	28	11	-3	9
17	6	1	2	4	16

$\sum d_i^2 = 70.75$

$$r_s = 1 - \frac{6 \sum d_i^2}{n(n^2-1)}$$

$$r_s = 1 - \frac{6(70.75)}{11(11^2-1)}$$

$$r_s = 1 - 0.319318181$$

$$r_s = 0.680681818$$

$$r_s = 0.6807$$

Mean of set 2 (r_{s2}) = 0.6807

(iii) Set three

(Selected by re - arranging the items in the list frame).

X	Rank	Y	Rank	d_1	d_1^2
3	3	10	3.5	-0.5	0.25
13	5	10	3.5	1.5	2.25
17	7	32	11	-4	16
11	4	12	5	-1	1
16	6	20	9	-3	9
17	7	10	3.5	3.5	12.25
18	9	14	6	3	9
18	9	18	7.5	1.5	2.25
3	3	1	2	1	1
18	9	18	7.5	1.5	2.25
11	4	18	7.5	-3.5	12.5
					$\sum d_1^2 = 67.5$

$$r_s = 1 - \frac{6 \sum d_1^2}{n(n^2-1)}$$

$$= 1 - \frac{405}{1320}$$

$$= 1 - 0.306818181$$

$$r_s = 0.6931818$$

Mean for set 3 (r_{s3}) = 0.6932

Then the Overall mean for the 3 sets

($r_{s1} + r_{s2} + r_{s3}$) is

$$\frac{0.7625 + 0.6807 + 0.6932}{3}$$

$$= 0.712133333$$

$$= 0.7121.$$

Correcting r_s with the spearman Brown correlation

$$\text{given as } r_w = \frac{n(r_s)}{1 + (n-1)r_s}$$

Where:

r_w = the Internal Consistency Reliability

r_s = Correlation co-efficient between halves

n = number of paired items.

$$r_w = \frac{11(0.7121)}{1 + (11-1)0.7121}$$

$$= \frac{7.8331}{(1+7.121)}$$

$$= \frac{7.8331}{8.121}$$

$$r_w = 0.9645$$

APPENDIX 5

MALE AND FEMALE SCORES FOR THE TWENTY ONE STATEMENTS

S/R	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	MEAN SCORES
1	-2	-1	1	0	2	2	1	0	1	-2	0	-1	1	1	-1	2	2	1	1	2	0	0.429
2	0	1	1	2	1	2	2	1	1	-1	0	1	0	0	-1	2	2	2	2	-1	2	0.905
3	2	1	1	1	1	1	2	1	1	0	0	1	0	2	-1	2	2	2	2	2	2	1.095
4	0	1	1	1	1	2	1	2	1	0	1	0	0	2	-1	2	2	2	2	2	2	1.143
5	1	1	1	1	1	2	1	2	1	1	1	1	0	1	-1	2	2	2	2	2	1	1.191
6	0	-1	-1	-1	0	1	0	1	-1	-1	1	1	0	1	-1	2	2	1	-1	1	1	0.191
7	0	-1	1	0	1	1	1	0	1	-1	1	1	1	1	-2	2	2	1	0	2	-1	0.524
8	0	-1	1	1	1	1	1	2	1	0	-1	0	1	0	-1	2	2	2	1	2	0	0.714
9	1	1	-1	1	1	1	1	1	1	-2	1	1	2	2	1	2	2	1	-1	2	2	0.857
10	1	1	1	1	1	1	-1	2	1	-1	1	1	1	1	1	2	2	2	2	2	0	1.048
11	1	1	1	1	1	0	1	1	1	-1	-1	0	2	0	-2	2	1	0	2	2	1	0.571
12	-1	0	1	0	1	0	0	2	1	2	1	2	2	1	-1	2	1	2	1	2	2	0.952
13	0	1	-1	1	1	0	1	1	1	-1	1	1	2	2	0	2	1	2	2	2	2	0.952
14	0	1	1	1	1	0	1	1	1	-1	-1	-1	1	1	-1	2	1	2	2	2	2	0.762
15	1	1	1	0	1	0	1	2	1	-1	-1	1	1	2	0	2	2	-1	2	2	1	0.857
16	1	0	-1	1	1	1	1	1	1	0	1	1	1	2	-1	2	2	2	2	2	2	1.048
17	0	0	2	1	0	0	1	1	1	-1	0	0	1	2	2	2	2	0	1	1	2	0.857
18	0	1	2	1	1	1	1	1	1	-1	1	1	0	1	-1	2	2	0	2	2	2	0.952
19	-2	0	1	1	-1	0	0	0	1	-1	0	1	1	1	0	2	-1	0	2	2	2	0.429
20	1	0	1	0	1	0	1	2	1	1	1	2	1	1	-1	2	1	1	1	2	2	1
21	-1	0	1	-1	-1	0	0	1	1	-1	-1	0	0	2	1	2	2	0	0	1	1	0.048

Source: Primary Data

R= Respondents

S= Statements

S/R	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	MEAN SCORES
1	-2	-1	1	0	2	2	1	0	1	-2	0	-1	1	1	-1	2	2	1	1	2	0	0.429
2	0	1	1	2	1	2	2	1	1	-1	0	1	0	0	-1	2	2	2	2	-1	2	0.905
3	2	1	1	1	1	1	2	1	1	0	0	1	0	2	-1	2	2	2	2	2	2	1.095
4	0	1	1	1	1	2	1	2	1	0	1	0	0	2	-1	2	2	2	2	2	2	1.143
5	1	1	1	1	1	2	1	2	1	1	1	1	0	1	-1	2	2	2	2	2	1	1.191
6	0	-1	-1	-1	0	1	0	1	-1	-1	1	1	0	1	-1	2	2	1	-1	1	1	0.191
7	0	-1	1	0	1	1	1	0	1	-1	1	1	1	1	-2	2	2	1	0	2	-1	0.524
8	0	-1	1	1	1	1	1	2	1	0	-1	0	1	0	-1	2	2	2	1	2	0	0.714
9	1	1	-1	1	1	1	1	1	1	-2	1	1	2	2	1	2	2	1	-1	2	2	0.857
10	1	1	1	1	1	1	-1	2	1	-1	1	1	1	1	1	2	2	2	2	2	0	1.048
11	1	1	1	1	1	0	1	1	1	-1	-1	0	2	0	-2	2	1	0	2	2	1	0.571
12	-1	0	1	0	1	0	0	2	1	2	1	2	2	1	-1	2	1	2	1	2	2	0.952
13	0	1	-1	1	1	0	1	1	1	-1	1	1	2	2	0	2	1	2	2	2	2	0.952
14	0	1	1	1	1	0	1	1	1	-1	-1	-1	1	1	-1	2	1	2	2	2	2	0.762
15	1	1	1	0	1	0	1	2	1	-1	-1	1	1	2	0	2	2	-1	2	2	1	0.857
16	1	0	-1	1	1	1	1	1	1	0	1	1	1	2	-1	2	2	2	2	2	2	1.048
17	0	0	2	1	0	0	1	1	1	-1	0	0	1	2	2	2	2	0	1	1	2	0.857
18	0	1	2	1	1	1	1	1	1	-1	1	1	0	1	-1	2	2	0	2	2	2	0.952
19	-2	0	1	1	-1	0	0	0	1	-1	0	1	1	1	0	2	-1	0	2	2	2	0.429
20	1	0	1	0	1	0	1	2	1	1	1	2	1	1	-1	2	1	1	1	2	2	1
21	-1	0	1	-1	-1	0	0	1	1	-1	-1	0	0	2	1	2	2	0	0	1	1	0.048

APPENDIX 6

MALE AND FEMALE SCORES (SEPERATED)

1. MALE SCORES

S/R	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	MEAN SCORES.
1	-2	0	2	0	1	0	0	0	-1	1	1	-1	0	0	1	1	0	0	-2	1	-1	0.048
2	-1	1	1	1	1	-1	-1	-1	1	1	1	0	1	1	1	0	0	1	0	0	0	0.333
3	1	1	1	1	1	-1	1	1	-1	1	1	1	-1	1	1	-1	2	2	1	1	1	0.0714
4	0	2	1	1	1	-1	0	1	1	1	1	0	1	1	0	1	1	1	1	0	-1	0.619
5	1	1	1	1	1	0	1	1	1	1	1	1	1	1	1	1	0	1	-1	1	-1	0.714
6	2	2	1	2	2	1	1	1	1	1	0	0	0	0	0	1	0	1	0	0	0	0.762
7	1	2	2	1	1	0	1	1	1	-1	1	0	1	1	1	1	1	1	0	1	0	0.809
8	0	1	1	2	2	1	0	2	1	2	1	2	1	1	2	1	1	1	0	2	1	1.19
9	1	1	1	1	1	-1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0.905
10	-2	-1	0	0	1	-1	-1	0	-2	-1	-1	2	-1	-1	-1	0	-1	-1	-1	1	-1	0.571
11	0	0	0	1	1	1	0	-1	1	1	-1	1	1	-1	-1	1	0	1	0	1	-1	0.268
12	-1	1	1	0	1	1	0	0	1	1	0	2	1	-1	1	1	0	1	1	2	0	0.666
13	1	0	0	0	0	0	0	1	2	1	2	2	2	1	1	1	1	0	1	1	0	0.857
14	1	0	2	2	1	1	0	0	2	1	0	1	2	1	2	2	2	1	1	1	2	1.238
15	-1	-1	-1	-1	-1	-1	-2	-1	1	1	-2	-1	0	-1	0	-1	2	-1	0	-1	1	-0.524

source: Primary Data

R= Respondents

S= Statement

2. FEMALE SCORES

S/R	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	MEAN SCORES	
1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	2	2	2	2	-1	1	2	1.619	
3	1	2	2	2	2	0	1	2	1	2	-1	0	2	2	-1	2	0	0	0	1	0	0.952	
4	1	2	0	2	2	-1	0	1	-1	2	1	2	1	2	2	2	1	2	2	1	0	1.143	
5	2	-1	2	2	2	1	2	2	2	2	2	2	2	2	2	2	1	2	2	2	1	1.714	
6	0	2	2	2	1	1	-1	0	2	0	1	2	2	2	1	2	2	2	2	2	1	1.333	

APPENDIX 7
TESTING EQUALITY OF ATTITUDES BETWEEN MALE AND FEMALE
RESPONDENTS

Hypotheses are stated as;

$$H_0: \mu = 2$$

$$H_A: \mu \neq 2$$

$$t = \frac{\bar{x} - \mu}{s_x}$$

where \bar{x} = mean of the sample

s_x = standard Error

$\bar{x} = 0.787$ (over all mean of the male and female mean scores)

$$\mu = 2$$

$$s_x = \frac{s}{\sqrt{n}}$$

Where:

s = standard deviation of the sample

n = sample size

$$s = 0.313$$

$$\sqrt{n} = 4.583$$

$$s_x = 0.0683$$

$$\text{Thus, } t = \frac{0.787 - 2}{0.0683}$$

$$= \frac{-1.213}{0.0683}$$

Computed $t = -17.760$

APPENDIX 4

$|t| = 17.760$ THE DIFFERENCE IN ATTITUDES BETWEEN MALE AND FEMALE
 PARTICIPANTS

Tabulated $t_{0.05(1), 20} = 1.725$

then reject H_0

$|t| < 0.0005$

Note: The Computed $|t|$ is greater than the tabulated t , therefore reject H_0 and accept H_A .

Formula

Formula

Where: n_1 = size of sample 1

n_2 = size of sample 2

σ_{diff} = standard Error of the difference between the means

$$\sigma_{diff} = \sqrt{\frac{\sigma_1^2}{n_1} + \frac{\sigma_2^2}{n_2}}$$

Where: σ_1^2 = population pooled variance

n_1 = size of sample 1

n_2 = size of sample 2

$$\sigma_1^2 = \frac{n_1 + n_2}{n_1 + n_2}$$

Where: n_1 = Variance of sample 1

n_2 = Variance of sample 2

n_1 = degree of freedom for sample 1

n_2 = degree of freedom for sample 2

$n_1 + n_2$

$n_1 + n_2$

$$n = \frac{n_1 + n_2}{n_1 + n_2}$$

From the mean scores of males and females given as

APPENDIX 8

TESTING FOR DIFFERENCE IN ATTITUDES BETWEEN MALE AND FEMALE RESPONDENTS

Hypotheses are stated as;

$$H_0: \mu_1 = \mu_2$$

$$H_A: \mu_1 \neq \mu_2$$

$$t = \frac{\bar{x}_1 - \bar{x}_2}{s_{x_1-x_2}}$$

Where; \bar{x}_1 = mean of sample 1

\bar{x}_2 = mean of sample 2

$s_{x_1-x_2}$ = standard Error of the difference between the means

$$s_{x_1-x_2} = \sqrt{\frac{s_p^2}{n_1} + \frac{s_p^2}{n_2}}$$

Where: s_p^2 = population pooled variance

n_1 = size of sample 1

n_2 = size of sample 2

$$s_p^2 = \frac{ss_1 + ss_2}{v_1 + v_2}$$

Where: ss_1 = Variance of sample 1

ss_2 = Variance of sample 2

v_1 = degrees of freedom for sample 1

v_2 = degrees of freedom for sample 2

$$v_1 = n_1 - 1$$

$$v_2 = n_2 - 1$$

$$ss = \sum x_i^2 - \frac{(\sum x_i)^2}{n}$$

From the mean scores of males and females given as;

From the mean scores of males and females given as;

<u>female mean scores</u>		<u>male mean scores per</u>	
<u>per respondent (sample 1)</u>		<u>Respondent (Sample 2)</u>	
Respondent	mean scores	Respondent	mean scores
1	2.000	1	0.043
2	1.619	2	0.333
3	0.952	3	0.7140
4	1.143	4	0.619
5	1.714	5	0.714
6	1.333	6	0.762.
		7	0.809
		8	1.190
		9	0.95
		10	0.571
		11	0.286
		12	0.666
		13	0.857
		14	1.238
		15	-0.524

From the fore going:

$$n_1=6$$

$$\bar{x}_1 = 1.460$$

$$v_1=(6-1)=5$$

$$\sum x_1^2 = 13.549$$

$$\frac{(\sum x_1)^2}{n_1} = 12.792$$

$$ss1 = 13.549 - 12.792$$

$$= 0.757$$

and,

$$n_1 = 15$$

$$\bar{x}_1 = 0.536$$

$$v_2 = (15 - 1) = 14$$

$$ss2 = \sum x_2^2 - \frac{(\sum x_2)^2}{n_2}$$

$$\sum x_2^2 = 8.379$$

$$\frac{(\sum x_2)^2}{n_2} = 4.314$$

$$ss2 = 8.379 - 4.314$$

$$= 4.065$$

Given that;

$$s_p^2 = \frac{ss1 + ss2}{v_1 + v_2}$$

$$s_p^2 = \frac{0.757 + 4.065}{19}$$
$$= \frac{4.822}{19}$$

$$= 0.254$$

$$\text{Then, } t = \frac{\bar{x}_1 - \bar{x}_2}{s_{\bar{x}_1 - \bar{x}_2}}$$

$$= \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\left(\frac{s_1^2}{n_1} + \frac{s_2^2}{n_2}\right)}}$$

$$t = \frac{1.460 - 0.536}{\sqrt{\frac{0.254}{6} + \frac{0.254}{15}}}$$

$$= \frac{0.924}{\sqrt{0.0423 + 0.0169}}$$

$$= \frac{0.924}{0.2434}$$

Computed $t = 3.7962$.

Tabulated $t_{0.15(2), 19} = 2.093$.

Since the computed $t = 3.7962$

Reject H_0 .

$$0.002 < |t| > 0.001$$

Note : The tabulated t is less than the calculated t , therefore reject H_0 and accept H_A .

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APPENDIX 9
 TESTING THE INTENSITY OF POSITIVENESS OF ATTITUDES
 BETWEEN MALE AND FEMALE RESPONDENTS.

Hypothesis are stated as:

$$H_0: \mu_1 < \mu_2$$

$$H_A: \mu_1 > \mu_2$$

$$t = \frac{\bar{x}_1 - \bar{x}_2}{S \sqrt{\frac{1}{n_1} + \frac{1}{n_2}}}$$

$$t = \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{s_p^2}{n_1} + \frac{s_p^2}{n_2}}}$$

$$\bar{x}_1 = 1.460$$

$$\bar{x}_2 = 0.536$$

$$\sqrt{\left(\frac{s_p^2}{n_1} + \frac{s_p^2}{n_2}\right)} = 0.2434$$

then;

$$t = \frac{1.460 - 0.536}{0.2434}$$

$$|t| = 3.7962$$

computed $t = 3.7962$

Tabulated $t_{0.05 (1), 19} = 1.729$

since the computed $t = 3.7962$

Reject H_0

$$0.001 < |t| < 0.0005$$

Note:

The tabulated t is less than the computed t therefore reject H_0 and accept H_A