Research Paper

EPRA International Journal of Economic and Business Review-Peer Reviewed Journal
Volume - 13, Issue - 8, August 2025 | e-ISSN: 2347 - 9671| p- ISSN: 2349 – 0187

SJIF Impact Factor (2025): 8.862 || ISI Value: 1.433 || Journal DOI URL: https://doi.org/10.36713/epra2012

THE EFFECT OF FAMILY RESPONSIBILITIES ON CAREER PROGRESSION OF WOMEN IN THE BANKING SECTOR: A SURVEY OF COMMERCIAL BANKS IN KERICHO & BOMET COUNTIES, KENYA

Emily C. Keter
School of Business & Economics, University of Kabianga, Kenya

ABSTRACT

DOI No: 10.36713/epra23325 **Article DOI: https://doi.org/10.36713/epra23325**

Women play an important role in society as procreators of the coming generation. In the modern economies they are playing an important role in the labour force. However, in many Kenyan communities, traditional perceptions of women as inferior to men continue to prevail as many people invoke the preservation of African culture to justify the subordination of women. The main objective of this study was to establish the effect of family responsibilities on career progression of women in banking sector using a survey of Commercial Banks in Kericho and Bomet Counties. The study adopted a co-relational research design. The target population was drawn from all the commercial banks in Kericho and Bomet Countie, Kenya. The Commercial Banks are: Equity Bank, Cooperative Bank, Barclays bank of Kenya, Kenya Commercial Bank, Standard Chartered, Family Bank, National Bank, Pan-Africa Bank of Kenya, K-Rep Bank, Kenya Women Finance Trust, Trans-National Bank, Diamond Trust Bank, Post Bank and Chase Bank. A sample size of 127 computed was selected using stratified simple random sampling procedure. A two-stage sampling procedure was used to pick respondents. First, respondents were stratified according to their banks. Secondly, individual respondents from each bank were selected using simple random sampling procedure. Primary data was collected through questionnaires and was analyzed using SPSS. It was also presented using mean, frequencies and standard deviation. The study established that even though the perception of the society about the career women being positive, the women are still perceived as home makers who should be there at home to take care of the children which influenced their career advancement. The study benefitted the Human Resource Managers in the banking sector in articulating deliberate strategies that are targeted at enhancing career development opportunities for women in the sector. The findings further aided in workplace policies that encourage women career development and benefited women by helping them realize the need to be as proactive as their male counterparts in the way they handle their careers.

KEY WORDS: ***Influence, Factors, Career progression, Women, Banks, Kenya***

1.0 INTRODUCTION

Many women have to juggle roles as mothers, housewives, home-makers and managers at work. Work-life balance is a challenge for them and has affected their ability to meet their various commitments. Several commercial banks have been established in Kericho and Bomet Counties as at April 2015. Many mothers feel exhausted and overwhelmed trying to balance paid work commitments with the commitments of being a parent, thus they feel psychologically, intellectually and emotionally drained (Knowles, et al. 2009). Banking Survey (2010) the banking industry in Kenya is governed by the Companies Act, the Banking Act, the Central Bank of Kenya Act and various prudential guidelines issued by the Central Bank of Kenya (CBK). The Banking Industry was liberalized in 1995 and exchange controls lifted. The CBK which falls under the Minister of Finance docket is responsible for formulating and implementing monetary system (Banking Survey 2010). However, available statistics reveal a high level of disparity in levels of gender diversity at top management positions in Kenya. For instance, in the Kenyan Civil Service, which is the largest employer of labor in Kenya, 76% of civil servants are men, and 24% are women with women holding less than 14% of the total management level positions in the Kenyan public sector (Public Service Commission of Kenya, 2010).

Gender inequality is widespread in virtually all employment sectors.According to International Labour Organization (ILO) report of 1998, women who constitute over 50% of the world population have not achieved much equality in any country of the world. The report indicates that though women represent over 40% of the global workforce only 2% by then had become Heads of State.

Statistics shows that women are well represented in business administration enrolment figures and the rapid expansion of this sector has given them a healthy share of lower and middle-level management positions. Their progress to top executive jobs is however blocked (ILO 1998). With regard to the financial and professional services sector, women access to top management posts is still severely restricted though they frequently match or

exceed their male counterparts in terms of formal qualifications and technical know-how. Indeed, it is in the world of corporate business that the glass ceiling has proved most impenetratable, with a mere 2-3 per cent of top jobs in large corporations held by women (ILO 1998). Given the existing shortage of highly qualified managers, glass ceiling still persist in an era of equality policies and improved educational opportunities for women. This persists despite the fact that women have demonstrated their intellectual capacity, resourcefulness, leadership and management abilities in many walks of life.

The problems facing women go beyond pure economic and are also as a result of chauvinism, cultural, educational, gender and political. Despite progress in the public sector and in the political arena, their progress does not generally extend to the top levels of management (ILO 1998). To this end the study seek to establish the factors affecting career progression of women

2.0 METHODOLOGY

Cross-sectional research design was adopted in this study because it is a survey method that measure units from a sample of the population at only one point in time (Naibei, 2015). Cross-sectional was preferred since it assisted in data collection from different respondents at one point in a given time. The design was appropriate for collecting data from the sampled population with respect to several variables. The design was selected based on the methods used by similar studies that dealt with the organizational learning matters (Sanz-Valle, Naranjo-Valencia, Jimenez-Jimenez, & Perez-Caballero, 2011). In addition, review of literature found that though some research used an empirical approach, they based their data largely on case studies leading to a call for quantitative testing by cross-sectional studies to further rectify and improve this proposed linkage on organizational learning dimensions and performance (Sahaya, 2012).Therefore, this study design was considered appropriate as a result of its capability to apply both the quantitative and qualitative techniques. This was also meant to answers to the research hypotheses.

The study was carried out in Kericho and Bomet Counties. Kericho County is located to the South West of the country and lies within the highlands west of The Great Rift Valley. The County which is located approximately 250 km from Nairobi and is the country's leading producer of tea and home to the largest tea plantations. Kericho is also home to Kenya's biggest water catchment area, the Mau Forest Complex. The study will also be carried out in Bomet County. It is situated in the former Rift Valley Province of Kenya. Its capital and largest town is Bomet. The county has an area of 1,997.9 km². Bomet County is a multi-racial, multi-ethnic nation with citizens of diverse socio-economic, religious and cultural backgrounds co-existing with the collective will of making things better for future generations.

The scope of this study was women in all commercial banks of Kericho and Bomet Counties. The study mainly focused on the influence of selected factors on career progression of women in the banking sector. The study described the targeted population in terms of age, marital status, education level and cadre. The study also looked at the influence of male chauvinism, family responsibilities, organizational work policies and practices and cultural factors on career progression of women in the banking sector.

The study targeted a sample size of 127women employees working in all the commercial banks branches within Kericho and Bomet Counties. The Commercial banks branches are: Equity Bank, Cooperative Bank, Barclays bank of Kenya, Kenya Commercial Bank, Standard Chartered, Family Bank, National Bank, Pan-Africa Bank of Kenya, K-Rep Bank,

A questionnaire was used to collect data in this study. The tool had 4 sections with closed ended questions and the responses were rated using likert scale in which the respondents were required to tick. This instrument was considered suitable since it accord the respondent ample time to think before responding (Kothari, 2004). It was also found to be appropriate as it gave respondents the ability to answer questions with ease. In addition, the respondents were not required to indicate their names while filling the questionnaires, hence confidentiality was maintained (Mugenda and Mugenda, 1999). The researcher tabulated and analyzed data with ease as items of statements were well structured.

The first analysis employed was descriptive analysis where raw data was used to describe the nature of the responses (Zikmund, 2000). This covered measures of central tendency such as mean, median, mode and standard deviation (Malhotra, 2010). Secondly, this study also performed inferential analysis to facilitate description and explanation of the study findings and that the findings were presented using tables and graphs. Multiple Regression model is a method used to predict the dependent variable with the help of two or more independent variables. The main purpose of multiple regression analysis is to find out the relationship between the dependent variable and the independent variables. These showed how individual learning, team learning, organizational systems and knowledge sharing affect performance of commercial banks in Kenya. Multiple regression model helps researchers decide to eliminate or retain variables whose effect on the response is insignificant and in this way, construct a most appropriate model (Saunders, Lewis and Thornhill, 2015).

3.0 FINDING AND DISCUSSIONS

The study sought to establish the influence of family responsibilities on career progression of women in the banking sector.

Descriptive Statistics

The findings of the study are presented in the following tables:

Table 1
Banks encourage balance between work and family responsibilities on women's career live

	Frequency	Percent (%)	Cumulative Percent
Strongly Agree	35	33.0	33.0
Agree	40	37.7	70.8
Neutral	19	17.9	88.7
Disagree	7	6.6	95.3
Strongly Disagree	5	4.7	100.0
Total	**106**	**100.0**	

In Table 1, 70.8% (75) of the respondents indicated that the bank encouraged a balance between work and family responsibilities on women's career lives while a minority 11.3% (12) of the respondents indicated that the bank did not encourage a balance between work and family responsibilities on women's career lives. These findings show that although the Bank went out of its way to promote work life balance and family responsibilities for its career women, there was need to be relooked at in that 17.9% were indecisive.

Table 2
Breaks in employment such as maternity leave/caring for dependents are slowing down your career advancement

Frequency	Percent (%)	Cumulative Percent (%)
Strongly Agree	5	4.7	4.7
Agree	10	9.4	14.2
Neutral	42	39.6	53.8
Disagree	25	23.6	77.4
Strongly Disagree	24	22.6	100.0
Total	**106**	**100.0**	

In Table 2, Majority of the respondents were indecisive in their response. 53.8% were neutral on whether breaks in employment such as maternity leave/caring for dependents' are slowing down career progression on women in the banking sector.

Table 3
Family Husbands support career progression of women

	Frequency	Percent (%)	Cumulative Percent (%)
Strongly Agree	29	27.4	27.4
Agree	50	47.2	74.5
Neutral	17	16.0	90.6
Disagree	7	6.6	97.2
Strongly Disagree	3	2.8	100.0

Table 3 respondents showed that husbands support career progression of women. The study showed that 74.5% were in agreement that their spouses support their career advancement while 16.0% did not know whether husbands support career progression of women.

Table 4 I am asked of my plan to have children

	Frequency	Percent (%)	Cumulative Percent (%)
Strongly Agree	13	12.3	12.3
Agree	4	3.8	16.0
Neutral	21	19.8	35.8
Disagree	33	31.1	67.0
Strongly Disagree	35	33.0	100.0
Total	**106**	**100.0**	

Table 4 respondents were asked on their plans to have children and 64.1% disagreed. The findings showed that banks do not ask their women employees on their plans to have children. It is assumed that to have children is personal hence individual decision.

Table 5 I am asked of the age of my children

	Frequency	Percent (%)	ıulative Percent (%)
Strongly Agree	10	9.4	9.4
Agree	12	11.3	20.8
Neutral	26	24.5	45.3
Disagree	25	23.6	68.9
Strongly Disagree	33	31.1	100.0
Total	**106**	**100.0**	

Source: survey data (2015)

Table 5 Respondents were asked ages of their children and the findings showed that 54.7% disagree with the statement. The ages of dependents is essential in any organization in that it help organization know the extent the dependents of their employees are going to benefits from their policies for instance fee waiver. The study further showed that women employee in the banking sector lack education on the same.

Table 6 I am asked on the number of children I plan to have

	Frequency	Percent (%)	Cumulative Percent (%)
Strongly Agree	9	8.5	8.5
Agree	11	10.4	18.9
Neutral	18	17.0	35.8
Disagree	31	29.2	65.1
Strongly Disagree	37	34.9	100.0
Total	**106**	**100.0**	

Source: survey data (2015)

Table 6 the study showed that 64.1% disagreed when they were asked on the number of children they plan to have. It is also assumed that the number of children one gets is individual decision

Table 7 I am asked whether I have a house help to take care of my children

	Frequency	Percent (%)	Cumulative Percent (%)
Strongly Agree	11	10.4	10.4
Agree	6	5.7	16.0
Neutral	23	21.7	37.7
Disagree	28	26.4	64.2
Strongly Disagree	38	35.8	100.0
Total	**106**	**100.0**	

Source: Survey Data (2015)

Table 7 Respondents were asked whether they have house help to take care of their children while they attend their duties. The findings showed that 62.2% were not in agreement whereas16.0% agreed and 21.7% were neutral. Sometimes when they do not have someone to take care of their small babies, they are forced to seek permission to remain at home and look at the baby.

Inferential Statistics

Effect of Family responsibilities on career progression

Table 8; Mean and Standard Deviation on career progression of women

	Mean		
Family responsibilities	2.61	.579	106

From the results in Table 8, it is evident that respondents agreed that family responsibilities influence career progression by a mean value of 2.61 though the standard deviation of 0.579 suggests variations in responses by the various respondents.

Table 9 Correlations Analysis

	Career Progression of women	Family responsibilities	Cultural factors	
Family responsibilities	-.092	-.115	-.080	1**
				1**

Table 9 shows the relationship between career progressions of women as measured by male family responsibilities in the banking sector. The results show that there was no significant relationship between family responsibilities and career progression of women. However the relationship is negative which shows that if there are many responsibilities then career progression is affected.

4.0 CONCLUSIONS

The study established that the family responsibilities like the house chore duties affected the women employees in career performance as they missed to report on duty on many occasions, reported late for work as they have to leave the house in order though in this study the results is insignificant. The study therefore concludes that family responsibilities have no significant relationship on the women employees advancing their career. The study therefore concludes that the organizational setup influenced the women employees on career progression.

5.0 RECOMMENDATIONS

The study acknowledges that to some extent the management of all commercial banks has put some effort in trying to put in place friendly human resource policies. They motivate their women employees to work in a stress free environment compared to many other corporations. The study recommends that:

1. Organizations can encourage the hiring, retention, and advancement of women by adopting work/life policies such as daycare centers for new mothers, work adjustments hours for new mothers to mention a few.
2. Family-friendly, or work-life policies ought to be designed to support employees faced with balancing the competing demands of work and family in today's fast-paced, complex environment.
3. Changes amongst men are vital in order for women to achieve full equality, they need to realize that gender equality is also in their interests.

REFERENCES

1. *Central Bank of Kenya (2016). Annual Bank Supervision Annual Report.*
2. *I.L.O (1998)"Breaking through the glass ceiling". Women in management meeting in Geneva.*
3. *Kamau Nyokabi (2004) "Why women academics don't go far enough" Doctorate Dissertation.*
4. *Korda, M. (1974). Male Chauvinism: How it works. London: Barrie and Jenkins.*
5. *Krejcie, R. & Morgan, D. (1970).Determining Sample Size for Research Activities. Educational and Psychological Measurement, 30, 607- 610.Madegwa L. (2011). Challenges of career development faced by women in senior management in the civil service in Kenya: Unpublished MBA project. University of Nairobi*
6. *Lopez-Claros, A. and A. Zahidi, 2005. Women's Empowerment: Measuring the Global Gender Gap,World Economic Forum, Geneva*
7. *Madegwa L. (2011). Challenges of career development faced by women in senior management in the civil service in Kenya: Unpublished MBA project. University of Nairobi*
8. *Maina P. W. (2010). Factors affecting career mobility of women to executive positions in the Kenyan civil service: Unpublished MBA project. University of Nairobi*
9. *Maina P. W. (2010). Factors affecting career mobility of women to executive positions in the Kenyan civil service: Unpublished MBA project. University of Nairobi*
10. *Mandel, H. and Semyonov M. (2005). ―Family Policies, Wage Structures and Gender gaps: Sources of Earnings Inequality in 20th Century.‖ American Sociological Review, Vol.70, No. 6.*
11. *Mugenda, M.O., & Mugenda, G. A. (2003). Research Methods, Qualitative and Quantitative Approaches. Nairobi: African Centre for Technology Studies, Nairobi, Kenya.*
12. *Naibei, I. K. (2015). Research Methodology for Social Sciences. Study Manual, press, University of Kabianga.*
13. *Public Service Commission of Kenya, 2010*
14. *Sahaya, N. (2012). A Learning Organization as Mediator of Leadership Style and Firms' Financial Performance. International Journal of Business and Management, 96-113.*
15. *Sanz-Valle, R., Naranjo-Valencia, J. C., Jimenez-Jimenez, D., & Perez-Caballero, L. (2011).Linking organizational learning with technical innovation and organizational culture.Journal of Knowledge Management, 15(6), 997–1015.*
16. *Saunders, M., Lewis, P., & Thornhill, A. (2015). Research Methods for Business Students. Research methods for business students.*
17. *Zikmund, W. G. (2003). Business research methods (7th ed.). Indiana, United States of America: Thomson Publishers*