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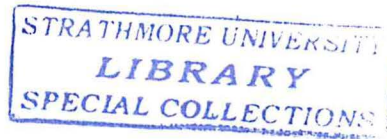
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**INFLUENCE OF INDIVIDUAL FACTORS ON RISE OF WOMEN TO TOP
MANAGEMENT:
A CASE STUDY OF THE KENYAN INSURANCE INDUSTRY**



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MBA/92970/16

**A dissertation submitted in Partial Fulfilment of the Requirements for the Degree
of Master of Business Administration of Strathmore University**

**Strathmore Business School
Strathmore University Nairobi, Kenya**

May, 2019

DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the thesis contains no material previously published or written by another person except where due reference is made in the thesis itself.

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Rose Wakiria

8th May, 2019



Approval

The thesis of Rose Wakiria was reviewed and approved for examination by:

Professor Ruth Kiraka (Supervisor)

Strathmore University

ABSTRACT

In spite of women forming a significant proportion of management, only a few progress to top management positions comprising of Chief Executive Officer (CEO) position and direct reports to CEO, popularly referred to as the C-Suite. The purpose of this study was to determine influence of individual competency factors, individual attitude factors and work life balance factors on women's career progression to top management positions in Kenya's Insurance Companies. The study adopted a descriptive survey design to collect data from all women in management positions below the C-Suite level in Insurance companies. Men were excluded from this study because the researcher was interested in women's perceptions, which differ from those of men as far as women career progression to top management positions is concerned. Data was collected using an internet-based questionnaire. Data was analyzed using descriptive statistics and inferential statistics involving cross tabulation and logistic regression analysis. The findings of the study uphold the perception that individual factors do affect women career progression to top management positions. Shortage of women role models had the highest ability to negatively influence women career progression to C-Suite positions by deterring them from aspiring for those positions. In addition, family responsibilities had the effect of slowing down women's career growth to top management positions while lack of support from a career spouse did not have a significant effect on their career progression. The study recommends that companies should create gender-neutral working environments that provide what is important to women. Areas for further research include a study of underlying factors for the divergent perceptions of influence of individual factors on women's careers as they progressed to top management.

Key Words: *Women, Top management, Career progression, Individual factors*

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LIST OF ABBREVIATIONS

AIBK	Association of Insurance Brokers of Kenya
AKI	Association of Kenya Insurers
Bn	Billion
CBK	Central Bank of Kenya
CEO	Chief Executive Officer
CMA	Capital Markets Authority
C-Suite	CEO position and their direct reports
GDP	Gross Domestic Product
HR	Human Resources
IRA	Insurance Regulatory Authority
MD	Managing Director
Mn	Million
NACOSTI	National Commission for Science, Technology and Innovation
NHIF	National Health Insurance Fund
NSSF	National Social Securities Fund
RBA	Retirement benefits Authority
SACCO	Savings and Credit Co-operative Organization
SASRA	Sacco Societies Regulatory Authority
SPSS	Statistical Package for the Social Sciences

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DEDICATION

I wish to dedicate this work to my lovely daughter Sue Wanjau, and to all women who aspire to excel in their family and professional lives.

CHAPTER ONE

INTRODUCTION

1.1 Background

Over the years, scholars and institutions have been interested in the issue of women rising to top management positions (Catalyst, 2007; Mckinsey, 2009; Lahti, 2013; KIM, 2012). Despite women being about half of the world's population (UN, 2015) and women getting equal educational chances with men, few women occupy top management positions. According to UNESCO (2015), women outnumber men in terms of attaining bachelor's degrees and more women are likely to pursue Master's degrees compared to men. However, this increase in women pursuit of higher education has not realized increase in representation in top management.

Lahti, (2013) and Onyango, (2016) identified organizational factors, gender stereotypes, family duties and male dominant culture as some of the reasons why there are few women in top management. According to Mckinsey (2015), women's absence of competitive appetite or interest in top management positions is another impediment to women rise to top management positions. Another reason cited as a contributing factor to few women in top management is work life balance (Piterman, 2008).

In a case study of the listed companies in Kenya conducted by Kenya Institute of Management (KIM, 2012) 20 percent of state corporations' boards had 20 percent women representation while publicly quoted companies had 12 percent women board members. However, only one listed company had a woman as board chair. In 2015, of the 55 companies listed in the Nairobi Securities Exchange, only 23 had women in their boards and of these organizations, majority were multinationals (KIM, 2012). The female directors occupied 9.5 percent of all board seats available in the 55 listed companies with listed Insurance companies having 15 percent female representation in their boards. In 2016, women held about 29 per cent of top jobs in the banking industry (CBK 2016) compared with 17 percent in the insurance industry (AKI, 2016).

In a 2017 survey of the 62 companies listed in the Nairobi Securities Exchange, only four CEOs or MDs were women. This is a 6 percent representation of women at the top management position. Women representation in C-Suite position lagged behind that of men with 143 women compared to 392 men in similar positions. Out of the 52 listed companies that provided data on their senior management, 18 had at least a third of their C-Suite positions occupied by women with four being Insurance companies with 34 percent of C-Suite positions occupied by women. The insurance industry's work force is nearing gender parity with 49 percent of workforce being women (Otieno & Mutisya, 2018; KIM, 2017).

Research has shown that there is a large pool of female talent that has a distinctive competitive benefit in the competitive labour market (Lone, Huidan, Joanna, Petia Rima, 2016). Organizations with gender diverse leadership have shown a progressive effect on business performance, particularly when they include a critical mass of women in leadership (Catalyst, 2011; KIM, 2017)

1.2 Kenyan Insurance Industry

The insurance industry is part of the wider financial sector, which comprises of businesses regulated by Central Bank of Kenya (CBK), Sacco Societies Regulatory Authority (SASRA), Capital Markets Authority (CMA), Retirement Benefits Authority (RBA) and Insurance Regulatory Authority (IRA).

As at 31st December 2017, Kenya's insurance industry was composed of 52 insurance companies, 6 reinsurance companies, 9348 insurance agents, 221 brokers, 11 reinsurance brokers, 142 investigators, 31 medical insurance providers, 32 insurance surveyors, 9 risk managers, 32 loss adjusters and 126 motor assessors (IRA, 2017). The large businesses comprise of insurance companies, reinsurance companies, medical insurance providers and a number of insurance brokers. There are two main associations in the industry, the Association of Kenya Insurers (AKI) and the Association of Insurance Brokers of Kenya (AIBK).

The industry's total assets and gross earned premium doubled between the years 2011 and 2016 to Kshs. 508Bn and Kshs. 197Bn respectively. Profitability has grown at a much slower pace having grown from Kshs. 9.68Bn in 2011 to Kshs. 10.58Bn in 2016 with a peak

of Kshs. 18.18 Bn in 2013. Penetration of Insurance is measured as gross written premium as a percentage of Gross Domestic Product (GDP). The industry's penetration of Insurance services has stagnated in the same period with an average of under 3% with 2016 recording 2.75%, 2.78% in 2015 down from 2.98% in 2014, attributed to rebasing of GDP (AKI, 2015).

Uptake of investments, insurance and pensions has shown positive growth since 2009 with Investments at 10.6%, Pensions 12.5%, NHIF 21.2% and NSSF 11.6%, Insurance is at 6.0%, while 66.4% of adult Kenyans have a form of saving or deposit instrument which include SACCOs, Microfinance Institutions, informal groups and bank accounts such as savings and current accounts. While uptake of other financial services has grown to above 10% of eligible population, uptake of other insurance services excluding NHIF has recorded no growth since 2009. The uptake of insurance products is very low, and is skewed towards medical insurance and mandatory insurances such as motor, fire industrial, engineering and Work Injury Benefits Act. The largest classes of insurance by gross written premium are motor insurance and medical insurance taking 23% and 20% respectively of 2016's industry premiums (AKI, 2016). Poor uptake of insurance services has been attributed to lack of awareness of insurance products, services, benefits, accessibility as well as unaffordability. In 2015, the government introduced new regulatory changes, which include increase in minimum capital requirements and introduction of risk-based capital requirements. The broader financial sector regulatory structure is being reorganized by merging IRA, CBK, SASRA, CMA and RBA into one regulatory body (KNBS, 2016).

Of the 52 Insurance companies in operation in 2016, nine companies had a woman Chief Executive Officer (AKI, 2016). This number grew from two in 2015 (AKI, 2015). This is a gross underrepresentation of women at 17% of the industry's CEOs. A study of influence of individual factors that influence their career progression to top management positions in this industry, whose products and services penetration has stagnated since 2009 compared to other industries in the financial sector, would provide crucial insights as to whether more gender diversity at top management would lead to improvements in performance (KNBS, 2016; Dezső, 2012).

Women are in charge of household budgets and have significant power to influence household financial decisions and increasingly control consumer market. It would therefore be imprudent to ignore women views and hence the reason to have more women represented in business decision-making roles (ILO, 2014).

1.3 Statement of the problem

In the Kenyan context, low women representation in top management is a reflection of the global trend. Studies have been done in Europe, United States of America (Catalyst, 2009) and Australia (Catalyst, 2011 & Piterman, 2008), and in Kenya (Onyango, 2015, Njiru, 2013, Onsongo, 2011; Kirai, 2013) on this managerial challenge. Onyango, (2015) study focused on institutional hurdles that affect women's career growth to CEO position and concluded that organizations may involuntarily contribute to the few women taking up CEO position. This study was based on women from top 50 organizations across various industries. Njiru, (2013) focused on the banking sector by studying Standard Chartered Bank focusing on human resource policies. Onsongo, (2011) researched on women involvement in University Management and acknowledged personal, societal and organization factors as obstacles affecting women rise to top management. Onsongo recommended policy improvements in the work place to boost women scaling up the corporate ladder. Kirai, (2013) researched on challenges encountered by women in the Civil Service and recognized individual, organizational and societal factors. While these studies confirm the three categories of factors that affect women's career progression to top management, they do not focus on how each of these category of factors are perceived by women to affect their career advancement. Additionally, although individual factors are mentioned, emphasis tends to be on institutional factors, and policy recommendations are made at that level. An empirical study on individual factors will provide an in-depth understanding of these individual factors and how women perceive their influence on their representation at top management. The findings will offer women an enhanced appreciation of the challenges, how they affect their careers and give a basis to prepare sufficiently for the top management positions.

Lahti, (2013), Njiru, (2013), Onsongo, (2011), Kirai, (2013) and Clarke, (2011), identified three categories of individual factors regarding women career progression to top

management positions. First is individual competency factors that include academic and professional qualification, administrative experience, management skills and diligence. Second, individual attitude factors that encompass self-confidence, ambition for top management positions, career choices, career planning, visibility, mentorship and networking. The final category of individual factors is the work life balance.

To ensure gender diversity in top management, women need to be aware and be encouraged throughout their career life that top management is a worthwhile career opportunity to pursue. The financial sector in Kenya has a very low representation of women in top management. Women hold about 29 per cent of top jobs in the banking sector (CBK 2016) and 17 percent in the insurance sector (AKI 2016). This study focuses on the insurance industry and seeks to make recommendations that can help to boost women's representation in top management in this important sector of the Kenyan economy.

1.4 General Objectives

To determine influence of individual factors on rise of women to top management positions in the Insurance Industry.

1.5 Specific objectives

- i. To establish influence of individual competency factors on rise of women to top management positions in the Insurance Industry
- ii. To determine influence of individual attitude factors on rise of women to top management positions in the Insurance Industry
- iii. To examine influence of work life balance factors on rise of women to top management positions in the Insurance Industry

1.6 Research Questions

The specific research questions will include:

- i. What is the influence of individual competency factors on rise of women to top management positions in the Insurance Industry?
- ii. What is the influence of individual attitude factors on rise of women to top management positions in the Insurance Industry?

- iii. What is the influence of work life balance factors on rise of women to top management positions in the Insurance Industry?

1.7 Scope of the study

An all-inclusive study of individual factors that affect women rise to management in the Insurance industry would involve focusing on the entire insurance industry in Kenya. Due to the small size nature of many of the insurance businesses in the industry, this study focused on 52 insurance companies. The study centered on women holding management positions below the CEO and direct reports to CEO (C-Suite) positions in the 52 insurance companies as at 31 July 2018.

1.8 Significance of research

This study explores and makes recommendations that will contribute to increased numbers of women in top management positions to critical masses in the Kenyan Insurance Industry that will have positive impact on business.

The study gives insights to women on individual factors that could potentially influence their career progression to top management positions and provides probable solutions to overcome career advancement challenges and increase their chances of rising to top management positions. The study highlights Human Resource policies that when implemented in the work places, will support advancement of women to top management positions. To the policy makers, understanding of individual factors and their effect on women's career progression to top management positions will help in enactment and enforcement of laws that support gender diversity in the work place.

The study contributes to prior literature concerning the work-family relationship by extending research into the subject of support from a career spouse. The study showed that women in dual career marriages did not lack support from their career spouses to advance their careers to top management positions.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

This chapter reviews theoretical and empirical literature on why there are few women in top management positions in Insurance Industry in Kenya. It reviews two theories that explain why despite significant growth of women participation in the labour force only a small percentage advance to top management. The theories reviewed are Social Cognitive Career Theory and Work Life balance theory. The chapter also reviews empirical literature on the subject. It concludes by outlining the conceptual framework for the study.

2.2. Theoretical Literature

2.2.1. *Social Cognitive Career Theory*

Social Cognitive Career Theory endeavors to offer an explanation on how people develop career interests, make and remake career choices and achieve varying degrees of success in their careers. The theory is anchored on three variables; self-efficacy beliefs, outcome expectation and personal goals (Lent & Brown, 2002; Career Research, 2018).

Self-efficacy refers to an individual's personal belief in their capabilities to perform a specific action. Self-efficacy varies with different occupational domains. For instance an individual might feel very confident about being a middle level manager and less confident about being a company executive. The theory assumes that people are likely to be more interested in pursuing roles that they have strong self-efficacy beliefs as long as they have relevant skills and support to pursue the roles (Lent & Brown, 2002).

According to Lent and Brown self-efficacy beliefs are believed to come from personal performance accomplishments through successes and failures in performing certain tasks, vicarious experiences by learning through watching someone similar to oneself succeed, social persuasion through encouragement by others and physiological and emotional states caused by thinking about performing the task (Lent & Brown, 2002).

Outcome expectation refers to beliefs about the consequences of performing a particular task. Expected outcome and self-efficacy play a big role in individuals' decisions regarding their choice of tasks to engage in, effort and persistency to employ. The theory assumes that people are likely to engage in activities where they see their involvement leads to positive outcomes (Lindley, 2005).

Personal goals are an individuals' intention to engage in a specific activity or to attain a certain degree of performance. People set personal goals according to their perceived capabilities and expected outcomes. How they perform towards their goals is important in confirmation or altering of their self-efficacy and expected outcomes (Lent, Brown & Hackett (1994, 2000).

This theory is useful in understanding and interpreting how women make and remake their career choices, how their choices affect their investment in obtaining relevant competencies for top management positions and how they form their attitude towards C-Suite positions influencing their career goals that lead to advancement, or lack thereof, to top management positions.

2.2.2. Work Family Border Theory

Clark (2000) defines work family balance as 'satisfaction and good functioning at work and at home, with a minimal role conflict'. Work life balance has also been defined as 'the extent to which individual effectiveness in work and family life are compatible with an individual's life's priorities' (Greenhans & Allen, 2006).

Another definition of work life balance is the practice that enables employees to balance their work responsibilities with other responsibilities and interests outside work (Swamy, 2007). Delecta (2011) states that "Work life balance is an individual's ability to meet their work commitments as well as other non-work and family commitments".

Studies on the work life balance in relation to women in senior management positions focus on the challenge of balance. A major assumption is that work and life are separate and independent and that balance between the two is sought (Edward & Rothbard, 2000). One of

the reasons cited for women exclusion in top management positions has been women's inability to achieve work life balance (Pringle, Olsson & Walker, 2003).

Work Life balance area of research has a number of theoretical approaches used to explain the interface between work and life (Edward & Rothbard, 2000; Clark, 2000; Greenhans & Allen, 2006). The main theory used in this study is the Work Family Border Theory, which states that everyone's role differs in each domain such as work and life and individuals cross these borders on a daily basis. This affects integration, ease of movement between borders and level of conflict between the domains (Clark, 2000).

Women career progression to senior management roles coincide with increasing family responsibilities arising from marriage and parenting. Taking up top management positions means additional responsibilities that demand more time and energy to work related duties. This leaves less time and energy for personal responsibilities such as raising children. This poses a specific challenge to women who have to make a choice between career progression and a more balance in their work life responsibilities.

Some women may postpone their career aspirations to rise to top management until such a time when their family responsibilities will allow them to take up more work related responsibilities. While this may be true in some cases, for some this is decided for them and result to them missing promotions to top management positions (Guillaume & Pochic, 2008).

Work Life balance theory expounds on impact of additional responsibilities women have due to their roles as nurturers and care givers to their career progression.

2.3. Empirical Literature

2.3.1 Role of individual competences in career progression of women

Competencies are the necessary ingredients for successful performance in a career. These ingredients include knowledge, skills, abilities, and other characteristics that are needed for effective performance in the jobs in question'. Different jobs in an organization require different competencies with top management positions requiring a set of competencies that