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Table Banking and Women Economic Empowerment in Nakuru County, Kenya

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ABSTRACT

This publication is part of a wider study which aims at evaluating Women Economic Empowerment programme, which is being implemented by the Women Empowerment Link (WEL) in several counties across Kenya, since 2015. In Nakuru the programme targeted grassroots women in table banking. To make the evaluation comprehensive in determining the level of women economic empowerment, this study adopted Kabee's (2005) theoretical framework for measuring women's empowerment. The objective of the study was to establish the extent to which table banking had increased women economic empowerment in Nakuru County. Specifically, the study sought to assess the extent to which; the WEL's project had enhanced women's participation in county governance, women's participation in the project had increased access to services and resources; and finally Identify success stories, lessons learnt and challenges that women in the project encountered. The study reached a total of 206 out of the 473 women who had been trained on basic financial literacy from 35 table banking groups. In each of the selected groups, three officials (the chairperson, secretary and the treasurer) and three members participated in the study. Key informants, 2 gender officers, 1 gender champion also participated. Data analysis revealed that 80% of the women were business owners, 10.21% were employed while 6.6% were domestic workers. The study's findings revealed that WEL's programme on Strengthening Inclusive Leadership had mixed results in enhancing participation of women in leadership and governance. Only half of the women at 49.51% had offered themselves for leadership and governance positions yet their capacities and availability to participate in leadership and governance were rated very high. The study also found that women's participation in the WEL's project had increased access to services, resources and women's participation in governance opportunities to a large extent. Finally, the study appreciated that the WEL project in Nakuru targeted most vulnerable, low income i.e., economically vulnerable grassroots women. Among the obstacles found to be hindering Women Economic Empowerment were poverty, high level of illiteracy and lack of information. Among other recommendations, women requested additional seed capital from either WEL or County Government to increase their borrowing power within their groups and expand adult literacy programme by the County Government. The study also recommended concerted campaign to include more women in leadership and governance.

INTRODUCTION

According to UN women (2020) women constitute 2.18 million (36 percent) of elected members in local deliberative bodies in 133 countries. Out of these 133 nations, two countries have reached 50 percent representation while 18 have more than 40 percent women in local government. Therefore, women and girls are underrepresented in the local deliberative bodies in majority of the 133 countries. Globally, there are regional variations in women's representation in local deliberative bodies, as of January 2020 the representation of women and girls was 41 percent in Central and Southern Asia, 35 percent in Europe and Northern America, 32 percent in Oceania, 29 percent in Sub-Saharan Africa, 25 percent in Eastern and South-Eastern Asia, 25 percent in Latin America and the Caribbean, and 18 percent in Western Asia and Northern Africa (UN Women 2020). Therefore, though, Sub-Saharan is not trailing but she could do more to catch up with the frontier regions of the world.

Women's economic empowerment and effective

participation in governance and leadership is a matter of human rights that culminates with inclusive growth and sustainable development (OECD, 2018). Further, the active participation of women, on equal terms with men, at all levels of decision-making and political involvement is essential to the achievement of the Sustainable Development Goals (SDGs) However, Kumar (2018) observes that in the twenty-first century, women are facing obstacles in their political participation worldwide. The global reality is such that women around the world at every socio-political level find themselves underrepresented in parliament and far removed from decision-making levels. The situation, notwithstanding, enhanced socio-economic status of women to a greater extent play a significant role in scaling up their participation and representation in leadership and governance (Kassa, 2015). Studies allude that the major bottlenecks to women's slow progress in social-economic empowerment is lack of financial resources, information and skills (WPL, 2014; Kayuni & Chikadza, 2016; Common Wealth, 2017).

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It is out of this concern that Kenyatta University Women Economic Empowerment hub has been undertaking a project on women's participation in leadership and governance, within which an evaluation study of an existing programme by Women Empowerment Links (WEL) was selected due to its uniqueness in the approach to enhancing women's economic empowerment at grassroots across five counties in Kenya.

Women Empowerment Links (WEL), is a non-profit, non-partisan, non-governmental women's rights organization that seeks to empower women to realize their full potential, and strengthen them politically, socially, and economically through increased participation, leadership, and governance at all levels. On the other hand, since 2019, Kenyatta University under the funding of Bill and Melinda Gates Foundation has been implementing Women Economic Empowerment HUB, whose one Project amongst others focused on increasing women's participation in Leadership and Governance in Kenya. Under this project, Kenyatta University sought a partnership with WEL with a broader aim of evaluating WEL's on-going project in the five counties as explained above.

This publication thus emanated from a wider study focusing on five counties namely Kitui, Bomet, Kirinyaga, Nakuru and Mombasa, where the Women Empowerment Links (WEL) was implementing a project on Community Capacity Empowerment for women since 2015. Specifically, WEL's project was on 'Strengthening Inclusive Governance' whose aim was to enhance women's participation in political, economic, and social aspects of governance in their respective counties and Kenya as a whole. The study was done by a team from Kenyatta University WEE HUB, in partnership with WEL. The outcome of the evaluation was to identify areas of strength, challenges, best practices, and lessons learnt. Most importantly the evaluation also aimed at identifying policy areas for advocacy in terms of women's social and Economic rights for scaling up.

To make the evaluation comprehensive in determining the level of women's economic empowerment the study adopted Kabeer's (2005) theoretical framework for measuring women's empowerment from three perspectives namely: agency, which describes the ability to make decisions regardless of existing power relations; resources which include health, education, and physical assets. The third perspective is achievements which entails, economic opportunities and improved socio-political status. Unlike the conventional approaches used in project evaluation, the study used a more comprehensive approach to evaluate whether or not the project being evaluated had a significant effect of women economic empowerment.

Statement of the Problem

The Kenya Constitution 2010 contains an elaborate bill of fundamental rights in recognition of the need for inclusivity and equal opportunities for all, regardless of gender, ethnicity, and any other social identities.

Additionally, there have been many programs in the past and gender-responsive policies aiming at not only the Women economic empowerment but also increasing their participation in leadership and governance. However, the current status in Kenya is such that women lag behind in participating in leadership and governance at all levels. One reason for this is their disadvantaged position in accessing and controlling resources and especially the finances. This concern is what made the Kenyatta University HUB project on 'Women's participation in Leadership and governance focus on WEL's project in Nakuru County which sought to empower women through savings and internal lending using the principle of Table Banking.

Objectives

Overall Objective

- To establish the extent to which table banking had increased women economic empowerment in Nakuru County

Specific Objectives

- Establish the extent to which the WEL's project had enhanced women's participation in County governance in the selected Counties
- Assess the extent to which women's participation in the project had increased access to services, resources and women's participation in governance opportunities
- Identify success stories, lessons learnt, and challenges that women in the project encountered to inform scaling up and advocacy for WEE in Kenya.

Theoretical Framework

The study approach was guided by Performativity theory by Judith Butler (1990) and Kabeer's theoretical framework of women economic empowerment, (2005). Performativity theory explains the existing gender differential as expressed in perceptions, expectations and performance, in typical social settings. The theory asserts that gendered performance results from a mode of belief, actualized through repetitive acts over time, as in the social construction of gender in a typical social setting. Sadly, the result is the institutionalized insubordinate position of women to men, which is also challenged by other gender and feminist theorists. The theorist's argument is that the existing gender inequality is not an expression of what women are but rather, they can perform better in more enabling and supportive environments. Enablers can be in many forms, including trainings, gender responsive policies and legislations. On the other hand, Kabeer's theoretical framework of women economic empowerment argues that women's economic empowerment, can be measured based on three broad categories, namely (1) agency, which describes the ability to make decisions regardless of existing power relations; (2) resources-including health, education, and physical assets-are the channels through which agency is exercised; and (3) achievements-such as economic opportunities and

improved socio-political status-the outcomes of agency.

METHODOLOGY

The study reached a total of 206 women who had been trained on basic financial literacy out of the total of 473 trained women from 35 table banking groups. Using census sampling, all the 35 groups were selected. From each of the group three leaders (the chairperson, secretary and the treasurer) were selected purposively while three other members were randomly selected using simple random sampling from each of the group. A total of 206 were successfully reached giving response rate of 98.1%. Key informants were identified, namely; 2 gender officers, 1 gender champion who were directly involved in the project under evaluation. This was considered adequate since according to, Gay (1976) a response rate of 10% to 20% is sufficient for descriptive research. Mixed methods approach was used which allowed the use of a structured questionnaire, interview and focus group discussion guides. Triangulation of analysed data was done based on 4 result focused parameters as shown in figure 1 below:

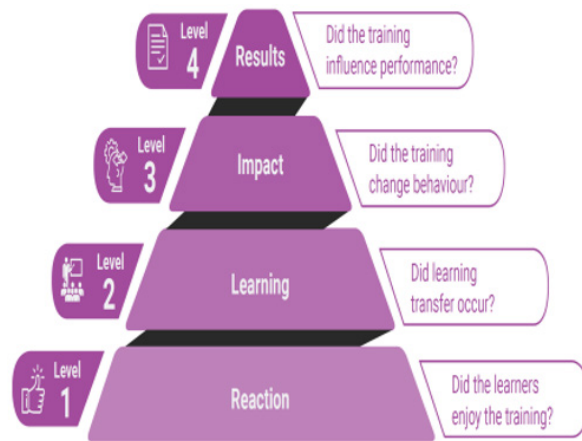


Figure 1: Table 1: Data Triangulation

Evaluation Study Findings

Preamble

The evaluated project in Nakuru County was special in that it was directly on Economic Empowerment savings and internal lending in the model of Table Banking. Specifically, the program targeted women at the grassroots who were economically vulnerable in that most of them worked in micro-enterprises whose revenues were unpredictable. They also depended on the same revenue for their daily household upkeep. The results were analyzed based on demographic characteristics, awareness of savings and internal lending, level of knowledge and skills, behavioral change and impact of training on Women economic empowerment including participation in leadership and governance.

Demographic Characteristics on Selected Women

These were analyzed at two levels based on the level of education and occupation of women namely:

Level of Education

The data analysis revealed that all the trained women in Nakuru County had some level of education. However, most of them had secondary level of education 88%, primary level of education 84% followed by college middle level education 14%. The levels are fairly good compared to the Kenya National demographic health survey (KDHS- 2014) in Rift Valley. The level of education for the trained women was generally low in that the same statistics revealed that 14% of the women had completed primary education 8.4% secondary education and 6.4% had more than secondary education.

Table 1: Respondents' Level of Education

Location	Frequency (N)	Frequency (%)
-99	3	1.46
Pre-primary	2	0.97
Primary	84	40.78
Post primary	7	3.40
Secondary	88	42.72
Post-secondary	6	2.91
College	14	6.80
University	2	0.97
Total	206	100

Occupation of the Trained Women

The findings indicated that about 80% of the trained women were business owners. The rest were mainly employed (10.21%) or domestic workers (6.62%). The spread is understandable because the programme had focused on women with basic levels of formal education, and it was easy to engage in Medium and Small Enterprises (MSEs) since they were in an urban setting.

Table 2: Respondents' Occupation

Location	Frequency (N)	Frequency (%)
Business Owner	165	80.1
Employed	20	10.21
Farmer	5	2.43
Domestic workers	14	6.62
Student	1	0.49
Unspecified	1	0.49
TOTAL	206	100

Impact of the Training on Women's Economic Empowerment

To assess the impact of WEL's training, the following impact areas were utilized namely; women's awareness knowledge, behavioral change and training on women's participation in Leadership and Governance.

Women's Increased Awareness on Savings and Internal Lending/Skills

The evaluation sought to investigate the impact of the

Table 3: Awareness of knowledge and skills on Savings and Internal Lending Community. Frequency (%) N=210

Having attended the savings and internal lending communities training do you consider that you have increased your awareness of:	No	Don't Know	Yes	99
The differences between savings and internal lending community and a merry-go-round?	1.94	0.49	97.09	0.49
The traits required of a member of a savings and internal	3.88	2.43	93.69	0
The traits of an empowered and sustainable savings and internal lending community?	2.91	1.94	94.66	0.49
How you can form a savings and internal lending	2.91	1.46	95.63	0
Election processes in a savings and lending community	2.43	1.94	95.63	0
The responsibilities and roles of members of a savings and internal lending community	1.94	0.97	96.60	0.49
The savings, lending and social fund policies of a savings and internal lending community?	1.94	2.91	95.15	0
Record keeping and meeting procedures of a savings and internal lending community?	4.85	1.46	93.69	0
Share out meeting procedures for proceeds in a savings	7.77	1.46	90.78	0

training based on increased awareness in selected areas of microfinance as shown in the table 3 below.

From Table 3 the level of awareness of the aspects of microfinance was very high in the range of 90.78% to 97.09% compared to the low percentage of those who felt that their awareness had not changed in the range of 1.94% (Responsibilities and roles of members of SILC) to 7.77% (Share out meeting procedures for proceeds in a SILC). According to the information provided by Nakuru County Principal Gender officer and confirmed by the group coordinators (programme champions),

those whose awareness did not change or did not know the level of their awareness were members who may have joined the groups recently and may not have been at the same level with the older members in terms of training.

Increased Knowledge and Skills on Savings and Internal Lending

The evaluation sought to investigate the impact of the training based on increased knowledge and skills in selected areas of microfinance model as indicated in Table 4.

Table 4: Increased knowledge and skills on Savings and Internal Lending community. Frequency (%) N=210

Do you think that the Savings and Internal Lending training increased your understanding of aspects in:	No	Don't Know	Yes	99
The differences between savings and internal lending community and a merry-go-round?	1.94	0.49	94.66	2.91
The traits required of a member of a savings and internal	2.43	1.94	93.20	2.43
The traits of an empowered and sustainable savings and internal lending community?	1.94	2.43	93.20	2.43
Whom you can form a savings and internal lending	1.94	0.97	94.66	2.43
Election processes in a savings and lending community	1.94	0.97	94.17	2.91
The responsibilities and roles of members of a savings and internal lending community	1.46	0.97	94.66	2.91
The savings, lending and social fund policies of a savings and internal lending community?	1.46	2.91	92.72	2.91
Record keeping and meeting procedures of a savings and internal lending community?	5.34	1.46	90.78	2.43
Share out meeting procedures for proceeds in a savings	8.74	0.97	87.86	2.43

From Table 4 the increase in knowledge and skills of the selected aspects of microfinance was very high in the range of 87.86% to 94.6% compared to the low percentage of those who felt that their awareness had not changed 1.46% (understanding and social fund policies of a SILC) to 8.74% (share out meeting procedures for proceeds in a SILC). According to the information provided by the Programme Co-coordinator WEL and confirmed by the programme gender champions in the field, those whose knowledge and skills did not change or did not know the level of their knowledge and skills were members who may have joined the groups recently prior to this research and therefore may have attended fewer training sessions.

Behavioral Change

The analysis sought to identify the impact of the training

based on behavioral change as a result of the training in selected areas of microfinance model as indicated in Table 5, based on individual areas in the table. The Table shows an analysis of the responses indicating those who were positive about behavior change, those who did not know about their behavioral change and those who were negative.

From the Table 5, the behavioral change as a result of the training was significant in that 69.9% to 96.6% were positive about behavioral change. On the other hand, a higher percentage of trained women 16.02% to 25.73% were negative about their behavioral change in preparing for emergencies and maintain consistent expenditures respectively. This was due to the low economic status of most members in the groups where the expected weekly savings was not consistent due to income fluctuations. This was confirmed by WEL Programme Officer and

Table 5: Behavioural change as a result of the training Frequency (%) N=210

Having attended the savings and internal lending training:	No	Don't Know	Yes	99
I can conduct individual self-screening to see if I qualify to be a member of savings and internal lending community	3.88	2.43	88.83	4.85
I can identify whom I can form a savings and internal	2.43	0.49	94.66	2.43
I can manage the affairs of savings and internal lending	4.85	0.97	90.78	3.4
I save regularly	1.94	7.49	96.6	0.97
I can borrow and repay a loan	4.37	0.49	91.75	3.40
I am financially prepared for emergencies and other	16.5	4.85	78.16	0.49
I can manage to maintain a consistent expenditure	25.73	1.94	69.9	2.43
I have up to date records of my income and expenditures	16.02	2.91	80.58	0.49
I am more persistent in seeking my goals	7.28	2.43	89.81	0.49

corroborated by Nakuru County Principal Gender officer who had this to say:

“... table banking is an important programme as it targets women at the grassroots who are economically vulnerable. However, this most of the times works against the programme expectations in that most of the trained women work in microenterprises whose revenues unpredictable. They also depend on the same revenue for their daily household upkeep ...” (Interviews in Nakuru County on 23/04/2022)

Impact of the Training on Women’s Participation in Leadership and Governance

Aware that gender roles hold most women from

participating in productive roles, the evaluation revealed that the trained women were able to balance their care work to enable them to participate in group and community activities 90.29%. It is then not a wonder that 87.86% of the trained women reported having appreciated the importance of gender inclusivity in development processes. Further, recognizing the importance of literacy in enhancing women’s participation in leadership and governance, the training seems to have unlocked their participation in leadership and governance in that 83.5% of the trained women reported being good at keeping records for their savings and internal lending community programme as well as other community initiatives. This was confirmed by a member of a savings and internal

Table 6: Impact on the trained women’s participation in leadership and governance

Having attended the savings and internal lending training:	Frequency (%) N=206			
	No	Don't Know	Yes	-99
I offered myself for leadership and governance in our savings and internal lending community	44.17	3.88	49.51	2.43
I am good at keeping records for our savings and internal lending community as well as other community initiatives	13.59	1.46	83.5	1.46
I developed my leadership skills at the savings and internal lending community and finally offered myself for leadership in political leadership	45.63	2.43	50	1.94
I have come to appreciate the importance of having women and men participate in development	8.25	1.46	87.86	2.43
I have insisted on the attainment of the 2/3 gender rule	36.89	13.11	46.12	3.88
I have obtained a way of balancing my care work and leadership activities in my community	5.34	0.49	90.29	3.88

lending community, who had this to say:

“... Courtesy of the training I have gained leadership experience and am actively participating in governance in our area. At present I am a member of the community policing committee and ward budget committee. I help in prioritizing development programmers for my community in these two committees. I have also been selected as a community health volunteer assisting with taking care of children ...” (Interviews in Nakuru County on 23/04/2022).

However, the findings brought out a concern on the training focus in that the analysis indicates less impact on participation of trained women in political leadership and governance. For instance, 49.51% of the trained women reported having offered themselves for political leadership, while 44.17% reported that they had not offered themselves for group and community leadership. Additionally, 36.89% of the trained women had not insisted on the attainment of the 2/3rd gender rule in the community/county structures. This could have been

attributed to the focus of the training solely on financial literacy for economic empowerment.

*Proportions for the various aspects sum row-wise. Columns don't sum to 100 because the responses allowed for no-response and/or multiple responses

Impact of the Training on Women's Economic Empowerment

Taking cognizant of the fact that one of the limitations to the WEE is limited access and control to resources at the household level, the evaluation revealed that the trained women had been able to access increased income from their SMEs. This is evidenced by the 76.21% of the trained women who reported being able to start income generating activities, 48.54% reported to have increased the net worth of their household through acquisition of productive assets such as Tuktuk, chicken, goats and land, 82.52% reported being able to devote more of their time to productive activities among others as shown in Table 7. For instance, one member had this to say:

"... through the trainings and savings, I have acquired a motor bike for the family. The motor bike has assisted us get a secondhand motor vehicle and a piece of land

back at home..." (Interviews in Nakuru County on 23/04/2022

The study further noted that of the trained women had not increased the net worth of their household through acquisition of productive assets (44.17%) and had not used loans to take their children to school (37.86%). This is as a result of inconsistent and merger revenues from the women owned enterprises as established during the study. This notwithstanding, trained women reported having increased influence on decision making at the household level. This was affirmed by 79.61% of the trained women who reported that they had a voice at home and their spouses were listening to them while 56.31% reported that they had used loans to take their children to school. The importance of this finding is pegged on recognition that influencing decision making often leads to achieving control over resources, the highest level of empowerment (Longwe, 1997).

To this effect, a member said that "...before I used to fully depend on my husband but now I can manage some of the house hold expenses. This has impressed my husband. He nowadays consults me on key family decisions because of my contribution..."

Table 7:

Having attended the savings and internal lending training:	Frequency (%) N=206			
	No	Don't Know	Yes	-99
I have become a member of a saving and internal lending community	0.97	0	96.6	2.43
I have managed to start income generating activities	18.93	2.43	76.21	2.43
I have increased the net worth of my household through acquisition of productive assets (e.g, Tuktuk, chicken, goats and land)	44.17	3.88	48.54	3.40
I have used loans to take my children to school	37.86	2.43	56.31	3.40
I no longer have to borrow from friends and relatives	16.5	2.43	78.64	2.43
I got a voice at home and my spouse listens to me	15.53	3.88	79.61	0.96
My household no longer experiences drastic reductions in monthly expenditures for food and clothing	23.3	3.4	72.33	0.97
I am devoting more of my time to productive activities	14.56	1.46	82.52	1.46
I can handle emergencies such as deaths and sickness	13.11	5.34	79.61	1.94

CONCLUSION

The evaluation study's specific objectives were to; establish the extent to which the WEL's project had enhanced women's participation in County governance in the selected Counties, assess the extent to which women's participation in the project had increased access to services, resources and women's participation in governance opportunities and finally to identify success stories, lessons learnt and challenges that women in the project encountered to inform scaling up and advocacy for WEE in Kenya.

In conclusion, the study's findings revealed that WEL's programme on Strengthening Inclusive Leadership had mixed results in enhancing participation of women in leadership and governance. Only half of the women at 49.51% had offered themselves for leadership and

governance positions yet their capacities and availability to participate in leadership and governance were rated very high. For example; 83.5% of the trained women reported being good at keeping records for their savings and internal lending community programme as well as other community initiatives, 90.29% said they had obtained a way of balancing their care work and leadership activities in their communities and 87.86% stated they had come to appreciate the importance of having women and men participate in leadership and governance for development. These indicate capacity and availability of the women to participate in leadership and governance as well as their recognition of such a participation in championing community development.

The study also concluded that women's participation in the WEL's project had increased access to services, resources

and women's participation in governance opportunities to a large extent. This is evidenced by the 76.21% of the trained women who reported being able to start income-generating activities, 48.54% reported having increased the net worth of their household through the acquisition of productive assets such as Tuktuk, chicken, goats, and land and 82.52% reported being able to devote more of their time to productive activities among others.

Finally, the study took note of lessons and challenges that women in the project encountered to inform scaling up and advocacy for WEE in Kenya. First, the study appreciated that the WEL project in Nakuru targeted most vulnerable, low income i.e., economically vulnerable grassroots women. Moreover, since the project focused on lending and savings, it enabled women to be capacitated in basic financial literacy that helped them to manage and control their finances in the enterprises. On challenges, the study noted that illiteracy among grassroots women is high which made them shy away from participating in leadership at the County and National Levels. Moreover, the amount of money that the women put into table banking was very little because the SMEs did not yield much profit since the seed money from individual women was little and mostly utilized on a day-to-day basis for household upkeep. The project targeting only women made it difficult for the same women to negotiate for space with men who were not part of their gender trainings.

The evaluation findings call for policy formulation in operationalizing County Government gender policy as a way to demonstrate County Government's commitment to WEE. In this way, the County gender unit will be able to mobilize and allocate resources to support WEE activities and strengthen the partnership between County Government and NGOs focusing on WEE programmes.

RECOMMENDATIONS

- There is need for concerted campaigns to increase the number of women in leadership and governance positions. The low number of women offering themselves for leadership and governance positions is still a major case to worry about.

- It is not enough to focus on the training as the major strategy for WEE without addressing the poverty and lack of information that makes them unable to balance their daily chores or to afford the basic needs for them to attend the meetings.

- The project should have targeted both men and women in financial literacy and gender training to ensure that both benefited from the training. While women struggled to increase their earning through SMEs the men appreciated their efforts and therefore supported them accordingly.

- The County Government of Nakuru to mobilize women for the basic adult literacy program at the

grassroots level.

- WEL to provide seed money to each of the women individual groups to increase their kitty for borrowing.

- County Government specifically gender office to mobilize resources for regular training grassroots women and men on the importance of women economic empowerment, gender and financial literacy with an entry point being women groups.

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