



Women Involvement in Decision Making Process in Deposit Taking SACCOs in Uasin Gishu County, Kenya

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Abstract: Women in decision-making positions play a crucial role in developing meaningful gender mainstreaming strategies, gender inequity is one of the underlying causes of low productivity as it cripples their effective participation. The aim of this paper is to examine the levels of women involvement on decision making process in deposit taking SACCOs in Uasin Gishu County, Kenya. The study used cross-sectional research design and targeted 11 managers and 867 delegates. A sample size of 266 delegates and 11 managers was used in the study. Proportionate and simple random sampling were used to select delegates while purposive sampling was used to select the managers. The study used questionnaires and interview guides to collect both quantitative and qualitative data. The quantitative data were analyzed by SPSS (version 25) and the findings presented using frequencies and percentages. Qualitative data was analysed descriptively and presented in narrations and quotations. The study revealed that there was a significant positive correlation between women involvement in terms of voice and decision making ($r = .453; p = .000$). The paper concluded that women involvement in deposit taking positively influenced decision-making process. It is recommended that there is need to encourage women to actively participate in decision-making process by ensuring that their voices are captured in the decision making process.

Keywords: Levels, Women Involvement, Voice, Decision Making, SACCOs

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1. Introduction

Many global conventions have highly scored women's involvement in leadership positions and as such advocate for gender mainstreaming in leadership positions in decision-making process. A study done in Uganda, for example, indicates that the effect of low female participation hinders the growth of business enterprises and local economic development (GTZ, 2010). In more concrete terms, substantive representation is about the impact of women's in decision-making positions on policy formulation and implementation. Policies can be aimed at gender mainstreaming or can explicitly advance agendas for gender equality in one area of policy. Women's presence has proven to be important in the formulation of policies on development, sustainable peace, and good governance. Studies have shown that women in decision-making positions play a crucial role in developing meaningful gender mainstreaming strategies, which

effectively and authoritatively ensure focus on gender equality in all policy areas (Kamuhanda, 2009).

Governments around the world have recognized the need for policies and leadership to promote the development and achievement of gender parity since the United Nations World Conference on Women in 1975 (Harris & Sawer, 2016). Despite the fact that the world's gender gap has narrowed by 68 percent, the Global Gender Gap Index projects that global gender equality will take 108 years and economic parity another 202 years to accomplish at the current rate of growth (Zahidi, Geiger & Crotti, 2018). Existing policies, according to Carey, Dickinson, and Cox (2018), do not remove the necessity for governments to apply a distinct gender focus. Thus, women's participation in decision making, regardless of organizational status, should be promoted since they can have a substantial impact on the achievement of organizational goals, which is often overlooked (Augustine, Wheat, Jones, Baraldi & Malgwi, 2016).

2. Literature Review

Representation of women and men in economic decision making is measured by the proportion of women and men as presidents and CEOs (chairpersons) and by the proportion of women and men among members of the highest decision-making bodies (Chijoke-Mgbame, Boateng & Mgbame, 2020). Thus, membership of the highest decision-making body of the largest companies provides a more positive picture in terms of gender and decision making. Gender equity exists when both females and males have equitable opportunities and outcomes which mean that everyone, male or female, can pursue a broad range of interests, subjects, careers and lifestyles (Sethi, Edwards, Webb, Mendoza, Kumar & Chae, 2022). Therefore, gender is a social construct. It is what culture and society make of the fact that you are a man or a woman. It refers to cultural, political, and economic arrangements, such as social norms, beliefs, laws, and institutional practices (Posselt & Nuñez, 2022).

Gender is an analytical tool for understanding social processes. In other words, the concept of gender refers to the cultural interpretation of biological differences between men and women. Gender and gender identity are socially constructed through processes of socialization, where by human beings become social persons. What men do and women do, how they behave and interact, together with cultural ideas and interpretation of gender differences constitute a 'gender system'.

While the board of directors is in charge of formulating a company's strategies and overseeing its performance, top management is ultimately in charge of putting those strategies and policies into action (McGuinness et al. 2017). Top management traits can influence a firm's strategic decisions and outcomes, according to upper echelons and organizational theories. Several studies anticipate that the presence of female senior executives has an impact on strategic decisions and outcomes due to gender differences. Female CEOs also implement more conservative accounting standards and take a lower degree of risk in bank lending bolstering the argument that they are more ethical and risk-averse than their male counterparts (Faccio et al. 2016).

Companies that hold more than three women in management perform better in every criterion than those that do not have any women in management. The positive effects of gender diversity can be seen most prominently in the work environment, values, and vision (Martinez-Jimenez, Hernández-Ortiz & Fernández, 2020). In politics, for example, women's political leadership allows them to set agendas and it is in such roles that they are made responsive to constituencies and the public. This accountability becomes the cornerstone for not only numerical enhancement of women's presence but also their ability to transform outcomes, the content and the ways in which policy actors make public policy (Opoku, Anyango & Alupo, 2018).

Female leadership is a current issue and it has attracted a lot of attention in the media. There are multiple reasons why female leadership should be promoted, and many studies have been conducted to prove the benefits of female leadership to organizations through organizational diversity (Glass & Cook, 2018). The reasons why there should be more female leaders can be divided into four themes; they include equality, women's contribution as leaders, the importance of women being able to speak out and meritocracy (Moreno-Gómez *et al.*, 2018). In regard to equality, women and men should have equal possibilities to get ahead in their careers and rise to higher positions, especially when it is not a question of incompetence anymore (Bullard & Wright, 2018).

It is important that both men and women have equal rights in terms of voice in decision making process in Saccos. Gender equality in decision-making is important and is to be viewed in the context of whether women are in the position to make or influence public decisions on the same footing as men. Atif, Alam and Hossain (2020) argued that female board members' influence on various outcome variables is only realized once their numbers exceed a specific threshold. However, there has been little agreement on the number or percentage of female board members that forms this critical mass. For example, multiple studies show that having at least three female directors on a board can have a considerable impact on strategic decisions and outcomes (Fan *et al.*, 2019; Liu, 2018). Some evidence, on the other hand, reveals that even having one woman on a board of directors has a good impact on boardroom dynamics (Chen *et al.*, 2016).

Although women's movement in Kenya was not visible on the streets, it is believed that the democratic political atmosphere provided opportunities for Kenyan women to express their increasing feminist consciousness and advocacy. After the restoration of democracy, the constitution of 2010 provided Kenyan women with the right to equality with men (Constitution of Kenya, 2010). Since the establishment of this constitution, when for the first-time national plan for women's development was formulated, Kenya has achieved much in terms of human and gender development indicators. Empowering women influences their voice in decision making process and ensures that their concerns are addressed. SACCOs play a critical role in economic empowerment and poverty eradication, particularly among the rural poor (Mushonga, 2018). Poverty entails a lack of as well as a denial of critical means and chances for meeting members of society's basic requirements and comforts, allowing them to maintain a minimum acceptable living level as prescribed by their society (Adekola & Dokubo, 2017). People's ability to understand, influence, and act in the environment that affects their personal, social, economic, and political lives with the goal of improving their lives is referred to as empowerment (Golla, Malhotra, Nanda & Mehra, 2018). The current paper therefore examined the levels of women involvement in terms of voice on

decision making process in deposit taking SACCOs in Uasin Gishu County, Kenya

2.1 Theoretical Perspective

The paper was first guided by the feminist theory. The theory recognizes the pervasive and structures in society that espouse this oppression and subordination. Differences in the realization of that potential, therefore, must result from externally imposed constraints and from the influence of social institutions and values (Tong, 2009). The situation ought to be replaced by a principle of perfect equality, admitting no power or privilege on one side, nor disability on the other (Mill, 1984). Precisely, Mill's point of departure in arguing for the need to dismantle social and legal relationships that subjugate women and establish perfect equality and partnership between the sexes in both the public and private spheres holds. Feminists advance three broad perspectives in trying to explain the absence of women from senior management in the public and private sector.

The first perspective is personal factors to which the paucity of women in management positions is attributed. This includes psychosocial attributes, including personality characteristics, attitudes, and behavioral skills of women themselves. Among personal factors, we see self-esteem and self-confidence, lack of motivation and ambition to accept challenges to go up the ladder, women's low potential for leadership, less assertiveness, less emotional stability, and lack of ability to handle a crisis (Khattak, 2011). According to Singh and Shahabudin (2000), personal factors such as assertiveness, confidence, resourcefulness, creativity, loyalty, and trustworthiness enhance women's ability to ascend to senior management positions. Liberal feminist theory is characterized by an individualistic emphasis on equality (Khattak, 2011). It is depicted as focusing on individual rights and on the concepts of equality, justice, and equal opportunities, where legal and social policy changes are seen as tools for engineering women's equality with men.

3. Methodology

This study was conducted in Uasin Gishu County, Kenya. This county presents a good area whose representation can be generalized as the actual situation in Kenya. By the end of 2018, there were 126 Deposit Taking SACCOs (DTS) in Kenya that had complied with SASRA regulations. This has since risen to 175 registered DTSS in the country by December of 2020 (Cooperative of Kenya, 2019). In addition, the selection of the SACCOs based on DTSS criteria points to the corporate governance that has been complied with by the deposit taking SACCOs under SASRA regulations. This study used cross sectional research design which allows researchers to identify characteristics of their populations at a given time, analyze their evolution over time, and to establish some

relationships between these features (Zangirolami-Raimundo, Echeimberg & Leone, 2018).

The population of interest of this study was all the DTS SACCOs in Uasin Gishu County, which had complied with SASRA regulations by end of 2021. The study focused on managers and delegates of the SACCOs since they were considered to be involved in the decision-making process in SACCOs thus had information which was valid for the research. The sample size for this study was based on Krejcie and Morgan (1970) sample size determination formula. The formula is given as:

$$n = \frac{X^2 * N * P(1 - P)}{(ME^2 * (N - 1)) + (X^2 * P * (1 - P))}$$

Where;

n=Sample size

X²=Chi Square for the specified confidence level at 1 degree of freedom= (3.841) from tables

N=Population size

P=Population proportion (.50 in the table)

ME=Desired margin of error (expressed as a proportion=0.05)

=3.841x8677x0.5 (1-0.5)/ 0.05x0.05 (867-1)
+3.841x0.5 (1-0.5)

= 832.53675/3.12525

= 266

This study used both probability and non-probability sampling designs. Probability sampling gives individuals equal chance of being selected where random sampling is applied. Non-probability sampling refers to where researchers take particular individuals without random assignment. Proportionate sampling was used to select the number of the delegates in each SACCO while purposive sampling was used to select the managers of each SACCO in the County.

A well-designed questionnaire with closed ended questions was used to collect data from the 266 delegates from the 11 SACCOs in Uasin-Gishu County. The closed ended questionnaires provided quantitative data in the study. The study preferred the use of questionnaires since they are considered to be convenient and efficient when collecting data from a large population (Bartram, 2019). Furthermore, interviews were administered to managers of the 11 SACCOs thus providing qualitative information for this study.

Pre-testing of research instruments was carried out in the neighboring Trans-Nzoia County which shares similar characteristics as the study area. The researcher selected a total of 27 respondents from SACCOs in Trans-Nzoia County to participate in the pilot study. This helped in improving the content validity as well as questions, format

and scales reliability as per the recommendations of Vogel, & Draper-Rodi, (2017).

Quantitative data were analyzed using descriptive statistics which involves the use of frequencies, percentages, means and standard deviation. In addition, Pearson Correlation analysis was used to establish the relationships among variables. This was done quantitatively with the aid of SPSS for windows. The raw data was categorized through coding and tabulation. Editing was also done to improve on the quality of the data. Qualitative information from interview schedules was transcribed, thematically classified and arranged before they are reported in narrations and quotations. Presentation of data was done using tables and Figures. The researchers observed all the ethics that are required before undertaking research. For instance, the researchers sought consent from the respondents before participating in the study. Confidentiality was assured to all the respondents and all participants were informed of voluntary participation in the research.

4. Results and Discussion

4.1 Levels of women's Involvement in Decision Making in Deposit Taking Saccos

The aim of this study was to examine the levels of women involvement in decision making process in deposit taking SACCOS in the Uasin Gishu County, Kenya. To achieve this objective, the study participants were requested to rate their level of agreement on a five-point Likert scale items in the questionnaire on levels of women involvement in terms of voice on decision making process. Their responses were tabulated and the results are presented in Table 1 on a scale of 1-5, as Strongly Disagree (SD=1) Disagree (D=2) Neutral (N=3) Agree (A=4) and Strongly Agree (SA=5). Table 1: Responses on Levels of women Involvement in Terms of Voice on Decision Making Process.

Table 1: The levels of women's involvement in decision-making process in deposit taking SACCOS

Statement	SD		D		UD		A		SA	
	F	%	F	%	F	%	F	%	F	%
All the board members regardless of gender are involved in policy formulation in our Sacco	40	16.5	140	57.6	15	6.2	38	15.6	10	4.1
Women board members are engaged in training of new employees and Sacco delegates in our SACCO	44	18.1	9	3.7	15	6.2	82	33.7	93	38.3
Women board members actively participates in recruitment of new members and staff	26	10.7	34	14.0	11	4.5	102	42.0	70	28.8
Women board members participate actively in decision making concerning employee disciplinary cases	38	15.6	13	5.3	9	3.7	74	30.5	109	44.9
Women board members participate in making decisions on Sacco shares and equity	10	4.1	56	23.0	14	5.8	78	32.1	85	35.0

Table 1 above shows that 140(57.6%) respondents disagreed with the statement that all the board members regardless of gender are involved in policy formulation in their Sacco, 40(16.5%) respondents disagreed with the statement, 38(15.6%) respondents agreed with the statement and 15(6.2%) respondents were neutral on the statement while 10(4.1%) respondents strongly agreed with the statement. The study findings showed that majority (74.1%) of the study participants reported that not all board members were involved in policy formulation in their Sacco. This implies that there is a team of board members who are specifically assigned to formulate policies in various deposit taking SACCOS in the region.

A study by Odero and Egessa (2021) pointed out that there were fewer women taking up board positions in Deposit Taking SACCOS particularly committees on policy

formulation. This concurs with liberal feministic theory which posits that there are structures in the society which promote oppression and subordination. Differences in the realization of that potential, therefore, must result from externally imposed constraints and from the influence of social institutions and values (Tong, 2009). In this regard, SACCOS need to ensure that women are represented in policy formulation. This can be accomplished by including women in top-level management positions so that policies can be written to address women's needs and promote their advancement. It can assist cooperatives in creating a welcoming environment for women and recognizing their contribution to society's development.

Further, 93(38.3%) respondents strongly agreed with the statement that women board members are engaged in training of new employees and Sacco delegates in their SACCO, 82(33.7%) respondents agreed with the

statement, 44(18.1%) respondents strongly disagreed with the statement and 15(6.2%) respondents were undecided on the statement while 9(3.7) study participants disagreed with the statement.

From the responses, majority (72.0%) of the delegates acknowledged that women board members were engaged in training of new employees and Sacco delegates in deposit taking SACCOs in Uasin-Gishu County. This implies that women who are board members in deposit taking Saccos are in committees meant for training of new officials and members. A study by Bear, Rahman, and Post (2010) found a link between the number of female directors and corporate reputation measures and as a result enhanced women participation in training of new employees could enhance the achievement of Saccos strategic plans including mission and vision.

On the statement that women board members actively participate in recruitment of new members and staff, 102(42.0%) delegates agreed with the statement, 70(28.8%) respondents strongly agreed, 34(14.0%) respondents disagreed with the assertion and 26(10.7%) respondents strongly disagreed on the statement while 11(4.5%) respondents were neutral on the statement. From the responses, it emerged that a majority (70.8%) of the study participants acknowledged that women board members in their Saccos actively participated in the recruitment of new members and staff to their Saccos. This shows that despite the low presence of women as board members, they are still actively engaged in recruitment of new staff members.

According to Emami, *et al.*, (2020) women are more concerned about the consequences that may be derived from the decision they make and thus tend to be critical in ensuring equity and quality during recruitment process. In this case, the presence of women in recruitment panels will enable board members to capitalize on gender equity during recruitment. Luckerath (2010) asserted that homogenous boards are more likely to operate as a group thus experiencing symptoms of group think, which may either consciously or subconsciously lead to certain risks. In this case presence of women in recruitment boards will make the group to be gender sensitive and thus procedures of recruitment are clearly adhered to. Moreover, Mwaura, Omari and Wafula (2019) established that gender balance strategy influenced performance as it lessened discrimination and enhanced talent recognition.

Furthermore, 109(44.9%) respondents strongly agreed with the statement that women board members participate actively in decision making concerning employee disciplinary cases, 74(30.5%) respondents agreed with the statement, 38(15.6%) strongly disagreed with the statement and 13(5.3%) respondents disagreed with the statement while only 9(3.7%) delegates were undecided on the statement. As shown by the responses, a majority (75.4%) reported that women who were in the boards of the Saccos participated actively on decision-making concerning employee disciplinary cases. This implies that

in most deposit taking Saccos, women play a greater role in determination of employee disciplinary cases. It is widely acknowledged by most researchers including Oludele *et al.*, (2016), Vafaei, Ahmed and Mather, (2015) amongst others that involvement of women in disciplinary matters leads to better decisions concerning the particular employee disciplinary cases. They argued that women are empathetic and are more likely to counsel employees instead of punishing the employee.

Similarly, 85(35.0%) respondents strongly agreed that women board members participated in making decisions on Sacco shares and equity, 78(32.1%) respondents agreed with the statement, 56(23.0%) respondents disagreed with the statement and 14(5.8%) respondents were undecided on the statement while 10(4.1%) respondents strongly disagreed with the statement. As shown by the responses, it emerged a majority (67.1%) of the delegates acknowledged that women board members participated in making decisions on Sacco shares and equity. Better returns on equity as a result of better financial management could affect positively performance of Saccos.

According to Shkolnikov (2011), women are perceived to be more receptive to diverse viewpoints and to be more concerned with the long term, as opposed to men, who are more concerned with the short term, and this results in enriched debates and sound decision making, which leads to greater financial performance, including reporting a higher return on equity. Enhancement of equity can increase the effectiveness of Saccos which is necessary to inform the strategy interaction needed for the expansion and sustainability of Saccos since there is a positive association between equity and the financial performance of organizations including Saccos (Githaiga & Kabiru, 2015; Kasoga, 2020). Interviews conducted pointed out that women make their presence on the board to be felt by other board members since they voice their concerns actively during board meetings. One of the managers had this to say:

Our board has two female directors but they control the decision-making process since they usually focus on affairs that touche on Sacco growth particularly those touching on women with a lot of authority (force). They will not relent until their issues are addressed by the other board members (Male, 45 years)

This shows that women board members in deposit-taking Saccos actively engage in decision-making process.

4.2 Relationship between Levels of women Involvement and Decision-Making Process in deposit-taking Saccos

The study was interested in testing the hypothesis that stated;

H₀₁: There is no significant relationship between levels of women's involvement in terms of voice and decision-

making process in deposit-taking SACCOs in Uasin Gishu County, Kenya. This hypothesis was tested using Pearson Correlation analysis and the results are presented in Table 2.

Table 2: Correlation coefficient between levels of women involvement in terms of voice and decision-making process

		Decision making
Women involvement	Pearson Correlation	.453**
	Sig. (2-tailed)	.000
	N	243

** . Correlation is significant at the 0.01 level (2-tailed).

Table 2 above shows that there was a significant positive correlation between women involvement in terms of voice and decision making in deposit taking Saccos ($r = .453$; $p = .000$). This means that at 95% confidence level, the r value for women involvement in terms of voice was .453, which moderate correlation between the two. In this case the positive values implied positive correlation where enhanced women involvement in terms of voice lead to efficiency in decision making process. Therefore, the hypothesis which stated that there is no significant relationship between levels of women involvement in terms of voice and decision-making process in deposit taking SACCOs in the Uasin Gishu County was rejected and the alternate accepted.

This shows that women involvement in terms of voice positively affects decision making in deposit taking SACCOS. The study shows that women's voice contributes effective decision-making process in DTS. Cytonn Investment (2016) in a report argues that governance index is still at its lowest point in Sub-Saharan states and this was attributed to low involvement of women in key decision-making organs.

5. Conclusion and Recommendations

5.1 Conclusion

The paper concluded that there was a significant positive correlation between women involvement in terms of voice and decision-making in deposit taking Saccos ($r = .453$; $p = .000$). This means that at 95% confidence level, the r value for women's involvement in terms of voice was .453 which was a moderate correlation between the two variables. In this case, the positive values implied a positive correlation where enhanced women's involvement in terms of voice lead to efficiency in decision-making process.

5.2 Recommendations

It was recommended that there is need to encourage women to actively get involved in decision making process by ensuring that their voices are captured since

enhanced women involvement in terms of voice lead to efficiency in decision making process.

5.3 Further Research

There is a need for a study on factors that influence women's involvement in decision-making process since it appeared that a low percentage of women were involved in decision-making process in deposit-taking SACCOS.

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