

**INFLUENCE OF GENDER EQUITY ON DECISION MAKING PROCESSES IN
SELECTED SACCOS IN UASIN GISHU COUNTY, KENYA**

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**A Thesis Submitted to the Board of Post Graduate Studies in Partial Fulfillment of
the Requirements of the degree of Doctor of Philosophy of the school of Gender and
Development Studies in the Department of Sociology, Gender and Development
Studies**

KISII UNIVERSITY

2023

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PLAGIARISM DECLARATION

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DEDICATION

I dedicate this thesis work to my lovely brother Michael Orokwo Kiplimo and my five sisters; Mary, Judy, Dina, Mercy and Viola for their full support in my education.

ACKNOWLEDGEMENTS

I would like to express my deep gratitude from the core of my heart to God, who has given me the strength to carry on in my hard times and for his invaluable gift being with me throughout in my study as the research comes to end in His will. A special feeling of gratitude to my loving brother Michael Orokwo Kiplimo, who took the role of our parents who died when we were young to educate me and five other sisters. His words of encouragement and push for tenacity ring in my ears. I salute you. To my uncle Charles Kigen, you taught me the virtue of believe in overcoming every obstacle in life step by step. You gave me the encouragement, support and love in my studies during my happy and difficult moments. You always remind me to reach for the stars as I keep my feet rooted. I have been able to complete this research program with the support and active cooperation of concerned bodies, authorities and several persons. I owe my debt and would like to express deep feelings of gratitude to my thesis supervisors; Dr. Gutwa Peter Oino and Dr. Mildred Lumayo Fedha for their valuable guidance at different stages of this research thesis. It would be quiet impossible to carry on the research work and make it into the final shape of the thesis without their able guidance and sympathetic encouragement. I am truly blessed for their invaluable contextual insights from their extraordinary support to the whole process of this research. To my best role model Dr. Simon Kenei whose constant guidance I have completed this thesis. He not only enlightened me with academic knowledge but also gave me valuable advice whenever I needed it the most. Also, my thanks are to other academic staff and colleagues of gender and development studies Kisii University. I am indeed grateful for their inspiration, support and valuable comments to improve the quality of my research. In addition, I wish to thank managers of Deposit taking Saccos in Uasin Gishu County who furnished all the relevant information and data for the study without which this research could not have been possible. I express my gratitude to all those employees of the Saccos whose significant contributions were evident in this a cumulating data as well as boosting my spirit when it was needed most. Finally, my heartfelt thanks go to my handsome son Emmanuel Kiprop, whose proximity, love and affection provided me joy and relaxation though he sacrificed a lot of my company. I salute him.

ABSTRACT

The development of effective gender mainstreaming techniques that effectively and authoritatively ensure the focus on gender equity in all policy areas depends heavily on women in decision-making positions. The achievement of socio-economic development depends largely on gender equity. Gender inequity is one of the root reasons of low productivity in most organizations. Kenya recognizes that development can only be sustained if women and men participate and benefit equally from economic, social, and cultural development processes, and if they fully exploit their potentials. The aim of this study was to examine the influence of gender equity on decision making processes in deposit taking SACCO's in the Uasin Gishu County, Kenya. Specifically, it sought to analyze the effect of gender representation, education levels based on gender, levels of women involvement in terms of voice and status of women in terms of income on decision making process. The study was based on two theories; liberal Feminism theory and structural functionalism theory. The study used descriptive 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 was used to select delegates while purposive sampling was used to select the managers. The study used questionnaires, interviews and document analysis to collect both quantitative and qualitative data making the study a mixed methods approach. A pilot study was carried out in SACCOs in Trans-Nzoia County. Validity was determined by consulting research supervisors to improve data collection tools. Reliability was determined through the use of Cronbach Alpha. The quantitative data was analysed with the help of SPSS using frequencies, percentages, mean and Standard deviation. Pearson Correlation and Regression analysis was employed to determine relationship that exists between the independent and dependent variables. Qualitative data was thematically classified and arranged before they were reported in narrations and quotations as per the research objectives. The study found out that there was a significant positive correlation between gender representation and decision making ($r = .387$; $p = .000$), education levels and decision-making ($r = .372$; $p = .000$), women involvement in terms of voice and decision making ($r = .453$; $p = .000$) and status of women in terms of income and decision-making processes in deposit taking Saccos ($r = .367$; $p = .000$). It was concluded that gender representation, education levels based on gender, women involvement in terms of voice and status of women in terms of income accounted for 63.3% variation in decision making process in deposit taking Saccos and thus there is need for a study on other factors which accounts for 36.7% in decision making process. The study concluded that gender representation, education levels, women involvement in terms of voice and status of women in terms of income influenced positively decision-making processes in deposit taking Saccos. The study recommended that there is need for incorporating more women in to decision making organs in deposit taking Saccos since presence of women particularly with diverse education levels in Sacco boards is associated with efficiency in decision-making process.

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LIST OF ABBREVIATIONS AND ACRONYMS

ACCOSCA	African Confederation of cooperative Savings and Credit Associations
ACEs	Area Cooperative Enterprises
ADM	Annual Delegates Meeting
AGM	Annual General Meeting
CAK	Cooperative Alliance of Kenya
CBK	Central Bank of Kenya
CEDAW	Convention on Elimination of all Forms of Discrimination against Women
CEO	Chief Executive Officer
CIC	Constitutional Independent Commission
CODAs	Cooperative Database Systems for Advanced Applications
DTS-	Deposit Taking Saccos
FAWE	Forum for African Women Educationist
FFI	Formal Financial Institutions
GAD	Gender and Development
GDP	Gross Domestic Per capita
GESP	Gender Equity Support Programme
ICA	International Cooperative Alliance
ILO	International Labour Organization
KUSCCO	Kenya Union of Savings and Credit Cooperatives
SDGs	Sustainable Development Goals
MOCD&M	Ministry of Co-operative Development and Marketing
NACOSTI	National Commission for Science, technology and Innovation

NGEC	National Gender and Equalities Commission
NGO	Non-Governmental Organization
PFA	Platform for Action
ROA	Return on Assets
ROE	Return on Equity
SACCOs	Savings and Credit Co-operatives
SASRA	SACCO Societies Regulatory Authority
SDGs	Sustainable Development Goals
SPSS	Statistical Package for Social Science
UNDP	United Nation Development Programme
WAD	Women and Development
WAM	Women Advancing Microfinance
WBDI	World Bank Development Index
WEF	Women Enterprise Fund
WID	Women in Development
WOCCU	Women Councils of Credit Unions
WWF	Working Women's Forum

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Gender equity is a crucial goal for development in and of itself, and it is intimately linked to economic growth (Jayachandran, 2015). The recently established United Nations Sustainable Development Goals have reiterated the significance of attaining gender equity both inside and outside of the home (SDGs). The fifth SDG calls for the acknowledgement of unpaid labour, equal access to ownership, and equal chances for leadership at all levels of decision-making in political, economic, and public life, among other goals to be accomplished by 2030 (Muraya, 2022).

Many global conferences have highly scored women participation in leadership positions and as such advocate for gender mainstreaming in leadership positions in all spheres of life. 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 (Ilesanmi, 2018). In more precise terms, substantive representation refers to the influence of women's absence from decision-making roles on the creation and execution of public policy. Policies can clearly advance agendas for gender equality in one area of policy or be aimed at gender mainstreaming. The inclusion of women has shown to be crucial in the creation of policies that promote development, lasting peace, and effective government. According to studies, women in decision-making roles are essential for creating effective gender mainstreaming strategies that effectively and authoritatively ensure that gender equality is a priority in all areas of policy (Peterson & Jordansson, 2022).

Gender diversity which translates to gender equity on boards of directors in various organizations is associated with organizational growth (Post & Byron, 2015). Three distinct explanations are given for this, which emphasize the value of having women on board. First, it has been discovered that women understand business better than their male counterparts, which improves the standard of decisions made at work. Additionally, companies with women on their boards typically do better because of the positive image they have in society. Finally, adding women to the board of directors broadens everyone's awareness of the business environment (Ferreira, 2015).

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 & Sawyer, 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).

Concern over equity has led researchers and policymakers, particularly in European nations, to question the representation of women in diverse roles in society and the workplace. Men and women should have equal access to compensation for serving on

corporate boards. Politicians, governmental organizations, and commentators who support feminism frequently make this argument. Given that the board of directors serves as the core of a company's governance structure, organizations with more evenly distributed representation of men and women on the board, as well as a wider range of other demographic groups overall, should perform better (Carey, Dickinson, and Cox 2018).

According to research, the Norwegian law has been successful in boosting the proportion of women at the very top of the wages distribution but has not been able to significantly close the gender pay gap as a whole (Bertrand *et al.*, 2014). Ahern and Dittmar's major analysis, published in Gertsberg, Mollerstrom and Pagel (2021), also demonstrates how the proportion of women on Norwegian boards increased at a significant cost to the value of businesses and stock market returns. Affirmative action favors women, who are mostly qualified to execute the jobs they are assigned to, and these advantages do not just assist women; they also benefit the entire economy. These regulations may even boost efficiency if women develop greater human capital, which increases their production (Conde Ruiz *et al.*, 2015). In Rahman and Zahid (2021), Bertrand *et al.*, found that gender quotas for listed companies in Norway had no meaningful benefits on narrowing gender inequalities, although they did boost the presence of female employees at the very top of the earnings distribution within affected firms. Gender quotas in the academic setting are less effective and appealing due to the finding of Bagues *et al.*, (2017) that the gender composition of evaluation committees does not necessarily boost the possibilities for women to be promoted.

According to the extent of gender disparity in the world, more women than males are affected by the harsh realities of poverty, which results in the majority of people at the base of the economic pyramid. Particularly rural women have been considered to have lower social status than men, fewer property rights, and less access to assets and credit (Hartarska, Nadolnyak & Merstrom, 2014). In addition, according to various socio-cultural conventions (D'Espallier, Guerin, & Mersland, 2013; Hartarska et al., 2014), women may occasionally find it challenging to get credit facilities. According to Lincoln and Adedoyin (2012), Nigeria is a very patriarchal society in which women have less influence over decision-making since they are viewed as being weak economic agents. Similar to Ghana, male property owners are more likely than female owners to have complete ownership rights, including the ability to make decisions (Oduro, 2015).

Because of the various community traits that women possess, female directors have increased empathy for a variety of stakeholders (Endrikat, De Villiers, Guenther & Guenther, 2021). According to Adams and Funk (2012), female directors are more charitable than male directors. In addition, female directors are more likely to have experience participating in philanthropic and charitable activities since they are more likely to be from non-business backgrounds and community influencers (Schwartz-Ziv, 2017).

The effect of a female chairperson on the board of directors, as well as female independent directors and a female presence on important board committees, has previously received little attention outside of research on total board gender diversity. Since the board chair is in charge of directing the board's leadership qualities as well as

advising and overseeing management, it is the most powerful role on the board (Banerjee *et al.*, 2020). A female chairman can help a board of directors become more feminine by acting as a supporter (Oliver *et al.*, 2018). Tuliao and Chen (2017) also discovered that women chairpersons in a firm place a higher value on relationships with various stakeholders and concern for the company's reputation than when their men chairpersons.

While the board of directors is in charge of formulating a company's policies and overseeing its performance, top administration is ultimately in charge of putting those policies and action plans 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. Numerous research findings anticipate that the presence of female senior executives has an impact on strategic decisions and outcomes due to gender differences. The claim that female CEOs are more moral and risk-averse than their male counterparts is supported by the fact that they use more conservative accounting standards and assume less risk when lending money from banks (Liu 2021),

Female CEOs are significantly associated with fewer environmental lawsuits, according to Liu (2018), but only in companies with a lower overall level of female representation on boards. According to Liu (2021), corporations are less likely to face labor disputes when their CEOs are women. Liu (2021) interprets this finding to imply that female CEOs have more positive working connections with their workforce than do male CEOs. McGuinness *et al.* (2017) also found that a company's environmental ratings in China are improved by having a female CEO or vice-CEO.

Although women made up 54% of the workforce in Kenya's financial services sector in 2013, men still held the majority of positions in top management and other crucial decision-making positions (Dupas, & Robinson, 2013). Only 16% of senior executives, according to Catalyst estimates, were female in 2013. The important decision-making professions of financial analyst, personal financial counselor, cost estimator, and actuary are all underrepresented by women (Pape, 2020). The fact that women working in the sector are more likely to lose their jobs during recessions is another example of a gender difference in the workplace. There are a number of frequently reported causes for the lack of women among financial market decision-makers, even though the underlying causes are unclear. Women are more concerned with the dynamism, unpredictability, and doubts involved in the decision (Emami, Welsh, Ramadani & Davari, 2020). They value time and money more highly, and they are more worried about any potential negative effects that a choice might have on them or other people. Women make more emotional decisions because they are more aware of the limitations that their environment and close relationships place on them. Men, on the other hand, place more significance on defining the choice's aims or purposes and doing an analysis of the facts needed to make that decision. During the process, they feel more pressure from all of the work-related components and are also more motivated (Kimani, 2020).

Considering their educational background and the value they can bring to firms, female executives are typically underappreciated (Gilmartin *et al.*, 2019). Organizational and financial performances are related, according to studies. Additionally, research shows that companies with more women in senior management or the board of directors perform better (Moreno-Gómez, Lafuente, & Vaillant, 2018). Research has shown that having

more women in senior management has a beneficial impact on the stock market's growth, returns on invested capital, returns on equity, and sales. For instance, Masfi, Sukartini, and Hidayat's (2020) study defined nine factors for evaluating organizational effectiveness. They are innovation, coordination and control, external orientation, work environment and values, leadership, inspiration, vision, capability, and accountability.

Companies with more than three women in management outperform those without any women in management on every metric. The workplace, values, and vision are where gender diversity has the greatest positive impact (Martinez-Jimenez, Hernández-Ortiz, & Fernández, 2020). Women may create agendas in politics, for instance, and these positions make them more receptive to the needs of their constituents and the general public. This responsibility becomes the cornerstone for not only increasing the proportion of women in society, but also for their capacity to alter results, substance, and the processes by which policymakers formulate public policy (Opoku, Anyango & Alupo, 2018). The board of a company could be more concerned with their own agenda than the firm's. When the directors additionally exhibit outside interest, the issue becomes more complex. The diversity of the board may also be more susceptible to being swayed by personal agendas. Instead of diversity being the root of this issue, it is an improper alignment with shareholder interests. Focusing on functional backgrounds when choosing directors, may have smarter consequences for the company because the directors may have other allegiances (Mutuku, 2016).

SACCOS and other MFIs were created all over the world to fill the void left by formal financial institutions (FFIs), such as banks, who were not prepared to offer financial

services to the underprivileged (Zikalala, 2016). These organizations contend that riskier borrowers include the poor who lack collateral such as homes, land in surveyed areas with title deeds, and other fixed assets (Zikalala, 2016). SACCOS have made it possible for those who lack access to credit to receive it on favorable conditions with reasonable interest rates (Kadigi, 2015). SACCOS have made it feasible for the underprivileged to obtain credit with favorable terms and fair interest rates. Without SACCOS and other kinds of MFIs, the poor would always be poor (Ahimbisibwe in Mmari & Thinyane, 2019). The International Finance Corporation (IFC), which discovered that between 60% and 69 percent of the inhabitants in numerous African countries lacked access to financial services from FFIs, further supports this finding (Gweyi, 2014).

The SACCO sector is a subset of Kenya's bigger cooperative movement. Savings and credit cooperative societies, or SACCOs, and non-financial cooperatives are the two main broad groups of co-operatives (includes farm produce and other commodities marketing co-operatives, housing, transport and investment co-operatives). Savings and Credit Co-operatives (SACCOs) have grown more quickly recently than other cooperatives. The licensing, supervision, and regulation of deposit taking are now under the control of the SACCO Societies Regulatory Authority thanks to the adoption of SACCO societies Act of 2008 (SASRA). Prudent restrictions have been created through this new legislative framework to direct the expansion and development of SACCOs (Biwot, 2020). The purpose of a Savings and Credit Cooperative (SACCO) is to pool members' savings and provide them with credit facilities as a result (Lari, 2017). Encouragement of thrift among members as well as instruction in money management and smart investing are additional SACCO goals.

Low levels of education, a lack of essential skills, and unfavorable assumptions about women's capacity for effective management and credit officer jobs were further impediments to women's participation in management and credit officer positions. The condition and growth of women as well as society at large are negatively impacted when women are not given equal access to and control over resources. Thus, the importance of gender equality, or the parity between men and women, has been highlighted (Mustafa, Elliott & Zhou, 2019). This embraces the notion that everyone, male and female, is free to pursue their individual skills and make choices devoid of bias, rigid gender roles, or stereotypes.

Gender equity refers to the equal consideration, appreciation, and favoring of the various behaviors, goals, and requirements of men and women. It does not mean that men and women must become equal; rather, it means that their chances, rights, and responsibilities are independent of whether they were born male or female. The engagement and representation of women in decision-making bodies, according to financial experts, involves both their greater presence and their empowerment through such participation. Thus, the current study established the influence of gender equity on decision making processes in selected SACCO's in Uasin Gishu County, Kenya.

1.2 Statement of the Problem

According to Ademba (2019), Kenya SACCOs sector is the largest in Africa and the seventh in the world, with over Kenya shillings 420 billion in assets and the saving portfolio. It is therefore clear that SACCOs are increasingly becoming a vital component of Kenya's socio-economic development. Currently, most men and women save and take loans from SACCOs as they are members and have greater say over the activities of these

financial institutions. It is important that both men and women have equal rights in terms of property ownership in their SACCOs. It is critical to consider gender equality in decision-making in terms of whether women can influence or make public decisions on an equal basis with males.

Notwithstanding the contribution made by SACCOs in the socio-economic development of countries around the world, the decision-making process that facilitates savings and credits tend to be gender insensitive. This is manifested in the decision-making bodies such as board of directors where women continue to be underrepresented. Atif *et al.*, (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.*, 2010).

Because they give women access to income-generating activities as worker owners, cooperatives can meet both their practical and strategic demands (Ademba, 2019). Therefore, there is a growing understanding that women's increased participation in all facets of development initiatives is crucial for the logical use of development resources, which have up until now been underutilized and ignored. Various researchers in Kenya have explored the expansion of SACCOs in light of poverty alleviation, resource mobilization as well as socio-economic growth among the poor but have not include the

effects of gender representation in decision making processes, which is an integral part of capital to be evaluated under this study.

Uasin-Gishu County presents a good area whose population representation can be generalized as the actual situation in Kenya. The cooperative movement in the County has experienced tremendous growth in the recent past and this is attributed to capacity building programmes that resulted in improved governance and accountability in the cooperative movement. However, most of the Saccos in the area are male dominated particularly in decision making bodies. This could be attributed to cultural norms that prioritize male leadership and decision-making roles may contribute to the underrepresentation of women in Sacco leadership positions. In addition, deep-rooted societal perceptions and stereotypes about women's capabilities and leadership abilities can hinder women's advancement into decision-making roles within Saccos. Furthermore, traditional gender roles often place a greater burden of household and caregiving responsibilities on women. Balancing these responsibilities with professional commitments can impact women's ability to actively participate in decision-making roles in Saccos. It is therefore against this backdrop that this study sought to examine the influence of gender equity on decision making process in deposit taking SACCO's in the Uasin Gishu County in Kenya.

1.3. Rationale of Study

Women around the world do not have the same political, legal, social, and economic rights as males. Hacker, (2003) noted that in every nation, the jobs that were primarily performed by women were the lowest paid and most devalued. Women globally have

limited access to financial services, technology, and infrastructure, according to a 2018 World Bank assessment. They are mainly found in low-productive jobs. Women are gradually occupying administrative jobs worldwide as a result of education and women's sensitization campaigns on gender equity and equality. In many nations, women are now playing new roles as decision-makers. The contributions of women leaders are frequently crucial, if not vital, to resolving significant disputes.

Therefore, it is crucial to make sure that this study takes full advantage of the barriers put in place that prevent women from participating fully in social, political, and economic life. These barriers include cultural sensitivities that hinder women's advancement, such as early marriage, family roles, education denial, traditional values, organizational policy, mission, or social norms that keep women at home, among other things. Through this study, it will be possible to identify ways to foster an environment in which a young lady can pick her own path in life and profession. This can be done by encouraging them to venture into entrepreneurship as part of affirmative action to increase their participation as managers in SACCOs. Since only through the equal participation of both men and women can humanity's progress be ensured, there is a need for an equal push from both genders on gender equity. Power imbalances that keep women from having satisfying lives exist on many societal levels, from the most intimate to the most visible. Therefore, this study will aid in taking the plunge of revealing the status of women representation in SACCOs, which form an important component in poverty alleviation.

For SACCOs to maintain good governance and be transparent, accountable, and sustainable, women must participate in decision-making. Women's engagement in the

formal economy is one of the most effective levers for bringing about social, economic, and political change, according to an increasing body of evidence-based research. Despite making up more over half of the population (Ministry of Education, 2006), there are 19.8% less women in parliament than the global average (Waiguru, 2010). Therefore, a study into the barriers that bar women from ascending to leadership is worth knowing so that interventions can be mounted.

1.4 Purpose of the Study

The aim of this study was to examine the influence of gender equity on decision making processes in deposit taking Saccos in the Uasin Gishu County, Kenya.

1.5 Specific objectives of the Study

The specific research objectives of this study were to;

- i. Analyze the effect of gender representation on decision making processes in deposit taking SACCOs in the Uasin Gishu County, Kenya.
- ii. Assess the effect of gender educational levels on decision-making processes in deposit taking SACCOs in the Uasin Gishu County, Kenya.
- iii. Examine the levels of gender involvement in terms of voice on decision making processes in deposit taking SACCOs in the Uasin Gishu County, Kenya.
- iv. Examine the effect of gender income levels in decision making processes in deposit taking SACCOs in the Uasin Gishu County, Kenya.

1.6 Research Questions

The following are the specific research questions of the study;

- i) What are the effects of gender representation on decision making process in deposit taking SACCOs in the Uasin Gishu County of Kenya?

- ii) How does an educational level of gender affect decision-making process in deposit taking SACCOs in the Uasin Gishu County of Kenya?
- iii) What are the contributions of empowerment programs on decision making process in deposit taking SACCO's in the Uasin Gishu County of Kenya?
- iv) Does economic participation of gender affect decision making processes in deposit taking SACCOs in the Uasin Gishu County of Kenya?

1.7 Assumptions of the Study

This study is a significant endeavor in promoting good work environment in the work place and motivation of employees as it helps to demystify wrong concepts about gender ability in the management of financial institutions. The study can be beneficial to policy makers, managers of SACCOs, other financial institutions and the academic group whose primary focus is to see a balanced society in terms of decision making in Kenya. The study will help policy makers institute quality control measures to attain internal efficiency within institutions by gender.

1.8 Delimitations of the study

This study was limited to exploring the status of women representation in deposit taking SACCOs in the Uasin Gishu County of Kenya registered by SASRA and have met conditions of deposit taking. The study focused on effect of gender representation on decision making process, effect of educational levels of gender on decision-making process, the levels of gender involvement in terms of voice on decision making process in deposit taking SACCOs and the effect of status of women in terms of income in decision making processes in deposit taking SACCOs in the Uasin Gishu County of Kenya.

1.9 Limitations of the Study

In conducting this research, a number of limitations were encountered by the researcher and could have some effects on the interpretation and use of final findings. They included information that was being sought from Saccos was considered confidential and hence it was challenging to access the data. However, this was solved through requesting for permission to conduct the research from the Sacco management and having the research permit from National council for Science Technology and Innovations (NACOSTI). Additionally, the unwillingness of respondents to freely fill the questionnaire delayed data collection process. This could have affected response rate from the respondents but the study participants were guaranteed of privacy and secrecy of information they provided. The finding of the study can only be generalized to the area of study, that is; its applicability can only be done in the area of study due to respondent's ideological difference. Individual differences may contribute to difference in behavioral phenomena thus; data obtained from the study were varied. Therefore, the findings are cautious in general applicability in various work situation and environment.

1. 10 Theoretical Framework

The study was based on two theories; Liberal feminism and structural functionalism theory. These theories are pertinent to understand the influence of gender equity on decision making processes in deposit taking SACCOs in the Uasin Gishu County counties, Kenya.

1.10.1 Liberal Feminist Theory

The feminist theory serves as the study's initial framework. The thesis acknowledges how widespread and institutionalized oppression and subordination are in society. Therefore,

variations in how that potential is realized must be caused by externally imposed limitations as well as by the effect of social institutions and norms (Tong, 2009). The current arrangement should be replaced with a rule of absolute equality that acknowledges neither handicap nor any form of power or advantage on either side of the equation (Mill, 1984:.261). In fact, Mill's argument for the necessity of ending social and legal structures that oppress women and establishing complete equality and cooperation between the sexes in both the public and private spheres remains true. In an effort to explain why there are no any women in senior management positions in the public and private sectors, feminists present three major ideas.

The first viewpoint blames personal characteristics for the lack of women in executive roles. This covers the psychological traits of women themselves, such as their personalities, attitudes, and behavioral skills. Self-esteem and self-confidence issues, a lack of drive and ambition to take on challenges to advance, women's poor leadership potential, a lack of assertiveness, a lack of emotional stability, and an inability to handle a crisis are a few examples of personal factors (Khattak, 2011). Personal qualities including assertiveness, confidence, resourcefulness, creativity, loyalty, and dependability, according to Singh and Shahabudin (2000), help women advance to senior management roles. Individualistic emphasis on equality is a defining feature of liberal feminist ideology (Khattak, 2011).

It is portrayed as putting a strong emphasis on individual rights as well as the ideas of equality, fairness, and equal opportunity, where legal and social policy changes are considered as means for achieving gender equality with males. Thus, deposit taking

Saccos need to incorporate more women in their board of management so as to improve on the diversity of viewpoints during crucial decision making process. This could have positive effects on the management of Saccos in the study area.

The theory is anchored on the believe that gender inequality is created by lowering access for women to civil rights and allocation of social resources such as education and employment which in our case is the lowering of access women's participation in decision making process in deposit taking Saccos . Feminist theorists contend that because women's experiences are distinct and different from men's, they should be represented in conversations that lead to the creation and implementation of policies. The socially constructed patriarchal mindset that upholds gender inequality is the fundamental cause of this scenario. In the current study it emerged that all the boards of all the 11 Saccos were male dominated. This scenario points to less involvement of women in corporate affairs and decision making in deposit taking Saccos.

The results also shows that despite the presence of the two thirds affirmative action, Saccos in the study area have not implemented making the decision making process to be male dominated and gender insensitive. Gender representation in terms of voice in this study was one of the independent variables in this study and was found to have a significant positive correlation with decision making in deposit taking Saccos. This therefore shows that improved number of women in decision making bodies leads to efficiency in the decision making process in deposit taking Saccos. Liberal feminist theory aligns with efforts to empower women economically and socially. In Saccos, this could involve providing training, mentorship, and leadership development programs

specifically designed to encourage women's participation and leadership in the organization.

1.10.2 Structural Functionalism Theory

This theory was postulated by Talcott Parsons (2000). The macro-sociological paradigm on which the theory is based assumes that society is made up of interconnected pieces, each of which contributes to the smooth operation of society as a whole. The goal of functionalists is to pinpoint the fundamental components of society and analyze the roles they play in addressing fundamental social demands in predictable ways. Functionalists examine how each component of social structure affects the overall stability, harmony, and equilibrium of society. They contend that as long as the built-in social control mechanisms function successfully and efficiently, society can be brought back to balance in the face of disruptive social change. People that hold similar opinions and ideals tend to be more socially controlled and stable. Functionalist explanations of social transformation almost universally emphasize this value consensus as a key component. Functionalist claims about societal equilibrium are fundamentally based on values related to gender roles, marriage, and the family.

According to functionalist theory, in pre-industrial societies social balance was preserved by giving men and women various responsibilities. The majority of pre-industrial communities engaged in hunting, gathering, and subsistence farming, therefore gender-based role specialization were seen as a practical need. Men were frequently gone from home for extended periods of time while doing their allotted hunting duties, and they focused their lives on the duty of providing food for the family. It was practical to assign domestic roles close to the home, such as gathering, subsistence farming, and caring for

children and homes, to women who were more constrained by pregnancy, childbirth, and nursing. Children were required to assist with domestic and agricultural tasks. When boys reached the age where they were permitted to hunt alongside the older males, girls would continue similar activities. Once established, societies all around the world adopted this useful division of work. Even if they were capable of farming and gathering food on their own, women were still reliant on men for both safety and subsistence. Male activities and roles became to be valued more highly than female ones as a result of women's dependence on men.

Similar principles govern families in modern societies. When couples take on complementary, specialized, non-overlapping responsibilities, disruption is reduced, harmony is increased, and families gain (Parsons & Bales, 1955; Parsons, 1966). When the husband or father assumes the instrumental role, he is required to keep the family's physical structure intact by giving them food and shelter and connecting them to the outside world. When the wife or mother assumes the expressive role, she is required to strengthen bonds, offer emotional support, and engage in nurturing activities to make sure the home is in good order.

The family system is thrust into an unbalanced state that may endanger the survival of the family unit if there is too much deviation from these responsibilities or when there is too much overlap. For instance, proponents of functionalist assumptions claim that gender role ambiguity about expressive and instrumental duties is a significant contributing cause to divorce (Hacker, 2003). In terms of Sacco management, women need to be incorporated into management positions where key decisions are made thus improving on

the decision making process. It is widely acknowledged that organizations with higher number of women in decision making bodies tend to perform better than those which have no women in these key bodies.

According to the thesis, society is an integrated value system-based global social system. By engaging women in decision making process in deposit taking Saccos, the individual person takes part in the social system allowing for integration of their decisions in the final decision making process. The global social system is made up of subsystems that are organized hierarchically and have matching institutionalized standards. These norms provide the expectations and guidelines associated with certain tasks and positions while also being meant to be consistent with society's overall value system. The levels of Involvement of women in decision making process, in terms of policy and rules formulation, training and recruitment of new members enriches the decisions being made in deposit taking Saccos.

In this study there was a significant positive correlation between women involvement (independent) and decision making (dependent) in deposit taking Saccos. The study shows that women's voice contributes effective decision-making process in deposit taking Saccos. The theory recognizes that institutions evolve to meet the changing needs of society. In the context of Saccos, structural functionalism suggests that promoting gender equity requires institutional changes that ensure women's representation, participation, and influence in decision-making processes.

Incorporating both feminist theory and structural functionalism provides a multidimensional approach to understanding and addressing gender equity in Saccos'

decision-making. By acknowledging historical imbalances, challenging assumptions about gender roles, and promoting inclusive policies and practices, Saccos can work toward achieving a more equitable and balanced decision-making process that benefits the organization and its members as a whole.

1.11 Conceptual Framework

The study envisages that gender representation in all spheres of life is very critical component in influencing decision making processes in all or some facets of life. Gender participation in education, empowerment programs and in the economy may influence the decision-making processes in the society. This is based on the structures in society that can either espouse oppression or subordination. The former may imply that the participation of women may be thwarted while on the later, it may be enhanced. When both men and women are allowed to participate in self-development initiatives such as education, empowerment programs and economic, they are most likely to influence decision making thereby creating a better society.

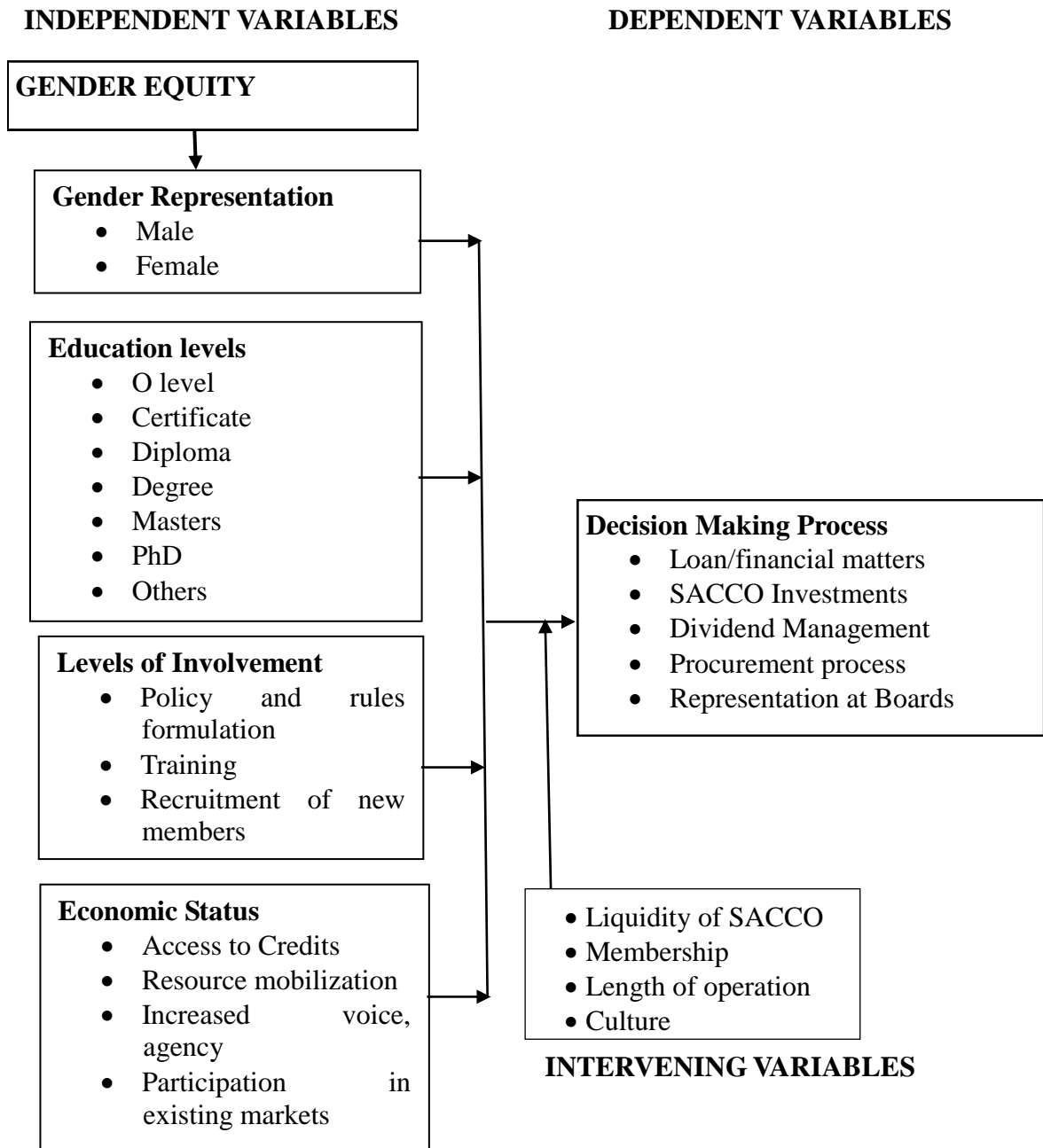


Figure 1: Conceptual Framework
Source: Researcher, 2022

In this study gender equity was measured through gender empowerment, economic, gender representation in various roles in the SACCO, and levels of involvement which influences decision making process in the SACCO. In this study, the intervening

variables were liquidity of SACCO, membership and length of operation of the SACCO. All these affect decisions making in deposit taking SACCOs. The effect of intervening variables was controlled by including them as control variables in the statistical analysis. In addition, the selection of Saccos in the study area was randomized to reduce the likelihood of bias from unobserved intervening variables.

1.12 Operational Definition of Terms

Advocacy: This is a process aimed at modifying a policy, piece of legislation, or program, organize a campaign to gain support from others.

Affirmative Action: a dedication to achieving equality by the purposeful adoption and application of actions that improve the condition of the underprivileged group or individual. That is temporary action performed in favor of a disadvantaged group to improve equity.

Community Mobilization: This is the process of bringing people together to identify, plan, and carry out activities and programs that satisfy their fundamental collective needs.

Decision Making Process: This is a step-by step process undertaken by Sacco management which helps them to make more deliberate, thoughtful decisions by organizing relevant information and defining alternatives.

Decision Making: The management of deposit-taking Saccos engages in this process to make decisions in order to increase the productivity of the Saccos by identifying a decision, acquiring data, and evaluating potential solutions.

Deposit Taking Sacco: This is a kind of a Sacco that requires an individual to open a savings account and deposit money that the individual can easily access.

Equity Performance: Refers explicitly to everyone's right to an equal voice in political processes and an equal share of the benefits that result from them. Task completion evaluated against established accuracy standards

Gender: In this thesis it denotes to culturally driven assumptions of male and female roles and behaviors. The phrase identifies aspects of being male or female that is socially and physiologically driven.

Gender awareness: Refers to the situation where all players in an organization recognize the importance of gender and its effects on their objective, plans and programs.

Gender discrimination: Refers to giving individuals or groups' preferential treatment based on their gender, which causes them to have less access to or influence over resources and opportunities.

Gender Equity: Refers to the application of justice and fairness in the provision of goods and services as well as in the access to and management of resources. In essence, it means the abolition of all gender-based discrimination.

Gender Mainstreaming: It is a plan for addressing both men's and women's issues and concerns. That is the regular inclusion of gender considerations in the development, execution, monitoring, and evaluation of policies, plans, programmes, activities, and projects at all levels.

Gender responsiveness: This is the planning and carrying out of initiatives that address identified gender issues and concerns and advance gender equality.

Gender sensitivity: This is the process of turning awareness into actions that alter perceptions, plans, and behaviors.

Gender Stereotyping: These are attitudes, customs, and convictions that, due to their sex, men and women have different features and qualities.

Gender transformation: It represents a scenario in which both men and women go from a patriarchal to a gender equality paradigm in their thinking.

Lobbying: It alludes to the skill of convincing and swaying other individuals to see things or problems your way. One advocacy strategy is lobbying.

Social Development: Focuses on empowering all individuals, including those who are marginalized or excluded, in order to help them grow their capacities and seize chances. This includes men and women, young and old.

Women: These are adult females from the age of 20 years who are elected or nominated to positions at the various SACCOs in Uasin Gishu County for example females elected as chairpersons or treasurers of the various SACCOs.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This section reviews some of the diverse literature that touches gender equity and decision-making processes in SACCOs. It encompasses Historical development of Saccos, policies and legislation framework on SACCCOs, cooperatives and the sustainable development goals, gender equity in decision-making, barriers to gender balance in decision-making positions, effects of education level on decision making process, contribution of empowerment programs on decision making process, economic participation and decision making, women participation in SACCOs institutions in Kenya and identification of gaps in the literature.

2.2 Historical Development of SACCOS

The idea of people cooperating and working together for the social and economic advancement of society has existed throughout human history. Nowadays, there are many different types of cooperative organizations that provide their members with a wide range of purposes and objectives. An independent group of people who have come together voluntarily to work toward a common set of economic, social, and cultural goals and objectives through a jointly owned and democratically operated enterprise is what the International Co-operative Alliance (ICA) describes as a cooperative (ICA, 2018).

SACCOs are owned and run by their members and for their benefit (Frank, Mbabazize, & Shukla, 2015). Members are obligated to save regularly, and if they have a sufficient amount saved up, they are encouraged to borrow money for useful purposes. Since they are both members of their respective SACCOs, depositors and borrowers are actively involved in setting the demand for and managing the supply of loans. Members can also

apply a wide range of financial and social punishments if borrowers default. A Savings and Credit Co-operative Society (SACCO) is a member-owned, member-run, and member-managed financial organization with the goal of empowering members by mobilizing and pooling resources and providing credit to members (Mushonga, 2018). As a result, the people who own, finance, administer, and oversee SACCO services are the same people who gain equally from their use. Members are frequently recruited from a similar bonding location, such as a company, career, or residence, among other things. As a result, the fundamental significance of SACCOs lies in their ability to provide economic empowerment and poverty reduction through member contributions, savings pooling, and loans. The World Bank has recognized economic empowerment as a crucial strategic element for poverty reduction and development in every country (World Bank, 2018).

The Rochdale Society of Equitable Pioneers, founded in 1844 in England, is often regarded as the birthplace of formal co-operatives. The Rochdale Pioneers worked together and formed ideals that guided their operations as a co-operative organization in order to alleviate the hardships brought on by the industrial revolution (Mayo, in Garner, 2022). The International Co-operative Alliance (ICA), created in 1895 as the global federation of co-operatives, grew out of this co-operative movement as it extended over the world. With more than 1 billion members and 250 million employees worldwide, ICA has its own unique history, identity, purpose and structure that cut across a broad spectrum of economic operations in agriculture, insurance, credit and banking, wholesaling, retailing, commerce and industry (ICA, 2018).

SACCOs have their roots in Europe, where Herman Schulze and William Raiffersen founded the first SACCO in Germany in 1849 to help those who were struggling economically due to crop failure and hunger in the region (Shilimi, 2021). The authors claim that in 1850, mill and industrial workers in England formed a cooperative to save and lend money to one another. The Mondragon Co-operatives, which were established by a Catholic priest in 1943 to aid underprivileged youths, served as the impetus for SACCO expansion in Spain. In 1959, the co-operative established its own bank and grew to become one of Spain's greatest businesses (Fernandez-Guadaño, *et al.*, 2020). SACCOs grew as people continued to leave Europe during the course of the 20th century, first in North America and then in other regions of the world (Garner, 2022).

The World Council of Credit Unions (WOCCU) was established in 1970 as a reaction to the SACCO industry's global expansion. As part of the global credit movement to ensure that everyone has access to affordable, dependable, and sustainable financial services through credit societies, WOCCU's mission is to ensure that this is the case. It also aims to provide a platform for members to network, seek assistance from others, and receive training (WOCCU, 2018). Ghana was the first English-speaking nation in Africa to adopt SACCOs in 1959, and other English-speaking nations including Uganda, Nigeria, Tanzania, and Kenya shortly followed (Owalo, Ndede & Atheru, 2021). The 1960s saw the introduction of SACCOs in non-English speaking nations, and the 1970s saw a significant expansion of their use. The African Confederation of Co-Operative Savings and Credit Associations (ACCOSCA) were founded in 1968 as a result of the explosion in SACCOs. Strengthening African cooperative and savings societies is the main goal of

ACCOSCA through the establishment of institutional frameworks, research, capacity building, financial and technical assistance and information sharing (ACCOSCA, 2018).

Two sources of contemporary collaboration can be used to track the history of SACCOs throughout the world. In some working-class settings in industrial towns across Europe in the 1840s, especially in Great Britain and France, the first modern collaboration formed. These innovators created consumer and labor cooperative models that protect and advance working-class interests in the face of potential societal catastrophes brought on by the Industrial Revolution (Assenga, Aly, & Hussainey, 2018).

In several rural areas of Europe in the late 19th century, the second generation of the forerunners of modern cooperation arose. Agricultural cooperatives helped rural areas catch up economically to industrial towns by enabling families of farmers and livestock keepers to organize on their own supply system of agricultural inputs and market their goods without relying on city merchants and businesspeople (Assenga, *et al.*, 2018). Additionally, the SACCOs allowed them to find the funding they needed to upgrade their agricultural enterprises, enabling them to stop depending on money lenders (Owalo, *et al.*, 2021). While women's participation has increased generally in the cooperative sector, as has been the case in other types of businesses and in other parts of Africa, women are still underrepresented among cooperative employees and members, and especially at the leadership level (Owalo, *et al.*, 2021).

Women around the world do not have the same political, legal, social, and economic rights as males (Paxton, Hughes & Barnes, 2020). It has been noted that in every nation, jobs primarily performed by women were the lowest paid and most devalued (Imburgia,

Osbahr, Cardey & Momsen, 2021). Women around the world have limited access to financial services, technology, and infrastructure, according to a 2018 World Bank research. They are mainly found in low-productive jobs. According to the survey, women work longer hours for less money than most men in addition to taking care of the home and having children. Between two-thirds and three-quarters of all work is done by women worldwide. Additionally, they produce 45% of the world's food, yet barely receive 10% of global revenue and 1% of global real estate (Imburgia, *et al.*, 2021).

More than for males, women's economic options are likely to be constrained by a lack of financial resources. Decision-making power is inversely correlated with purchasing power. The laws governing inheritance and ownership tend to disadvantage women more in developing nations than in industrialized nations, which may have a substantial impact on the financial resources available to women (Adekola & Dokubo, 2017). Additionally, women have less voice in politics (Opoku, Anyango & Alupo, 2018). The right to make decisions about one's own body, sexual orientation, and family size is another significant decision-making power with economic ramifications. Customs and traditions, particularly in underdeveloped nations, tend to limit the options available to women in this regard (Ochako Mbondo & Aloo, 2015). Low levels of schooling, infrequent employment outside the home, and limited economic options are all linked to high fertility (Haider, 2020). In 1980, there were twice as many births per woman worldwide as there were in high-income countries, but by 1998, the gap had narrowed as the average number of children per woman in low-income countries fell from roughly six to little more than four (excluding India and China). In low-income nations, there were typically three children

per woman, compared to less than two in high-income nations like India and China, which together account for 40% of the global population (Vollset *et al.*, 2020).

The purpose of a Savings and Credit Cooperative (SACCO) is to pool members' savings and provide them with credit facilities as a result (Lari, 2015). Additional SACCO goals, according to Wamaitha (2017), include promoting thrift among members as well as teaching them how to manage their money and invest wisely. SACCOs have been established by urban residents who are salaried, as well as by farmers in rural areas. Trading, transportation, and Jua kali businesses have also established community-based SACCOs. Undoubtedly, a more varied selection of SACCO services and goods has helped to redefine the Kenyan financial sector. Their primary goal is to save money, which has significantly reduced poverty and is crucial to sustaining economic growth (Kenani & Bett, 2018).

SACCOs, according to Wamaitha (2017), are a component of the system that addresses economic issues. SACCOs provide assistance to other businesses, making them crucial to those businesses' ability to succeed. The most popular metrics for measuring financial performance, according to Njenga (2018), are liquidity, profitability, solvency, and financial efficiency. He continued by saying that benchmarking, which uses previous business performance to measure performance, can be important.

In a study, Joecks Pull, and Vetter (2013) investigated how gender diversity in the boardroom affected company performance. The bank was said to have policies that included equal employment opportunities, assistance for minority organizations, balanced recruitment, and diversity training. There was no other factor related to workforce

diversity that affected workers' compensation besides the education and performance levels of an employee.

Low, Roberts, and Whiting (2015) conducted study on the impact of board gender diversity on company success. According to research, a board with a higher percentage of women boosts an organization's financial performance. Positive gender discrimination in the boardroom increased the chances of its persistence in Malaysian corporate governance. However, in nations with higher levels of female economic engagement and empowerment, the benefits of gender diversity seem to be less pronounced. This could be a tokenism and shows how enforcing gender quotas or mandating the selection of female directors can negatively impact a company's performance in countries where there is strong cultural hostility.

2.3 Policies and Legislation Framework on SACCCOs

Like many other nations on the African continent, East African nations have adopted reforms to modernize their cooperative policies and ensure adherence to the ILO Promotion of Cooperatives guideline's spirit (Montanari, & Bergh, 2019). Gender equality has received priority during this process and is now covered by a number of national policy frameworks. As stated in the nation's cooperative development policy, the Tanzanian government would fight for cooperatives to give women preferred chances in cooperative education and to allow them to engage in leadership roles and jobs in cooperatives. The National Cooperative Policy of Uganda from 2010 shares the same objective, which is "A self-driven, vibrant, wealthy, and gender responsive cooperative sector" (Said, Annuar, & Hamdan, 2019). On the other hand, even though they are not specifically aimed at cooperative organizations, some recent general legislative changes,

like Kenya's 2010 constitutional amendment that mandated a minimum of one third of representatives of each sex on the boards of elective bodies, may have a significant impact on advancing women's participation in the cooperative movements in East Africa.

For instance, Co-operative Society Acts and Policies support SACCOs in Tanzania (Said, Annuar & Hamdan, 2019). By establishing international cooperative alliance (ICA) principles, the Co-operative Societies Act, 2003, for instance, ensures that the government creates an environment that allows cooperative societies and their members to carry out their tasks in a free democratic way (Rwekaza, Kayunze & Kimaryo, 2019). The 1997 and 2002 revisions of the cooperative development policy acknowledge the significance that cooperative development is given in the national poverty reduction strategy document (PRSP) (Rwekaza *et al.*, 2019).

As emphasized by Section 14(1) of the Co-operative Societies Act, 2003, amended Edition, 2004, offers the cooperative society structure as well, with primary society at the bottom and federation at the top.). Additionally, Tanzania's national microfinance strategy from 2000 placed a strong emphasis on helping the low-income population, whose incomes are very low and who have restricted access to financial services, helping to promote economic growth and reduce poverty (Rwekaza *et al.*, 2019). This gives investors the chance to profit from investment opportunities, and financial services enable households to live more comfortably. One of the primary institutional mechanisms for empowering the economically weak sections of society has been the assessment of women's participation in cooperative organizations and its determinants.

A particular class of cooperative societies known as DT-SACCOs is one that has been registered under the Cooperative Societies Act and has the explicit goal of mobilizing savings and advancing credit on the security of such savings to advance the economic interests and general welfare of its members (SASSRA, 2019). According to the Sacco Societies Act, there were 181 DT-SACCOs licensed to conduct deposit-taking Sacco business in Kenya as of the year 2015, five of which were granted conditional and restricted licenses to operate for the entire year 2015 (SACCO annual supervision report, 2015). However, section 25 of the Act read with regulation 5(1) of the 2010 regulations requires DTSACCOs to submit an application.

Waiganjo, Wanyoike, and Koitaba (2015) investigated how the SASRA Regulations affected the financial performance of SACCOs in Nairobi County. The study primarily aimed to look at the impact of corporate governance, board of director quality, and staff competence on SACCOs' financial success. The results showed that, although it was less significant than the other two variables, the strength of the Board of Directors was a critical factor in enhancing the SACCO's financial performance as it relates to SASRA requirements. Their research also showed that the financial success of the SACCOs in the region was significantly impacted by the SACCO staff's compliance with SASRA requirements. This study also discovered that corporate governance significantly impacted SASRA rules and the financial performance of the SACCOs, emphasizing corporate governance as a way to improve the SACCOs' operations.

Muriuki and Ragui (2013) investigated how SASRA requirements affected cooperative governance and discovered that these regulations improved SACCOs' performance.

Meagher in Odero, Egessa and Oseno, (2019) examined how capital adequacy requirements, the primary regulatory tools for financial institutions, affected the institutions and discovered that the requirements served two main purposes. First, as a "risk sharing function", that lowers the need for deposit insurance while safeguarding depositors and cushioning against losses. Second, they reduce the moral hazard problem when investors are enticed to take on too much risk in order to increase share value.

Despite the fact that cooperative societies are a possibility, it seems that a sizable fraction of women are either unaware of their availability or lack the fundamental socioeconomic qualities required for involvement in such activities. One of the key institutional mechanisms for empowering the economically disadvantaged sections of society has been thought to be cooperatives (Lecoutere, 2017). Because cooperatives are for-profit businesses that uphold ideals other than the pursuit of profit, they are able to advance both economic and social growth. Through the direct provision of self-employment to members and service provision to non-members, cooperatives play a significant role in the creation of jobs.

Many nations have chosen enterprise growth, and in particular the promotion of small and medium-sized businesses, as a precondition and a strategy for job creation and economic expansion (Candemir, Duvaleix & Latruffe, 2021). Women may not conduct business independently or without their husband's consent in various societies, as was previously mentioned. This drastically limits one's capacity to engage in cooperative activities. In some situations, women's legal rights may be outlined in a cooperative, albeit they are not always upheld or may be superseded by customary law. Solano et al.

(2021) claim that women's low participation in leadership positions and group decision-making is due to a lack of social, economic, and legal rights.

2.4 Cooperatives and the Sustainable Development Goals

Eton and Fabian (2020) claim that SACCOs help to reduce poverty. In Rwanda, members of a cooperative and trade union for motorcycle taxi drivers used loans to purchase their own motorcycles instead of paying exorbitant daily rental fees while in Taiwan, development loans have been utilized specifically for the purposes of buying land, building homes, investing in businesses and farming while some members use them to buy furniture for their houses. In addition, members of the University of Ghana Cooperative Credit Union in Ghana frequently received loans to support their informal businesses which supplemented their wages (Alio, Okiror, Agea, Matsiko &, Ekere 2017).

By supplying jobs, means of subsistence, and a wide range of services, cooperatives also help to reduce poverty. Equality for women in many regions of the world, cooperatives are increasing women's opportunity to take part in indigenous economies and society, thereby advancing gender equality. Women make up the majority of members of consumer cooperatives; for instance, in Japan, where they make up 95% of membership, they have obtained a position in the cooperatives' governing structures (Aniodoh, 2018). Additionally, there are many women in worker cooperatives. In contrast to the 6% of non-worker owned businesses, 49% of members and 39% of directors in the Spanish Confederation of Worker Cooperatives (COCETA) are female (Périlleux, & Szafarz, 2021).

In the fashion industry's workers cooperatives in Italy, women make up 95% of the membership (Ruggeri, 2021). Women are increasingly joining cooperatives in East Africa. According to data from Tanzania, the percentage of women members in the financial cooperative sector has increased by more than four times since 2005, reaching 43%. Female's engagement in agricultural cooperatives is rising more quickly than men's in Uganda (Eton, Odubaker, Ejang, Ogwel & Mwosi, 2019). Women make up between 24% of financial cooperative boards in Kenya and 65% of boards in Tanzania in East Africa, according to a comparison. Cooperatives have additionally demonstrated tenacity in the face of the financial crises. Cooperatives are therefore in a good position to support the triple bottom line of sustainable development, which consists of economic, social, and environmental goals as well as the governance agenda.

This is in part because cooperatives are businesses that work to advance the economic well-being of their members while also addressing their socio-cultural interests and preserving the environment. They provide an alternative business strategy that goes well beyond simply creating jobs to support sustainable development. Since cooperatives now make up a small percentage of the GDP and total number of businesses in most nations, promoting and growing them could be a key strategy for reaching the Sustainable Development Goals (SDGs). In many regions of the world, cooperatives are increasing female's opportunities to take part in indigenous economies and society, thereby advancing gender equality (Ruggeri, 2021).

Women make up the majority of members of consumer cooperatives; for instance, in Japan, where they make up 95% of membership, they have obtained a position in the

cooperatives' governing structures (Moon, 2021). Additionally, there are many women in worker cooperatives. In contrast to the 6% of non-worker owned businesses, 49% of members and 39% of directors in the Spanish Confederation of Worker Cooperatives (COCETA) are women (Périlleux, & Szafarz, 2021).

In the fashion industry's worker cooperatives in Italy, women make up 95% of the membership. Women are increasingly joining cooperatives in East Africa (Zhang, Benjamin & Miao, 2021). According to data from Tanzania, the percentage of women members in the financial cooperative sector has increased by more than four times since 2005, reaching 43%. Women make up between 24% (Kenya) and 65% of financial cooperative boards in East Africa (Tanzania) despite historically low levels of female participation, the Union of Cooperative Associations for Savings and Credit now boasts a majority of female members throughout the occupied Palestinian area.

According to Bharti (2021), women can also start their own cooperatives. Two examples include the Benkadi women's cooperative in Mali and the agro-tourism women's cooperative in Kastri, Greece, both of which were started in response to issues with accessing capital and getting fair prices for their produce. In Arab nations as well as India, women's cooperatives increase women's access to economic opportunities and participation in public life by offering options for self-employment that can promote social inclusion and female empowerment. In Tanzania and Sri Lanka, cooperatives have given women the power to take charge, set up their own management teams, and organize humanitarian endeavors. Sell and Minot (2018) refuted the idea that women are disproportionately underrepresented in traditional cash/export crop-related cooperatives,

such as those for cocoa, coffee, tobacco and cotton, where the majority of crop owners are men. In industries like spices, fruits, dairy and cereals where land ownership is less important and capital requirements are lower, women are more prevalent and on the rise. Women typically make up the minority in bigger financial cooperatives, but are more likely to make up the majority in smaller saving and credit cooperatives with microfinance programs in countries like Bangladesh or the Philippines.

Cooperatives that offer services to workers in these industries naturally reflect the occupational gender division of labor. For instance, service cooperatives for teachers are likely to have more women members than males, whereas cooperatives for transport employees are more likely to have more male members (Ruggeri, 2021). Women's cooperatives generally have lower levels of capital, membership, and business volume, as well as less of a connection to larger cooperative organizations and support networks. Women's participation in cooperatives may also be constrained by gender disparities in literacy rates, skill levels, property ownership, access to credit, and information.

The post-2015 approach has defined responsible and effective governance as both a means to a goal for the suppression of organizational disparity and an aim in and of itself. The new development agenda presents societies with the opportunity to advance toward a more just society, where resources are allocated more equitably and individuals have more influence over the choices that have an impact on their lives. Cooperatives are a key player in this process. First, one of the tenets of cooperatives is democratic member control. In particular in rural and informal sector settings, cooperative firms have the required and valid representativeness as a result of their equal voting rights, which are

based on the principle of one member, one vote. The cooperative identity also possesses qualities of good governance, such as accountability, responsibility, involvement, responsiveness to the interests of the people, and respect for the rule of law. Cooperatives may empower individuals by allowing even the lowest sections of the population to participate in economic growth. They are deeply established in the communities in which they operate. Furthermore, they unite a variety of community institutions to promote chances for respectable employment and social inclusion by providing a platform for local development efforts.

Cooperatives can serve as classrooms where students learn about and practice democracy through participation and control. Second, cooperatives and cooperative members can make a substantial contribution to the global discussion on governance and transparency because of their dual status as stakeholders and owners or controllers. To guarantee that the advantages of growth are equally shared and durable over time, strong and legitimate governance mechanisms, including social enterprises like cooperatives, are necessary. Since its inception, the retail co-operative movement in the United Kingdom, for example, has prioritized social as well as economic goals. In recent years, it has been a leading proponent of ethical banking and the Fair-Trade movement. The cooperative and social enterprise community has been among the first to adopt the new Fair Tax Mark, which will be given to businesses who completely and transparently comply with their corporate tax duties.

However, deeply ingrained gender inequalities have persisted beyond the 2015 target. Women are underrepresented in economic decision-making processes; they are more

likely to work in formal and unpaid labor due to a lack of safe employment. Given this reality, United Nations member states have agreed to prioritize gender equality and women's empowerment by establishing a separate Sustainable Development Goal (SDG) for the evaluators to examine whether cooperatives promote poor women's empowerment. This study considers this issue by contrasting diverse approaches to power; economic sources of power, gender inequality and power; and public policy and power. The relation between power and women's perceptions of their daily and societal gender needs is also considered. Thus, the thesis considers the evidence for a link between cooperatives and women's empowerment and identifies obstacles and limitations to empowerment women.

According to national laws and the government's commitments to international conventions, attitudes toward women's capacities for decision-making are changing in Tanzania, and more women are being appointed to higher positions of decision-making roles in order to meet the goal of at least 50% women leaders by 2015 (Sell and Minot 2018). Despite the government's recent affirmative action initiatives, women are still not appropriately represented in all levels of decision-making. Men are still viewed as the default heads of households and primary providers.

These beliefs are founded on patriarchal institutions that prevent women from having their voices heard and from influencing decisions about resources and other social issues in their families. Women's opportunities for advancement and nomination to senior positions in the public and commercial sectors are constrained by this practice. Curriculums that promote stereotypes have been examined, and parents' attitudes about

gender roles—attitudes that in the past prevented girls from pursuing careers—are also evolving. In order to increase women's access to senior positions of decision-making in both the public and private sectors, more work needs to be done to promote girls' education and reinforce existing systems. Women in Tanzania, and especially those in rural regions, are overworked due to their dual jobs (reproductive and productive) (Eton, Odubuker, Ejang, Ogwel & Mwosi, 2019).

Additionally, norms and traditions have an impact on the high workload and sex-based division of labor at the household level, which is made worse by the lack of technology that is suitable for women's job. Limited knowledge of the availability of such technology, particularly in rural regions, high distribution costs, a lack of experienced labor for maintenance and repair, and high technical costs are some of the factors that prevent successful use of relevant technology (Duflo, 2012)..

The majority of women do not own resources due to social, traditional, and cultural traditions. Additionally, they do not decide how to allocate family assets and property. Women's access to loans for development is limited by the fact that they do not possess resources. However, the United Republic of Tanzania's Constitution recognizes that every person, including women and men, has the right to own property and the right to have that property protected. In terms of land ownership, access, and control, the Land Act of 1999 and Village Land Act of 1999 provide complete gender equality (Eton, Odubuker, Ejang, Ogwel & Mwosi, 2019). But most people, both men and women, are unaware of the Land laws. They continue to follow the customary laws as a result. In our society, men and women have patriarchal social relationships. These have influenced how gender

roles are divided, which in turn has been shaped by socialization, culture, and customs. They have an effect on wages, the distribution of resources, and chances for involvement in politics, leadership, education, and training. Gender disparities as a result exist in practically every aspect of life.

Gender mainstreaming is a strategy that aims to close the gender gaps in terms of rights, peace, and socio-economic, cultural, and political advancement. Men and women must participate in all decisions impacting their lives in order to be considered members of the community. By giving beneficiaries a sense of ownership, it ensures sustainability. Tanzania saw substantial social and economic progress prior to decentralization in 1972 because people participated in the implementation of development initiatives with the assistance of community development workers.

Decentralization, however, led to a fall in these accomplishments as the government increasingly took over the formulation, planning, and execution of development programs. As a result, the majority of the decentralization era's programs were unable to continue. Early in the 1980s, Local Government Authorities were reinstated with the goal of enhancing community involvement in sustainable development. According to prevailing norms and traditions, certain communities continue to uphold traditional behaviors that have an impact on the social lives of women and girls. Because of the patriarchal mechanisms in place, women are unable to make decisions about their own health, the allocation of resources and earnings at the household level, or their own reproductive health. The health of women is strongly impacted by harmful traditional practices such as Female Genital Mutilation (FGM), taboos that forbid women from

consuming particular foods, widow inheritance, and widow cleansing rituals (Eton, Odubaker, Ejang, Ogwel & Mwosi, 2019). The current study thus investigated the influence of gender equity on decision making processes in deposit taking Saccos in Uasin-Gishu County, Kenya.

2.5 Gender representation and Decision-Making in DTS

In developing countries, gender equality and development are interwoven; higher levels of equality generate conditions for economic growth and development, while higher levels of equality arise from higher levels of development (Duflo, 2012). Women often have higher levels of education than men do in industrialized nations, and they also have a significant positive impact on the economy and economic growth. Increased employment of women results in a significant rise in GDP (Elborgh-Woytek, 2013). Additional women working could also start a positive feedback loop where more jobs are created for both men and women as a result of increased demand for services and rising consumer spending. Last but not least, women's employment may have a good impact on fertility and household prosperity (Del Boca, Pasqua, & Pronzato, 2008).

The distribution of resources, as well as fiscal and monetary policy, is all profoundly affected by macroeconomic decisions. Macroeconomic institutions affect monetary stability, employment, growth, and general economic development (Bhardwaj, 2022). From a microeconomic standpoint, more gender diversity in the workplace improves decision-making quality and overall company performance, including financial gains and better risk management (Lebaron and Dogan 2020). In addition to the defenses based on the idea of substantive representation, supply-side defenses are frequently used, such as the underutilization of a large talent pool (Lebaron and Dogan 2020).

In many nations around the world, policies to enhance women's empowerment and to quicken the process of economic gender equality are at the forefront of discussion. In addition to the fact that gender equality is a high priority since it is a crucial development objective, women's economic engagement is also an element of the growth and stability equation (World Economic Forum, 2016). The world economy would gain from increasing women's participation in the labor force because they make up more than half of the population and are equally talented, intelligent, and productive as males. The approach of utilizing talent to advance company and performance is at odds with the lack of women in senior roles (International Monetary Fund, 2014).

Nine quantitative indicators were created by the Italian Presidency in 2003 to monitor the participation of men and women in macroeconomic decision-making at economic decision-making centers in Member States and the EU (Lebaron and Dogan 2020 & European Union Council, 2003). The Council emphasized the importance of collaboration among governments, social partners, and all other actors, and urged Member States to take more steps toward equal representation of men and women in economic decision-making. The general pattern from 2003 to 2014 demonstrates that there were few women in positions of decision-making at the national and EU levels at central banks throughout this time. In 2014, women held 18% of posts in Central Banks' decision-making bodies at the Member State level, as well as 14% of governor and deputy/vice governor roles. From 2003 to 2014, men held the highest post at the European level, that of president of the European Central Bank (ECB), while women held only 8% of the board positions. The minor progress is mostly discernible in the rise of

female governors, deputy governors, and vice governors in Central Banks at the Member State level.

Lebaron and Dogan (2020), claim that men predominated in central bank leadership roles in the EU from 2003 to 2014. In Denmark (2006), Finland (2006), and Cyprus (2006), there were only three women in the role of governor of a central bank (2014). Ten Member States including Belgium, Germany, Bulgaria, France, Greece, Hungary, Lithuania, Sweden, Slovenia and the United Kingdom have a higher percentage of women serving as vice governors of central banks, however the overall average has never topped 20%. Only Slovenia (40%) had a gender balance, whereas women were completely underrepresented in six other Member States including Croatia, Slovakia, the Czech Republic, Portugal, Austria and the United Kingdom. While the percentage of Member States with less than 10% female representation on Central Bank decision-making bodies increased, the percentage of Member States with female representation of between 11% and 40% on these bodies fell.

Indicators of women and men's representation in economic decision-making include the proportion of men and women who serve as presidents, chief executive officers (CEOs), and members of the highest decision-making bodies in the largest nationally registered companies listed on the national stock exchange in Member States (Chijoke-Mgbame, Boateng & Mgbame, 2020). As a result, participation in the leading corporations' top decision-making bodies paints a more favorable picture of gender and decision-making. The percentage of female members of these corporations' highest decision-making bodies has doubled since 2003, on average across the EU (Lebaron and Dogan 2020).

Since 2010, when women made up over 20% of the top decision-makers in the largest corporations across five Member States, this tendency has become more apparent (Latvia, Romania, Slovakia, Finland, and Sweden). In Member States that have passed binding legislation, progress is more obvious (France, Italy, and Netherlands). The encouraging trend also coincides with a number of EU initiatives to address gender disparities in the workplace, like as the 2011 "Women on the Board" campaign (Las Heras, Chinchilla & León, 2020). As stated in the nation's cooperative development policy, the Tanzanian government would fight for cooperatives to give women preferred chances in cooperative education and to allow them to engage in leadership roles and jobs in cooperatives. The National Cooperative Policy of Uganda from 2010 shares the same objective, which is "A self-driven, vibrant, wealthy, and gender responsive cooperative sector" (Said, Annuar, & Hamdan, 2019). Additionally, Tanzania's national microfinance strategy from 2000 placed a strong emphasis on helping the low-income population, whose incomes are very low and who have restricted access to financial services, helping to promote economic growth and reduce poverty (Rwekaza *et al.*, 2019). Thus, in the current study, the number of women in the management of various SACCOs in Uasin-Gishu County represents their input in decision making in the management of these SACCOs. In most of the Saccos, women are underrepresented in decision making bodies and thus there is low level of women participation in decision making process.

The eleventh parliament of Kenya promoted gender mainstreaming and placed a focus on boosting the representation of women in positions of power. Only the Ninth Parliament (1997–2002), which sought for much more extensive institutional, structural, and ideological reforms than those envisaged by the preceding notions of Women in

Development, completely reflected a gender approach to development. As a result, the Plan's primary strategies are mainstreaming, eradicating gender disparity, and empowering. In the Tenth Parliament, gender issues were taken into account in a variety of industries, including agriculture, education, and health, as well as in positions of decision-making within the government. Private organizations like SACCOs have not yet adopted because their primary objective was financial (Balayar & Mazur, 2022).

The democratic political environment in Kenya is believed to have given Kenyan women the opportunity to express their growing feminism and activism, despite the fact that the women's movement was not immediately visible on the streets. Following the restoration of democracy, Kenyan women now have the right to equality with males under the 2010 Constitution (Constitution of Kenya, 2010). Kenya has made significant progress in terms of human and gender development indices since the establishment of this constitution, when for the first time a national strategy for women's development was created.

Even though there have been substantial improvements for women's access to Sacco board positions, education, and decision-making, caste and racial discrepancies still remain (Njeru, 2021). Women may be effective change agents and leaders at all levels, from the local to the international (Brodmann, Hossain & Singhvi, 2022). The most pressing issue in getting women into mainstream representation is recognizing their abilities. Women's emancipation and economic expansion go hand in hand. Women's participation in decision-making institutions like SACCOs from a gender viewpoint may offer guidance to address the limitations of not integrating women into mainstream criteria. To make improvements for the most marginalized parts of our society, it is

crucial to comprehend gender viewpoints and beliefs that differ among geographies, generations, ages, classes, and income groups. In addition to having unequal access to and control over resources, technology, insurance systems, land rights services, credit and decision-making authority, women make up the majority of the world's poor.

The Treaties and the EU Charter of Fundamental Rights both indicate that equality between men and women is a fundamental tenet of the European Union (EU) (Mihálik, & Matejková, 2022). Equality between men and women is one of the main objectives and duties of the EU, as stated in Article 157(4) of the Treaty on the Functioning of the EU, which permits the Member States to take effective action to achieve full equality in practice between men and women in the workplace (Mashtalir, Kapitan, & Shai, 2022). Despite making up over half of the workforce and 60% of recent university graduates in the EU, women are still underrepresented in professions that involve economic decision-making, especially at the top. Women's latent ability is an underutilized source of human capital that, if properly utilized, might help organizations and society at large. In the EU, women make up over one-third of corporate leaders on average, while conditions differ by nation. Nearly one out of every ten board members on the top businesses traded on EU stock exchanges is a woman, and efforts to change this have been slow in recent years (Mihálik & Matejková, 2022).

On the other side, gender diversity refers to the percentage of female employees. Gender diversity has gained momentum recently because boards now have to include a set percentage of both genders on them. This is because the diversity it fosters increases the board's effectiveness, which is directly related to bank success (Frijns, Dodd & Cimerova

2016). The outcomes, however, show its effect is unclear. The frequency of board meetings is a sign of the board's activity. The administration of the company and its short- and long-term goals are closely monitored when the board meets frequently. Additionally, this sector is known for its high volatility and pace of completion, making regular board meetings essential (Kenani & Bett, 2018).

The European Commission's Strategy for Equality between Women and Men and the Women's Charter both list equality in decision-making as one of their top five priority areas (Mashtalir *et al.*, 2022). The unequal representation of men and women among executives in firms around the world is a sign that women are not treated equally when it comes to job advancement. Less than a third (32.8%) of company leaders are women, despite the fact that they make up nine out of every twenty workers (45.4 percent in 2009). All of the European nations experience this gap to varied degrees (Mihálik & Matejková, 2022). The largest countries with over 30 percentage points of female business leaders are Cyprus and Finland, whereas Greece, Spain, and Italy have the smallest percentages of female business leaders. Though indirect discriminatory clauses in cooperative statutes or bylaws or differential treatment under related laws (such property ownership or inheritance laws) may make it more difficult for women to join cooperatives, direct legal discrimination in cooperative legislation is uncommon. Due to a lack of government financial and practical support for women's increased participation in cooperatives and gender-blind investments in the cooperative sector, cooperatives have limited incentives and capacity to achieve a gender balance (Sims & Rodriguez-Corcho, 2022).

Looking at cooperatives as studied by ILO (2007), the causes of the ongoing gender inequality in the cooperative world as outlined in the preceding chapter are varied and complicated, but they are rooted in fundamental distinctions in women's and men's rights, opportunities, and treatment (Bastida, Vaquero Garcia, Pinto & Olveira Blanco, 2022). A lot of the barriers to women's equitable involvement also affect women who are interested in other business formats, and the level of women's engagement in cooperatives frequently reflects the level of women's participation in society as a whole. Women are less likely to participate in economic and public leadership activities outside of the home due to level of cultural barriers, traditional conceptions of men and women's roles, and expected behavioral patterns. Women's wider engagement in the movement is commonly seen as being hindered by these inequalities between men and women. The second is the time and labor gap between men and women.

Women are typically expected to spend a disproportionate amount of their time and energy providing unpaid care and performing other unpaid duties, leaving them with little free time and few possibilities to participate in cooperatives. Unfair management of opportunities and resources is the third problem. Women are less likely to be literate, have less access to education and opportunities to develop their entrepreneurial skills, have less access to land, credit, and other productive inputs, and have less access to information than men in many countries, all of which directly and indirectly prevent them from obtaining these positions.

2.5.1 Barriers to Gender Balance in Decision-Making Positions in DTS

One of the vehement debates among academics, global players, and governments continues to be the marginalization and absence of women from decision-making,

leadership, and governance in Africa. The lack of participation of women, particularly in policymaking and leading key organizations and institutions, is still a matter for concern in the context of conversations and dialogues about gender equality and fairness in Africa. The restrictive cultural practices and diversities, laws and, institutional impediments, as well as disproportionate access to quality education, healthcare, and resources (Ilesanmi, 2018) are probably to blame for these worries. In addition, customary or conventional cultural beliefs of women in the majority of Africa have actively and purposefully excluded women from participating in the governance of their various countries (Moodley *et al.*, 2016).

However, over the past 20 years, a number of parties including civil society, women's groups, regional and international organizations like the UN and the African Women Leaders Network have been working on initiatives to address persistent gender inequality and inequity, power disparities, and patriarchal norms and systems in Africa (Ilesanmi, 2018; Poltera, 2019). Two of these strategies are encouraging women to hold positions of power and actively taking part in politics and public life in African states (Poltera, 2019).

Although it may be optimistic to declare that equality has been attained, efforts and initiatives put forth in recent years have increased the proportion of women participating in public life and national governance (Ilesanmi, 2018; & Moodley *et al.*, 2016). The expansion of women's participation in leadership and decision-making roles across the continent has been largely attributed to the establishment of quota systems, increased representation of women in political parties, and revisions to constitutions and legislative frameworks (Moodley *et al.*, 2016; Poltera, 2019). In fact, some people go so far as to

say that the historical tendency for women's representation in Sub-Saharan Africa, particularly in relation to political representation, may be seen of as one of the fastest and biggest rates of change. For instance, only 0.6% of lawmakers in the 1960s were female; in 2007 17.8% of lawmakers in the lower chambers of parliament were female (Barnes & Burchard, 2013) and in 2021, 25% of lawmakers were female (Africa Barometer, 2021).

Women's participation as leaders and decision-makers in other areas of the public sector, outside from the legislature and parliamentary representation, is an important step towards their empowerment in public life. Women's career advancement in particular and gender parity in the public sector generally would benefit from the participation of women in decision-making roles throughout government sectors and posts (e.g., education, finance, health, energy, defense, foreign affairs (UNDP, 2021). However, women in Sub-Saharan nations continue to be underrepresented in these public sectors' highest levels and are infrequently seen in positions that require senior-level decision-making (Osituyo, 2018). For instance, the median percentage of women in senior positions in SSA, according to the World Economic Forum's forecast from 2021, was 33 percent. In this regard, the Economic Forum noted that while women had between 15.6 and 17.5 percent of senior positions in three other countries (Malawi, Gambia, and Mali), they held nearly as many in four other nations (Burkina Faso, Botswana, Cote d'Ivoire, and Togo).

Women have always been considered to be the homemakers and child bearers. In contrast to their male colleagues, their roles have been limited to becoming active participants at home and in the economic and social spheres (Mwetulundila, 2019). The worldwide

arena has seen a promising influx of women into the job market, though, as a result of the growth of feminist groups and campaigners calling for women's participation in activities outside the house, notably in the labor field.

In addition to being structural and multidimensional, the reasons for the current overrepresentation of men in positions of authority and decision-making are also rooted in traditional gender roles (Geys, Murdoch, & Srensen, 2022). Although legislation has removed many structural obstacles that would prevent women from trying to advance in the corporate world, other significant structural constraints still restrict women's professional options. Women's advancement is further hampered by the conventional division of labor, which states that males are responsible for providing for the family's needs while women are responsible for taking care of the home. The lack of access to care services for dependent people (children, the disabled, and the elderly), as well as the lack of adequate leave schemes and flexible working arrangements, are examples of structural barriers that limit women's ability to participate in the labor market on an equal footing with men.

In many workplace settings where traditional gender norms are prevalent, there are additional impediments to women's advancement (Ramos, Latorre, Tomás & Ramos, 2022). These support the idea that women should be in charge of raising their families first and cast doubt on their ability to combine both responsibilities with a professional career, especially at high levels. The underrepresentation of women in line management positions that lead to the top positions and where CEO positions are recruited for contributes to vertical segregation. As a result, women have fewer middle level line

management roles that would prepare them for the highest positions and have less formal education. Some women may be deterred from applying for managerial roles by a lack of role models (Alhalwachi & Mordi, 2022). Institutions that are gender conscious are putting an increasing amount of emphasis on encouraging women to actively participate in social and economic activities so that it is obvious that they are involved in making decisions. Despite institutions being set up to safeguard them or having provisions for equal access to equal rights, women's rights have also been a serious issue, and marginalized groups like women, who are rarely aware of their rights, have only marginally benefited from laws and institutions (Lawson, Martin, Huda, & Matz, 2022).

When men and women have equal chances and outcomes, gender equity exists. This means that both sexes can pursue a wide range of hobbies, interests, occupations, and lifestyles (Sethi, Edwards, Webb, Mendoza, Kumar & Chae, 2022). Gender is thus a social construct. It all depends on how culture and society interpret your gender. It refers to social conventions, religious convictions, legal frameworks, and institutional behaviors (Posselt & Nuez, 2022). Understanding social dynamics can be done analytically using gender. To put it another way, the term "gender" relates to how cultures understand the biological distinctions between men and women. Gender and gender identity are socially produced through socialization processes, in which people learn to be social beings. A "gender system" is made up of the actions and interactions of men and women as well as cultural conceptions and interpretations of gender distinctions.

Gender is institutionalized as a social institution by human society (Alizadeh Birjandi, Hamedi & Poursoltani, 2022). It is done for a variety of reasons, one of which is that it is

the primary method by which people manage their life, according to Lorber in Alizadeh et al., (2022). It is a method for creating the division of labor in human society. He continues by saying that in addition to having diverse skills, motives, and competences, there are other ways to divide people into groups, such as based on gender, color, or ethnicity. Every society categorizes individuals and gives them certain obligations and roles. Religion, law, science, and the complete set of societal norms all support gendering as a process and as a result. As previously stated, the 1970s are regarded as the beginning of "gender concerns." Inequalities and various forms of socioeconomic distinction were thought to be explained by gender (Posselt & Nuez, 2022). Work at home and in production are divided by gender. It arranges sexuality and emotional life and establishes the dominance of one sex over the other (Alizadeh *et al.*, 2022). All of this has been socially built, accepted, and is therefore dictating our lives. Despite the fact that gender discrimination is now outlawed in many countries, women continue to perform the majority of domestic work and child rearing.

Both when her spouse is around and when he is not, women are responsible for all tasks. Women who are single or widowed, as well as those whose spouses work outside the home, assume the role of household head and carry out all obligations and responsibilities alone in the absence of a husband. The hierarchical structure of Kenyan culture, though, determines how easy it is to acquire any form of resource, be it natural, human, or social. Despite the provisions in the Kenyan Constitution, women are typically denied the ability to own land in Kenya. Land is typically owned by men. The lone inheritor of his parents' assets is the son. In most societies, even those with high levels of education, daughters are barred from receiving any share. According to popular belief, men take care of their

parents alone because daughters typically leave the house after getting married. In addition, a woman's relationship with her spouse after marriage impacts her access to property. While living with their parents, they have brothers; while living with their in-laws, they have her spouse; and as she becomes older, the property is owned by her son. They are not only in inferior positions to men due to their lack of land ownership, but it also makes their lives unstable. Furthermore, she is limited in her ability to obtain institutional financing given the absence of land rights (Mensah, Amponsah, Takyi & Mensah, 2022).

As a result, the challenges women confront in gaining control over resources, particularly inside SACCOs, have received less attention. Exploring the gender component of participation, or who uses, benefits, and governs, is necessary. It would help us to determine the effect of gender representation on decision making processes in deposit taking SACCO's in the North Rift Counties Kenya. Women have less access to employment, financing, training, and education. Despite playing a crucial part in both domestic and outside-the-household issues, they are distant from making decisions. It is possible to question the efficacy of all programs and interventions that have been in place for such a long time.

Additionally, socio-cultural ideas and societal beliefs have persisted in oppressing women's attitudes and discouraging them from assuming leadership and decision-making roles (Chiloane-Tsoka, 2010). In Sub-Saharan Africa, where men govern the household and make decisions, a deeply ingrained patriarchal culture is crucial to the challenges that women face (Ilesanmi, 2018). For instance, in many Sub-Saharan African nations,

decision-making and leadership are seen as the purview of men, and a woman's value is determined by her capacity to be a wife and mother (Chiloane-Tsoka, 2010). According to Yoon (2004), culture impacts social views and stereotypes about how women should behave, which in turn affects women's decisions to pursue leadership positions. Women are subsequently consigned to inferior roles in this patriarchal culture, which discourages them from aspiring to and assuming leadership and decision-making roles.

Men are frequently expected to lead and hold decision-making positions in the household, the community, and national life, while women have a submissive role, according to customary law and patriarchal society (Africa Barometer, 2021; Osituyo, 2018; Poltera, 2019). In addition to making it more difficult for women to transition from their traditional household responsibilities to the workforce, these social norms of power distribution also impede their professional advancement once they work in the public sector. Additionally, researchers have emphasized that early socialization techniques for girls, which are founded in African cultural and social traditions, help to prepare young women to be good wives and mothers (Mwale & Dodo, 2017).

Moreover, Proverbs and traditional sayings regarding women's responsibilities in society found in various SSA nations are another example of how traditional cultural beliefs support the exclusion of women from positions of leadership and decision-making. For instance, proverbs from Ethiopia, Kenya, and Sudan expressly presume that women are incapable of making sound decisions and minimize the importance of women in these societies (Hussein, 2009).

The literature has also paid a fair deal of attention to organizational or structural hurdles that have contributed to the underrepresentation of women in leadership and management positions. Researchers contend that gendered organizational systems, norms, and structures may hinder women's admission into the leadership field (Mwashita et al., 2020). Women have a harder time advancing into leadership and decision-making positions because of gendered structures like restricted access to networking opportunities, a lack of mentoring, limited training and development opportunities, problems with hiring and job evaluation, and stereotyping (Kirai & Mukulu, 2012).

The low percentage of women advancing to managerial positions has been attributed, according to an empirical study in Kenya's civil service sector (Kirai & Mukulu, 2012), to discriminatory practices in recruiting, selection, and promotion against women. According to the study's respondents, advancement depends on one's informal networks with senior leaders in an organization and on whom one knows. Another study from South Africa found that roughly 32% of women thought that firms' promotion policies hindered the advancement of women into leadership roles (ChiloaneTsoka, 2010). According to McKinsey's 2016 Women Matter Africa report, which supports these studies, performance appraisal bias is a significant barrier to career advancement for women leaders. Men tend to be evaluated on their future potential whereas women are evaluated on what they have accomplished to date (Moodley, *et al.*, 2016).

Additionally, according to Mwashita *et al.*, (2020) from South Africa, roughly 33.8% of women identified a lack of sufficient general management expertise as the largest barrier to their advancement into leadership. In a related poll, 49.7% of participants thought that

women must put in twice as much effort as males to advance to senior management positions. The three obstacles that Kenyan women in the public sector encounter at work were rated by the women. As a result, they rated discrimination because of their gender (25%) work-life balance (30%), and lack of support from their managers as discriminatory (24 percent). According to the survey's findings, biased organizational policies and procedures severely impede women's professional advancement in the public sector. It has been noted that majority of the Saccos in Uasin-Gishu county are male dominated particularly in the decision making bodies making women's participation in the decision making process low.

2.6 Effects of Gender Educational Levels on Decision Making Process in DTS

Everyone should pursue an education, but girls and women should prioritize this more than everyone else. This is due to the fact that women's educational triumphs within families and across generations have significant knock-on effects, in addition to the fact that education is a prerequisite for success. Education is the most effective means of advancing the position of women in society (Srivastava, 2014). In his paper "Education, Employment and women's say in household decision making in Pakistan," Fatima (2014) noted that the low degree of female empowerment is a critical concern, particularly in emerging nations. According to the statistics, women fall short of men in the majority of categories, such as educational attainment and participation in the labor force (Chandra, 2018).

The influence of education on women's capacity for decision-making was examined by Namdev (2017). In his research, he discovered that educated women are better at making decisions than uneducated women, and that educated working women are better at

making decisions than educated non-working women. It demonstrates how education has a significant impact on women's capacity for decision-making. It has a significant impact on women because education enables them to make wise decisions. Thus, it can be concluded that the process of education allows a person to alter their thinking, behavior, and social interactions to conform to societal expectations.

It is clear that women's educational attainment and economic circumstances heavily influence how much they participate in decision-making at the household, community, state, and federal levels (Chandra, 2018). In general, women are given a heavier share of the responsibility for caring for the home and children than males. In many countries, male dominance in sexual interactions has left women with little control over their sexuality, denying them the ability to choose how many children they desire (Magaji, 2014). Compared to men, they have less decision-making power. The dominant patriarchal ideology, which encourages ideals of sacrifice, submission, obedience, and quiet suffering, frequently undercuts women's attempts to assert themselves or seek a fair share of resources and rights (Srivastava, 2014).

Additionally, the research discovered that education and training are crucial processes for enhancing knowledge, altering attitudes and growing abilities through instructions, demonstrations, and other methods that boost participants' confidence. Participants in the study reported improved optimism, suggesting that education and training assisted them in forming optimistic views regarding empowerment (Stromquist, 2015). Education is an effective strategy for improving people's behavioral habits (Srivastava, 2014). Training is essential for boosting knowledge, changing attitudes, and developing abilities through

instructions, demonstrations, and other approaches that increase people's confidence, according to Meena *et al.*, (2008). Being a social process, education is in charge of helping people cultivate diverse moral, intellectual, artistic, and physical traits as well as values.

Education diversity can be defined as a team's members having a variety of task-relevant skills, knowledge, and abilities depending on their educational background (Dahlin, Weingart & Hinds, 2015). According to Ehikioya (2017), a board made up of more educated individuals will exhibit greater environmental concern than one made up of less educated individuals. Therefore, having board members with the necessary professional skills is more important than having members who lack the necessary technical expertise if the board is to have technical expertise. Regardless of the industry the company operates in, the board may contain representatives from diverse fields such as telecommunications, manufacturing, and even the service sector.

In their study, Adnan, Sabli, and Abdullah (2016) looked at how the educational level of the board of directors affected the performance of the firms. The study examined business performance using return on equity (ROE) and return on asset metrics, and also employed characteristics of educational diversity (ROA). Diversity in schooling is projected to have a negative correlation with both ROA and ROE. A final sample of 196 GLCs and non-GLCs listed on the Bursa Malaysia from 2007 to 2010 was utilized to investigate the findings. Additionally, the correlations suggested in the hypothesis were estimated using multiple regression analysis. The results show that the hypothesis was only supported by education diversity in GLCs and not in non-GLCs.

According to Evans, Akmal, and Jakiela's (2021) opinion, education serves as a catalyst for progress and can help women overcome obstacles including low income, a lower social standing, superstition, poor health, dogmatism, early marriage, and low levels of aspiration. Women feel more at home when they have access to high-quality formal education, and their individuality will then be projected next to their husbands (Lindberg, Sundström, & Wang, 2015). Furthermore, Magaji (2014) argues that increasing women's access to educational opportunities, skill development, and leadership roles is a necessary component of an efficient and long-lasting process of women's empowerment. Furthermore, Chandra (2018) contends that one of the main causes of women's issues persisting for such a long time is because the majority of women have little to no access to literacy and education. In terms of the arts, sciences, and technology, the world is evolving (Basheer, 2018). The degree to which people perceive and actually are sensitive to those changes depends on a number of factors, but literacy is the factor that has the greatest catalytic impact on our knowledge of us and our surroundings.

Additionally, according to Khatri (2016), acquiring literacy education is the first step to empowering women to take control of their life, participate as equals in society, and free themselves from economic and patriarchal exploitation. Likewise, Srivastava (2014) contends that giving battered women financial education will help them become aware of their financial prospects and choices. According to Sanders and Schnabel (2007), economic education increases access to knowledge of financial resources, boosts women's self-confidence in autonomously managing and coping with financial issues, and promotes awareness of and control over financial opportunities and choices.

One requirement for human progress is the acquisition of knowledge. Women are more likely to participate in sustainable development when there are more literacy and post-literacy programs available to them. In order to further women's economic, political, social, and cultural growth, education must be accessible to all (Chandra, 2018). Women who are educated are more capable in their responsibilities in social activities and take the initiative in decision-making processes. This is because education increases one's sense of self-worth and confidence (Mercy & Rani, 2019). Despite efforts to reform the educational system, Nigeria's educational system still has several severe flaws. The findings indicate that educated women are more likely than women with less formal education to engage in each category of decision-making (Evans *et al.*, 2021).

Women with secondary or higher education are twice as likely to participate in decisions about their own health care and family visits as women without education (Magaji, 2014). By providing the means to finance education, supporting teachers and schools, establishing their own schools to provide quality education to both youth and adults, and acting as centers for lifelong learning, cooperatives promote access to high-quality education and opportunities for both formal and informal learning (Chandra, 2018). Cooperatives greatly aid in improving access to education by increasing household earnings, which translates into the ability to pay for educational costs. Cooperatives can also serve as a direct source of funding for education: For instance, the majority of SACCOs in Kenya offer back-office loans primarily for payment of school fees and similar trends have been observed in other African nations like Nigeria, Ghana, Uganda and Cape Verde (Ji, Jin, Wang & Ye, 2019).

Multipurpose cooperatives in Ghana and Ethiopia have used fair trade refunds to fund social projects, such as building classrooms and enhancing the physical infrastructure of primary schools (Ojo, Baiyegunhi & Salami, 2019). In other instances, assistance has gone toward fostering young people's financial literacy and saving practices, arranging educational competitions, providing financing for supplies and equipment for classrooms, encouraging members' children to pursue higher education, and preserving libraries. Cooperatives are increasingly participating in the direct delivery of high-quality education by establishing their own schools, allowing children to attend secondary school in Tanzania's outlying regions (Mbilu, 2019). In the UK, democratic cooperative trust schools with a strong commitment to social justice and moral purpose have been founded by the Manchester-based Cooperative College. Many cooperatives provide members lifelong learning opportunities through skill development and knowledge expansion, as well as literacy and numeracy instruction for members who have never attended school (Orosz et al., 2019).

Children of educated mothers gain cognitively. An increase in cognitive abilities assists women in numerous ways while also enhancing the quality of their lives. One sign of this is that educated women are better able to decide on their own and their children's health. Increased female political participation is associated with improved cognitive function (Chandra, 2018). Education "increases people's self-confidence and motivates them to seek higher employment, so they can work side by side with men," according to one study. They take part in discussions in public and demand that the government provide them with advantages like health care and social security (Mercy & Rani, 2019). Similarly, according to (Stromquist, 2015), through raising students' levels of self-esteem,

productivity, and expectations for the future of their lives, formal education examines awareness and, indirectly, the psychological components of empowerment.

Education is one of the most significant indicators of women's status and gender equality. Girls and women who receive training gain the ability to make decisions for them in daily life and to bargain for better conditions (Engida, 2021). Thus, the current study investigated the effect of gender educational levels on decision-making process in deposit taking SACCO's in the Uasin Gishu County of Kenya.

2.7 Levels of gender involvement In Decision Making Process

Giving people authority or power to advocate their views and interests in the community and society is what the term "empowerment" refers to (Yogendrarajah, 2013). Giving women a free hand in decision-making implies allowing them to manage risks and enhance their status and well-being in all domains of life (Kurtiş *et al.*, 2016). Education regarding women's rights, their status as valued members of society and the injustices they experience are all part of this. According to the UNFPA study "the state of World Population 1992," women should feel just as accountable as men for the prosperity of a country. Consequently, a nation's progress is intimately correlated with equal involvement by both genders (Richardson, 2018).

In a democratic society, empowerment means that people can influence decisions that have an impact on their welfare (Ahmed & Hyndman-Rizk, 2018). Karl in Misra, Srivastava, Mahajan and Thakur, (2021) defined empowerment as having control over oneself and having the ability to participate in decision-making. Additionally, it deals with persons emerging from states of denial and gaining the capacity for decision-making

(Akhtar, Ayub & Anwar, 2019). Making decisions has so been seen as the most significant factor in empowerment (Kabir & Jahan, 2013). This is true in societies where men have traditionally made the majority of the decisions. Women have consistently been denied the freedom to make their own decisions in their lives due to societal conventions (Akram, 2018). The change processes that will benefit women on a personal, domestic, societal, and greater level will be sparked by empowerment. Making decisions is the most well-established indicator of women's empowerment (Richardson, 2018). Decision-making autonomy is the main factor that predicts empowerment (Kaur, 2018).

According to an experiential research by Baliyan (2015) in rural India, women's contributions to financial problems are relatively low and primarily limited to household matters. The results also showed that women participated very little in the developmental activities of their offspring. The Banerjee, Alok and George (2020) study explains that women's increased economic participation may reduce gender gaps and improve status in family and community decision-making. In terms of political, legal, social, and economic rights, women still do not enjoy the same privileges and equality as males. In their study, Cerrato and Cifre (2018) indicate that jobs that were largely performed by women were not well-paid in comparison to their male counterparts in every country.

Banerjee, Alok and George, (2020) assert that women are seen to be economically empowered when they are given the chance to advance economically and the power to make financial decisions. For the community of women to be economically empowered, women's rights must be upheld, as must larger growth goals including social welfare and economic development. Women's participation in the economy and financial security are

seen as essential to advancing women's rights and making a positive impact on society (Akram, 2018). Women around the world have limited access to financial services and technology, (World Bank 2018).

The key to establishing gender equality, which is defined as people's obligations, rights, and opportunities existing regardless of gender, is women's empowerment (Hasin & Musa, 2018). Women's empowerment is exemplified by changes in welfare programs for women, strategic lifestyle choices, and women's decision-making abilities. The most effective tool for changing the world is education. According to (Ruqia, 2018), empowering women and preparing nations for overall economic development is essential for development.

According to Shekilango (2012), women are empowered when they take part in the entire process of empowerment or when they carry out the entire development process themselves. When discussing the entire development process, it implies include women in all political, social, and economic issues as well as in the creation of development policies. When women who previously lacked authority or influence over issues that affect their everyday lives take the lead in all aspects of their growth, this is known as women's empowerment. The idea of male dominance and women's subjugation is contested, and women's empowerment is considered as the process and outcome of this process. It also makes it possible for women to have equal access to and control over assets.

SACCOs are essential for economic empowerment and the fight against poverty, especially among rural poor people (Mushonga, 2018). In order to preserve a minimally

acceptable standard of living as set by their culture, people in poverty must be denied both essential opportunities and means for addressing their basic needs (Adekola & Dokubo, 2017). People's capacity to understand, affect, and act in the environment that influences their personal, economic, social, and political lives with the aim of improving their lives is known as empowerment (Golla, Malhotra, Nanda & Mehra, 2018). Economic empowerment should therefore occur when individuals and communities are given the means to control their own environments and lives and to take decisive action to raise their economic well-being.

It has been promoted that having access to financial services will enable people to accumulate wealth and achieve financial independence (Stenga, 2011). Community-based financial institutions have clearly demonstrated their ability to economically empower individuals and reduce poverty, particularly in rural areas (Ghaliba, *et al.*, 2014). Microcredit is not the only method of eradicating poverty, according to some studies, and it may even have a negative effect on a person's net worth, making them more indebted and disturbed financially (Roodman, 2009).

According to the IFAD conference report of 2009, there are four primary categories of women's empowerment brought about by reliable access to microfinance services. The first is increasing women's power in decision-making while also empowering them economically. Due to the fact that supporting their families and making decisions gives them confidence and a sense of worth, this results in a broader social and political empowerment. The improvement in household well-being, which is a byproduct of economic empowerment, comes in second.

According to IFAD (2009), once gained, women's income is typically spent on family members, including the spouse and kids. This happens when income is more heavily focused on enhancing family welfare. The third is economic empowerment, which is the idea that if women have access to capital, they will be in a better position to launch new ventures, invest in more lucrative ones, acquire assets, and therefore have the ability to manage household finances. Last but not least, given the types of economic activities women engage in and how much these activities contribute to both the Gross National Product (GNP) and the Gross Domestic Product, women are recognized as significant contributors to the national economy (GDP). Women who are empowered define their attitudes, values, and behaviors in connection to their own genuine interests. This is one of their unique traits. Whether they live in contemporary industrial cultures or traditional societies, they have autonomy because they assert their emancipation from prevailing male hierarchies.

Women who are powerful uphold equality of thought. They play parts that undermine male dominance. They react on an equal footing and cooperate to further the common good. Women who are strong in their life make good use of their talents. They not only endure the brutality of their own subjection but also overcome it. Women who have achieved empowerment remain resilient in the face of religious pressure and seek to advance the status of all women. The values and beliefs of empowered women are those that they have independently defined; they do not take their sense of self from male authorities or live vicariously through males.

One of the most important development challenges is the empowerment of women, especially in developing nations where they appear to make up the majority of the poor, marginalized, and vulnerable population. In Africa, women are underrepresented in politics and given little to no decision-making authority (Akudo, 2012). Typically, they have few or no options for how to live their lives and few or no opportunity to get better (Nessa, Ali & Abdul-Hakim, 2012). Therefore, it is crucial to empower women since doing so will enable them to realize their full potential, which will allow them to enhance not only their standard of living and quality of life, but also the welfare of their families. Therefore, empowering women may result in a successful plan to combat the effects of poverty.

According to UNDP, Harcourt (2010)'s definition of women's empowerment it is the process of empowering women individually and collectively to alter unequal power relations and unjust structure and institutions, being reduced to an instrument idea that focuses on individual right. Women are only truly empowered when given the chance to change important aspects, such as having equal decision-making power from the family to the national level, changing local and societal structures that deny them equal access to the benefits of development, as well as institutions like culture and traditions that restrict their potential.

It is commonly accepted in the development literature that giving women easy access to finance is one way to empower them. If credit is available to women, they will be able to start micro businesses and engage in other income-generating activities, adding to the household's income (Nessa *et al.*, 2012). Their capacity to create their own income may

enable them to exercise more control and make better decisions for their families' consumption, education, and health as well as their involvement in politics (Chowdhury *et al.*, 2005). There is a great deal of opportunity to make genuine changes in women's lives given the current enthusiasm surrounding economic empowerment for women. Numerous studies (UNFPA 2006) have demonstrated the advantages of increasing women's access to credit or easing the transition into the workforce. Women's autonomy and social and economic standing can both be improved by having a job. It can also change the power dynamics between men and women, even in the home, for instance by giving women more control over household spending decisions.

Numerous gender equity and women's empowerment (GEWE) missionaries, non-governmental organizations, women's groups, and people have worked together in a variety of national, international, and transnational contexts to advance the Sustainable Development Goals (SDGs) and Agenda 2030 (Basu, 2018). Between 1995 and 2005, women's involvement in leadership and decision-making in Africa became more visible. In order to create gender-sensitive policies and progress sustainable development, women must participate equally in decision-making processes (Brenya, *et al.*, 2015).

Other high-level, influential roles where women are underrepresented include corporate boards and the judiciary (Bertrand *et. al*, 2014; World Bank, 2011). Only 17.8% of the directors on the boards of the 200 largest corporations in the world in 2014 were women (CWDI 2015). The average percentage of female judges in constitutional courts globally is 22.4%, and there are only 26 countries where women are the chief justice (World Bank, 2015). The world community is becoming more and more aware that gender parity is

essential to inclusive progress. It is more likely that gender-balanced leadership and gender-responsive policymaking will guarantee that all members of society receive an equal share of the advantages of growth. It is essential that women participate fully in decision-making and agenda-setting in order to reflect the needs and priorities of all members of society and to overcome systematic power disparities in both public and private life. Additionally, it helps citizens have more faith in government institutions (OECD, 2014).

In the decades that followed the 1960s, the feminist movement in the West began to take shape. *Women's Role in Economic Development*, written by Boserup and published in 1970, played a significant role in the development of the field of study known as Gender and Development (Bhadra, 2001). The report was based on extensive research carried out in a number of developing countries in Asia, Africa, and Latin America. It was a response to what was perceived as the exclusion of women from the process of economic progress, raising questions about what development is actually all about (Singh, 2007). It asked the UN to shift its emphasis from a status-oriented approach to one that prioritized protecting women around the world.

The United Nations' attention to women changed after declaring 1975 the "International Year of Women" and the "Decade for Women (1976–1985)" (Bhadra 2001). The 1960s women's movement, which originated and flourished in the West, spread widely in terms of discussion and debate during the 1970s and 1980s. At the Rio Earth Summit (1992), Vienna Conference (1993), and Beijing Conference, issues regarding women's human rights, including the environment, education, and health, as well as access to and control

over resources, were taken into consideration (1995). The Western feminist movement and Third World Women in Development policies first arose in the late 1970s and early 1980s, and it wasn't until the Third World Conference in Nairobi, Kenya, in 1985 that a consensus was reached that these women are not all the same. A gender equity and equality strategy known as empowerment emerged during this time. However, the majority of nations around the world continue to fall well short of their commitments to gender equality (UNFPA 2007).

Nearly all women's rights, international human rights and children's rights conventions as well as accords on global goals for education, health, and poverty eradication have Kenya as a signatory. Kenya is dedicated to advancing social justice, non-discrimination, and gender equality (Constitution of Kenya, 2010). In Kenya, a sizable section of the population experiences both human and financial poverty, which has a disproportionately negative impact on women. Women's empowerment is a crucial tactic for accelerating development and eradicating poverty. The chances of the following generation are better when women are empowered. It is vital to empower and capacitate women in Sacco in order to ensure their effective presence and participation in all phases of the development process (UNFPA, 2007).

There is a lack of literature that accurately depicts the contributions and roles played by women in managing many fields, which has ultimately failed to make a meaningful difference in their lives. This is true even though numerous organizations are working in Kenya to improve the lives of women. Unless and until women are not included and empowered at the decision-making level, the sustainability of all developmental

processes will continue to be under construction. Achieving development goals requires removing the obstacles that prohibit women from taking part in SACCO decision-making. Therefore, research into how women participate in decision-making is necessary. They must be given the essential tools to participate in society and organizations like SACCOs, which will assure their active involvement in sustainable development.

The subject of women's access to finance was brought up at the Beijing conference in 1995 on a worldwide level. Access to credit is considerably more important to women than access to money since credit from various microfinance companies is all about bringing women out of poverty and enabling them to achieve economic and political empowerment at all levels, for instance from the household to the national level. The conference brought attention to the relationship between microfinance organizations and the empowerment of women; among them, microfinance organizations provide loans to women as well as essential life skills that help them develop in their careers.

According to ILO (2007), microfinance institutions are essential to achieving the Sustainable Development Goals (SDGs), one of which is the empowerment of women. According to a report on the connection between microfinance and women's empowerment, the services offered to women by microfinance institutions influence their ability to make decisions, improve their socioeconomic standing, and play a bigger part in advancing gender equality, sustainable livelihoods, and better working conditions for women. It also states that microfinance services, such as lending, savings, and other products, assist women in creating money and helping to contribute to global economic progress. (Sacco Review, 2018).

Both men and women play active roles in community, leadership, and reproductive functions. However, women in urban and rural regions work more than males do, which prevents them from taking part in development efforts. Women in rural areas labor between 16 and 18 hours per day in addition to their reproductive and productive activities, as opposed to men who work between 8 and 10 hours per day. The key factor contributing to the unequal distribution of labor between men and women is customs, traditions, and culture (Duflo, 2021).

Women's welfare and general economic welfare are related. Better status for women is correlated with higher welfare, and vice versa. There is no reason to believe that either way; we would discover a one-way causal relationship between women's relative standing and development. Amartya Sen (1999) makes the case for viewing progress as freedom. The freedom to interchange products and labor, the freedom to make decisions that affect one's life, the freedom to live longer, and the freedom to choose to pursue an education, according to him, are more important than GDP itself as the ultimate aim. Slavery, limits on property ownership, borrowing, or the ability to enter into labor contracts all make sense as growth inhibitors, whereas freedom to engage in these activities would be linked to economic progress. The review's emphasis is on the ways in which women's lower relative standing may act as a barrier to progress. There are often some freedom limits when women's standing is lower than men's, which is directly detrimental to the advancement of society. (Sacco Review, 2018).

Decision-making power is the capacity to shape choices that have an impact on one's life, both personally and publicly. For women to have decision-making power in the public

sphere, formal access to positions of authority and decision-making procedures is a necessary, albeit insufficient, requirement. In reality, the ability to make decisions is a combination of the access, skills, and behaviors that determine whether women have influence over the political process or decisions affecting their personal lives. Being able to influence individuals, processes, and other people is consequently essential to both leadership and decision-making power. In order to run for political office or to take advantage of other possibilities to participate in public, political, economic, or social life, women sometimes lack access to the financial resources and social networks required. The same hurdles that exist for national level decision making spaces and procedures also exist for local level decision making spaces and processes, which can hinder women's confidence to engage in decision making as well as their opportunity to do so. Increasing the effectiveness of women's leadership after they are in positions of power requires supporting women's ability to persuade and negotiate effectively (Sacco Review, 2015).

A long-term strategy that starts before and continues after women have access to decision-making spheres is best for direct support of women. It should include a variety of apprenticeship possibilities that enhance women's networks, talents, and confidence so they may actively participate in making decisions. To boost the participation and influence of impoverished and marginalized women, special attention is required. Women's rights and collective action organizations, which are crucial in supporting elected and aspirant women leaders, must have proper funding and support.

According to SACCO review 2015, Stephen Makabila stated that, women in top level SACCO leadership are still struggling to hammer a balance when it comes to gender

equity, just like many other sectors in Kenya. Records from the SACCO society regulatory authority (SASRA) report for year 2014, shows that out of the 181 registered SACCOs in the country, only 38 were headed by women as Chief Executive Officers (CEOs). Five years down the line after promulgation of the new Constitution, at least 60 of the registered SACCOs should be under women to meet the two third gender rule, but as figures stand out, women require to secure the executive leadership of 22 more SACCOs to ensure gender equity in the sector (Sacco Review, 2015). While gender equity is desirable for purposes of meeting constitutional requirements, it's upon individual SACCOs to hire CEOs of their choice based on merit and performance. "They, (SACCOs), operate as independent entities when it comes to the hiring of those to run their operations. SACCOs go for high quality management and some of those who were in the Cooperative Ministry are now in SACCO management, something that has reduced corruption and enhanced performance.

Human rights concerns include issues related to women's empowerment and their full and equal involvement in public life. Human rights norms and standards ensure that women have the right to equality, full involvement in decision-making and access to power at all levels in all spheres of political, economic, and social life. The goal of women's empowerment is to alter and abolish any culture and custom that discriminates against women and creates unequal power structures in society. The goal of empowerment is to provide women access to and control over the means of production, as well as the freedom to decide how to use those means of production according to their own abilities. Men and women are empowered when they participate in the process of development at all levels, including the family, community, national, and international levels. Women's

participation in the development process will help policymakers understand how to best meet both women's and men's needs. Women have the ability to lead and make decisions that will have a beneficial impact on the development of our societies and countries. All of this will happen if they are given the opportunity to use their skills and if society's pervasive unfavorable perceptions are corrected, which will change people's mindsets.

One of the most commonly stated objectives of development intervention is now to empower women (Mosedale, 2005). When Third World feminist and women's organizations first used the term "women empowerment" in the 1970s, it was clearly intended to frame and facilitate the fight for social justice and women's equality through the transformation of societal, political, and economic institutions on both a national and global scale (Bisnath & Elson, 2003). The demand to empower women appears to be driven by the realization that although they have the potential to contribute to progress, women are hindered by a number of issues that leave them powerless.

Even though there are many different factors that can contribute to a woman's helplessness (or power), it may be vital to take into account what women have in common in this regard. They are all bound by their reproductive obligations as well as the social norms, values, and beliefs that society uses to distinguish between women and men (Kabeer, 2000). These constraints are shaped by male dominated social structure (patriarchy), high rate of poverty among women, and gender division of labour. Many methods have also been implemented to increase the political, economic, and educational influence of women. Okeke (1995) lists these tactics as increasing women's access to education, encouraging their full engagement in the economy, getting women involved in

politics, and examining laws pertaining to women's position. Women's representation in the legislative and executive branches of government needs to improve if affirmative action is to reach 30 percent gender rule.

Women and girls will benefit from policies that increase secondary education opportunities for girls while maintaining the commitment to universal primary education, ensure sexual and reproductive health and rights, and eliminate gender inequality in the workplace by reducing women's reliance on informal employment, eliminating gender pay gaps, and lowering occupancy rates, as examples (International Centre for Peace Research on Women, 2005). The establishment of women's organizations that engage in development-focused activities to address societal issues like male dominance, injustice in the political, economic, and educational sectors, maternal and child health issues, child marriage, and other related issues, is one of these initiatives. Another strategy for these projects is economic empowerment, which emphasizes on women's authority over material resources. This might be done by encouraging women to save money and increasing their access to credit, opportunities for work, skill building, and other pertinent activities. In addition to raising awareness and amassing knowledge and ideas, these empowerment projects also involve raising consciousness about the complex issues that lead to women's subordination. Education and other literacy-related activities are used to accomplish this. The current study examined the influence of gender equity on decision making processes in deposit taking SACCO's in the Uasin-Gishu County, Kenya. Gender equity is achieved once women are socially, economically and politically empowered to participate in various decision making bodies.

2.8 Effect of Gender Income Levels in Decision Making Processes

Despite the fact that men and women have different wants, desires, and ways of making decisions, it is widely accepted that when they collaborate to create decisions, everyone benefits. Many nations have programs to support gender equality in decision-making. Women are being encouraged to enter Parliament and advance to higher positions in the economic world through legislative and incentive initiatives. Women are more likely than men to be altruistic and concerned with others' well-being while making decisions in a committee, despite men's claims to the contrary. Additionally, men considerably prefer competing solutions whereas women are more universalistic and want the best for everyone.

Women undoubtedly have a big influence on decisions made as well as the procedure used to make those judgments. Women's capacity to act as change agents is being taken advantage of in many less wealthy and disadvantaged communities. They are being assisted in assisting themselves. This improves their social standing and sense of self-worth, which encourages them to start taking initiative. The safety of public spaces in their city, and consequently their usability, was one particular area where women faced significant challenges. Women were unable to move freely across the city due to their fear of assault, abuse, intimidation, and even rape. Women's organizations and the city's officials collaborated to offer proposals for enhancing the safety of women after applying the Safer Cities Program assessment. In the end, this used as leverage to start addressing the city's larger issues, such as homelessness, subpar housing, drunkenness, petty crime, and so on.

Family decision-making procedures and women's participation in SACCO decision-making bodies outside of the family context continue to be important. Women aren't drawn to positions of leadership. First, especially when it comes to educated women, it is their own fault for being careless. Second, women are never free to get involved in external affairs. Due to unequal succession rights, their access to property and financial resources is limited, which impacts their capacity to engage in SACCOs (UNFPA 2007). Inequality in our society takes many forms. It can be caused by any factor and evolves over time. Sex is a significant social role determinant, but there are other characteristics that also affect an individual's place in the social hierarchy. The presence of women in committees does not imply that they will participate in decision-making.

In order for women to actually participate in what Agrawal (2007) refers to as interactive or empowering participation, they must have a voice and a say in collective decisions. The level of a woman's knowledge about the issues will determine her ability to speak up in meetings and get involved in conversations, as Kabeer (1999) notes that women's participation in development activities is hindered not only by stereotypes about women but also by a lack of appropriate qualifications. They believe that going would be useless because they don't understand anything. Women are so preoccupied with their employment that they neglect to attend public meetings, which prevents them from accessing information.

As long as it upholds equality for both men and women, gender is a beneficial social institution. Ironically, there is a gender gap in growth because of the connections between a society's gender ideology and larger power and prestige structures. Low self-esteem

stems from low status due to gender and the prevalent caste system, especially for women from low-income families, which prevents them from accessing resources and institutions. Gender inequality and subordination are primarily caused by structural factors at work in society, culture, the economy, and politics (Huts 2004). Because it stops women from receiving the education, training, health care, legal status, and other capacities and chances they need to fight poverty, gender bias is one of its main causes.

In order for women to have control over their lives, it is necessary for initiatives to empower them and elevate them to positions of decision-making to challenge existing power structures. According to Kabeer (1999), the concept of power is essential to the idea of empowerment and denotes decision-making capacity. The process of change is triggered by empowerment. According to Kofi Annan, women's emancipation is the key to all forms of progress (ASAID, 2007). The current study examined the levels of women involvement in terms of voice on decision making process in deposit taking SACCOs in the Uasin-Gishu County of Kenya.

2.8.1 Women Participation in SACCOs Institutions in Kenya

Policymakers and development professionals have grown increasingly interested in issues connected to gender equality and the recognition of women's contributions to economic and social development over the past 20 years (Oedl-Wieser, 2016). Despite a discernible rise in gender awareness in Kenya, there is little information on women's employment or engagement in microfinance organizations. Savings and credit societies (SACCOS), for instance and economic contribution have not yet reached their full potential. Even when information is available, planners and decision-makers do not sufficiently use it as a tool for the development and marketing of companies that specialize in financial services.

This is especially clear when it comes to how women are portrayed in cooperative financial organizations (CFIs). According to Karl (1995), without women's full participation in both the development process and its goal-setting, it is impossible to achieve the development objectives.

Comprehensive plans of action to enhance the conditions and rights of women and their communities, fight poverty and hunger, and ensure women are included in all efforts to ensure sustainable development were all endorsed by the 1995 Beijing Declaration, the 2000 Millennium Declaration, and the FAO Gender and Development Plan of Action (Chen et al., 2005). SACCOS, like other member-based microfinance organizations, promote the participation of women in natural resource exploitation for sustainable livelihood in rural and underdeveloped urban regions by organizing funding and mobilizing their traditional authority. In essence, SACCOs encourage women to work together to raise their standard of living as opposed to concentrating on their own interests and turning to the government for solutions to their problems.

Many SACCOS are currently operating in Kenya and involved in a variety of activities in an effort to enable members, including women and men, to take a more active part in cooperative development. SACCOS have seen participation from both men and women in various ways. Their social and economic circumstances at home and at work are the cause of this. This essay sought to enhance the discussion on how gender equity impacts the decision-making processes of Kenya's North Rift SACCOs. Prior to the establishment of SACCOS in Kenya, many of the poor, particularly farmers, accessed financial services through multipurpose cooperatives. In a few localities in the middle of the 1980s, rural

savings and credit schemes were promoted in an effort to raise money and provide credit to the community (Sacco Review 2018).

However, only a small number of people were able to understand the model. Sacco's promotion gained significant momentum in the middle of 1990 as a result of support from both official and civilian groups. SACCOS were expected to replace some of the moneylenders' lending by enabling the poorest residents of a community to save money and obtain loans for employment-generating ventures. Gender-specific barriers restrict Kenyan women from joining SACCOS and other MFIs, as they do in other African countries. These obstacles include the nearly universal absence of collateral-eligible assets among poor rural women, their lack of institutional connections, such as membership in cooperatives, gender stereotypes regarding women's ability to effectively utilize only small loans and their inability to engage in lucrative nontraditional self-employment, as well as opposition and interference from male relatives. However, in reality, women utilize credit just as often as men do, and they also have greater payback rates and higher rates of saving than males (Christabel, 2009; Yunis, 2003).

In some parts of Kenya where males are in charge of making decisions regarding social and financial aspects of families, men still tend to dominate behavior change. They also choose the associations and organizations in which women want to be involved. Married ladies have a significant tendency toward this. For instance, in some families, women are not allowed to open a bank account or engage in economic activity outside the home without their husband's consent. The participation of women in formal member-based financial institutions like SACCOS is hampered by these.

Despite the fact that everyone has the same opportunity to register a savings account, in some families, men's SACCOS accounts are also family accounts. According to reports, some women in various locations find that joining SACCOs is ineffective since they cannot use family property as security when they borrow money. Land is the most prevalent kind of security, yet women have little opportunity to inherit land. Women are deterred from entering SACCOS by these. Since these circumstances don't exist, they believe it is preferable to form informal groupings.

Men and women generally lack an adequate understanding of the institutional structure, operations, services, and advantages of SACCOs, albeit this is particularly pronounced in women. The formation process has not been done properly in terms of ensuring that people are aware of the guidelines, benefits, and cooperative principles. Some SACCOS were founded in order to serve as a conduit for donations from government officials, NGOs, or programmers. Most frequently, they are developed without first performing an extensive market analysis, which is essential for figuring out the supply and demand for financial services. When promises made by some politicians to voters to favor credit rather than savings are unfulfilled, both men and women leave SACCOS (Sacco Review, 2018).

Many clients, especially women, are not familiar with how official financial institutions work. The majority of women also distrust financial institutions because they lack financial literacy and think that they are only for the educated sector of the population. All SACCO members must be proficient in business management. According to a survey conducted by Boresha SACCO, one of the Saccos in the North Rift region of Kenya, the

majority of women lack the entrepreneurial skills required to manage funds and income-generating companies. This deters people from beginning income-generating projects that require the creation of a business plan and a structured payback schedule, both of which are requirements of any legitimate microfinance institutions. The current study was undertaken in Uasin-Gishu County with an aim of examining the effect of status of women in terms of income in decision making processes in deposit taking SACCOs.

2.9 Summary of Literature

Studies by Zehnder (2016) pointed out that the number of women on boards in Africa stood at 13%, 26% in Europe and 9% in Asia. Similarly, Appiadjei, Ampong, and Nsiah (2017) in their study discovered lack of women on corporate boards in their study of Ghanaian listed companies on Board gender diversity and performance. Furthermore, a study in Kenya by the Manyaga, Muturi and Oluoch, (2020) discovered that the number of women on boards of listed companies stood at 21 percent, up from 12 percent in 2012 and 18 percent in 2015. Furthermore, according to SASRA (2018), the boards of Deposit Taking SACCOs in Kenya were 83.25 percent male and only 16.75 percent female. The current study findings pointed out that on average 78.9% and 21.1% positions in boards were represented by male and female respectively. This scenario points to less involvement of women in corporate affairs and decision making.

This is despite the situation in most cases in Kenya where the female Board members held higher academic qualifications than their male counterparts as shown by various studies done. Studies concerning gender representation in SACCOs have revealed that board gender diversity influences performance (Kenani & Bett, 2018; Ruto, Naibei & Cheruiyot, 2017; Samuel & Memba, 2016). Moreover, Mwaura, Omari and Wafula (2019) established that gender balance strategy influenced performance as it lessened

discrimination and enhanced talent recognition and as such there is need to increase on the number of women represented in SACCO boards.

The process of education allows a person to alter their thinking, behavior, and social interactions to conform to societal expectations. A research by Namdev (2017) on the influence of education levels on women's capacity in decision making process and discovered that educated women were better at making decisions than uneducated women, and that educated working women were better at making decisions than educated non-working women. It demonstrates that education has a significant impact on women's capacity in decision-making process. However, the dominant patriarchal ideology, which encourages ideals of sacrifice, submission, obedience, and quiet suffering, frequently undercuts women's attempts to assert them or seek a fair share of resources and rights (Srivastava, 2014). This is a pointer that even educated women are suppressed by men during the decision making process in deposit taking Saccos. Thus the current study assessed the effect of educational levels based on gender on decision-making process in deposit taking SACCOs in the Uasin Gishu County of Kenya. According to research by Neumann et al. (2021), educational material enhanced the adoption of decision-rules, which increased prediction accuracy in decision making. Furthermore, studies by Anania and Rwekaza (2018) and Metto, et al. (2020), among others, have demonstrated that while some women have poor self-confidence due to low educational levels, others have leadership potential. Therefore, stronger leadership potentials, including decision-making process, result from improved education for women in critical decision-making.

One of the vehement debates among academics, global players, and governments continues to be the marginalization and absence of women from decision-making,

leadership, and governance in Africa. These concerns are presumably caused by the "restrictive laws, cultural diversities and practices, institutional obstacles, as well as disproportionate access to quality education, healthcare, and resources (Ilesanmi, 2018). In addition, customary or conventional cultural beliefs of women in the majority of Africa have actively and purposefully excluded women from being actively engaged in voicing their concerns in the governance of their various countries (Moodley *et al.*, 2016). Institutions that are gender conscious are focusing more and more on encouraging women to actively participate in social and economic activities so that their participation in decision-making can be seen. Based on this, the current study examined the levels of women involvement in terms of voice on decision making process in deposit taking SACCOs in the Uasin Gishu County, Kenya.

Women in Sub-Saharan nations continue to be underrepresented in these public sectors' highest levels and are infrequently seen in positions that require senior-level decision-making (Osituyo, 2018). Women's participation as leaders and decision-makers in other areas of the public sector, outside from the legislature and parliamentary representation, is an important step towards their empowerment in public life. Making decisions is the most well-established indicator of women's empowerment (Richardson, 2018). Decision-making autonomy is the main factor that predicts empowerment (Kaur, 2018). The Banerjee, Alok and George (2020) study explains that women's increased economic participation may reduce gender gaps and improve status in family and community decision-making. In terms of political, legal, social, and economic rights, women still do not enjoy the same privileges and equality as males. In their study, Cerrato and Cifre (2018) indicate that jobs that were largely performed by women were not well-paid in

comparison to their male counterparts in every country. Banerjee, Alok and George, (2020) assert that women are seen to be economically empowered when they are given the chance to advance economically and the power to make financial decisions. For the community of women to be economically empowered, women's rights must be upheld, as must larger growth goals including social welfare and economic development. Women's participation in the economy and financial security are seen as essential to advancing women's rights and making a positive impact on society (Akram, 2018). Women around the world have limited access to financial services and technology, (World Bank 2018). The current study examined the effect of status of women in terms of income in decision making processes in deposit taking SACCOs in the Uasin Gishu County, Kenya.

2.10 Knowledge Gaps

In most cases researchers have dwelled so much on what caused under representation of women in management positions but failed to discuss reason for women lack of voice in the era of information age. Females continue to be underrepresented among cooperative employees and at the membership level, particularly in positions of leadership. This study scrutinized the rationale behind this as most women in Kenya are highly informed. The current assertion is that certain aspects of the culture have traditionally suppressed the ability of women to take decision even on matters that affect them. The current constitution has good provisions on the bill of rights which should be seen to leverage women against harmful traditions across cultural diversity. Therefore, the current study aimed at examining the influence of gender equity on decision making processes in deposit taking Saccos in the Uasin Gishu County, Kenya.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on the research design and methodology that was used in the study to answer research questions. It is organized under the following sub-sections; area of study, research design, research methods, target population, sampling procedures and sample size, data collection procedures, ethical considerations and data analysis techniques.

3.2 Study Area

This study was conducted in Uasin Gishu County, Kenya. Uasin Gishu County has its headquarters in Eldoret town. The County extends between longitudes 34° 50' east and 35° 37' east and latitudes 0° 03' South and 0° 55' North. The County shares common borders with Trans Nzoia County to the North, Elgeyo Marakwet County to the East, Baringo County to the South East, Kericho County to the South, Nandi County to the South West and Kakamega County to the North West. It covers a total area of 3,345.2 Km² as shown in Appendix V. This county presents a good area whose representation can be generalized as the actual situation in Kenya. The cooperative movement in the County has experienced tremendous growth in the recent past and this is attributed to capacity building programmes that resulted in improved governance and accountability in the cooperative movement. By the end of 2018, there were 126 DTS in Kenya that had complied with SASRA regulations. This has since risen to 175 registered DTSSs in the country by the December of 2020 (Cooperative of Kenya, 2019). In addition, the selection of the SACCOs based on DTSSs criteria points to the corporate governance that has been complied with by the deposit taking SACCOs under SASRA regulations.

3.3 Research Design

According to Creswell (2014), research designs are strategies and the procedures that are used during the research process which extent from broad assumptions to detailed strategies of collecting and analyzing all the collected information. The study adopted descriptive research design which according to Enosh, Tzafrir, and Stolovy (2014), enables researchers to adequately address all aspects of their study questions and makes it easier to apply findings and consequences to the broader public. A researcher can collect data from a large number of participants using the quantitative method, for example, increasing the possibility that the findings can be applied to a larger population. The qualitative approach, on the other hand, values the opinions of its participants and provides a deeper understanding of the issue being researched. In other words, while quantitative data provide the study scope, qualitative data give it depth. Therefore, a mixed-methods design offers the highest chance of solving research problems by combining two sets of strengths while simultaneously making up for each method's flaws (Clark, 2019). As a result, adopting mixed-method study designs to address impact research topics is becoming increasingly important (Saville, 2012).

3.4 Research methods

According to Almalki, (2016) research technique is the manner through which researchers approach their work of documenting, comprehending, and forecasting events. Both quantitative and qualitative methodologies were employed simultaneously to gather and analyze the data for this investigation. A mixed methods study is one in which the quantitative and qualitative components of the research are purposefully combined or

integrated. These methods can be applied at various stages of the research process (Creswell, 2011; Caruth, 2013; Ponce, 2014; Creswell & Hirose, 2019). Understanding the presumptions, underlying principles and distinctive features of mixed studies as a third research model is the first step in combining or integrating quantitative and qualitative methodologies in the same study (Clark, 2019).

According to Enosh, Tzafrir, and Stolovy (2014), the use of mixed methodologies enables researchers to adequately address all aspects of their study questions and makes it easier to apply findings and consequences to the broader public. Therefore, by integrating two sets of strengths and simultaneously making up for each method's shortcomings, a mixed-methods design offers the best opportunity of answering research problems (Clark, 2019). As a result, answering impact research questions using mixed-method study designs is becoming more and more relevant (Saville, 2012).

Therefore, the design is appropriate because it comprises a systematic collection and evaluation of data on the status of gender representation in deposit taking SACCOs and how the aspects such as leadership, management and governance influence gender equity.

3.5 Target Population

Target population, according to Asiamah, Mensah, and Oteng-Abayie (2017), is the total number of habitats that an investigator is interested in studying. 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. There are 11 SACCOs within Uasin-Gishu County which are compliant with SASRA regulations. These SACCOs has 11 managers and a total of 867 delegates who formed the target population of this study. 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 target population for this study is shown in Table 3.1.

Table 3.1: Target Population

SNo	Name of SACCO	Code	Population (N)	
			Managers	Delegates
1	Ainabkoi Sacco	UGCDTS01	1	132
2	Airports Sacco	UGCDTS02	1	28
3	Baraton University	UGCDTS04	1	62
4	Boresha Sacco	UGCDTS05	1	19
5	Mwalimu Sacco	UGCDTS06	1	92
6	Imarisha Sacco	UGCDTS07	1	15
7	Kenya Police	UGCDTS08	1	20
8	Noble Sacco	UGCDTS09	1	470
9	Safaricom Sacco	UGCDTS10	1	10
10	Stima Sacco	UGCDTS12	1	12
11	Unaitas Sacco	UGCDTS14	1	7
TOTAL			11	867

Source: SASRA 2021 Supervision Report

3.6 Sample and Sampling Procedures

This section describes the methods used to choose a representative sample for this study, including how sample size was determined.

3.6.1 Sample size

According to Creswell (2013) the sample size of a particular research relies on what the researcher requires to understand, the purpose of the investigation, what is valuable, integrity of the research and use of locally available resources and time. The sample size for this investigation was determined using the sample size calculation formula developed by Krejcie and Morgan (1970). 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

X^2 =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)

$$=3.841 \times 8677 \times 0.5 (1-0.5) / 0.05 \times 0.05 (867-1) + 3.841 \times 0.5 (1-0.5)$$

$$= 832.53675 / 3.12525$$

$$= 266$$

Using the formula, a total of 266 delegates was used in this study. In addition, 11 board members were purposively selected giving a total sample size of 277 respondents. Table 3.2 displays the sample size for each category.

Table 3.2: Sample Size

Name of SACCO	Board Members		Delegates	
	Target Population	Sample Size	Target Population	Sample Size
Ainabkoi Sacco	1	1	132	41
Airports Sacco	1	1	28	9
Baraton University	1	1	62	19
Boresha Sacco	1	1	19	6
Mwalimu Sacco	1	1	92	28
Imarisha Sacco	1	1	15	2
Kenya Police	1	1	20	7
Noble Sacco	1	1	470	144
Safaricom Sacco	1	1	10	3
Stima Sacco	1	1	12	4
Unaitas Sacco	1	1	7	3
TOTAL	11	11	867	266

3.6.2 Sampling Procedures

This study used both probability and non-probability sampling designs. Probability sampling gives individuals equal chance of being selected where random sampling is applied (Lohr, 2021). Non-probability sampling refers to where researchers take particular individuals without random assignment. Purposive sampling was used to choose the managers of each SACCO in the County, while proportionate sampling was used to choose the number of delegates in each SACCO.

3.7 Data Collection Instruments

In social sciences, the most commonly used instruments for data collection are the questionnaires, interviews, standardized tests Focus Group Discussions and observational forms (Moore & Llompart, 2017). However, the current study used questionnaires, interviews and document analysis. The combination of questionnaires, interviews and document analysis ensured that there was a comprehensive view of the research topic. Additionally, this combination ensured that findings were cross-validated across the sources where inconsistencies or patterns identified through one method were verified or explained by another thus increasing the overall reliability and validity of findings.

3.7.1 Questionnaire

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). Additionally, the type of data to be collected, the amount of time available, and the study's objectives all had a role in the

tool's selection (Creswell, 2018). The questionnaire's individual questions—or sets of questions—are created to specifically address the study's objectives. The questionnaire had five sections with section 1 covering the socio-demographic characteristics of the respondents, section 2 covered effect of gender representation on decision making process, section 3 had items on effect of education levels of gender on decision-making process and section 4 covered items on the contribution of empowerment programs on decision making process while the last section covered the effect of economic participation of women in decision making processes.

3.7.2 Interview Guides

Many people are more inclined to share information vocally than in paper, thus they would do so more willingly and completely than on a research questionnaire, claims Heritage (2016). A researcher can also motivate participants and ask them more probing questions about a research problem. In this study the managers of the 11 SACCOs were interviewed thus providing qualitative information for this study.

3.7.3 Document Analysis

The research also used documents analysis by reviewing staff registers in the SACCOs. Document analysis involves reviewing the contents of the target documents with the aid of deducing some relevant data, particularly on gender representation. The technique was used by the researcher to derive data on past and present representation of gender.

3.8 Pilot Study

A pilot study is crucial to the establishment of the validity of the research instrument's content and reliability, as well as the improvement of formats, questions, and scales (Flick, 2018). A pilot study was conducted in the nearby Trans-Nzoia County, which has

features in common with the research area. For the pilot study, the researcher chose a total of 30 respondents from SACCOs in Trans-Nzoia County. The modifications to the final instruments took into account the findings from the pilot study. According to the advice of Vogel, & Draper-Rodi, this assisted to improve the content validity as well as questions, format, and scales reliability (2017).

3.9 Validity of the Research Instrument

The extent to which a research tool measures what it is intended to quantify is the definition of a research instrument (Mokhtarinia, Hosseini, Maleki-Ghahfarokhi, Gabel, & Zohrabi, 2018). The use of both theoretical and empirical evidence is used to gauge validity. The process of translating a construct's concept into an operational measure is known as theoretical assessment. This is done by a panel of experts, which in this case are university lecturers, who grade each item's acceptability and assess its compatibility with the construct's definition. Additionally, the validity of empirical assessment is dependent on quantitative analysis using statistical methods.

In this study, the researcher sought for professional advice on both the construct and content validity of the research instruments. Observations from the research experts in the field of gender were used to enhance the dependability of the research tool before beginning collection of information. Content validity is a non-arithmetical kind of soundness that encompasses an orderly scrutiny of the test content to ascertain whether it covers a representative population of the behaviour domain that is being investigated (Liang, *et al.*, 2014).

Furthermore, Liang *et al.*, (2014) contend that by carefully selecting the things that must be included, a test has sound content built into it. These items were chosen to easily correspond to the exam requirements that were developed after a thorough investigation of the topic under study. The validity of the research instruments used in the research was tested by availing the research tools to supervisors and other experienced scholars in the field of gender at Kisii University for evaluation on both the construct and the content validity of the instruments. The comments from the lecturers were used to improve on the validity of the instruments.

3.10 Reliability of the Research Instruments

To determine reliability of research instruments, the researcher administered the research instruments to a group of respondents from SACCOs in the nearby Trans-Nzoia County which shares similar characteristics as the study area. The reliability test was carried out on the pilot questionnaires, where each category of the respondents was administered with the prepared questionnaire. Responses were coded into SPSS version 23.1 and Cronbach's Alpha calculated. If the coefficient was at least 0.7 the reliability coefficient was accepted as a good measure. Coefficient was deemed fit if it is at least 0.7 and comprises a criterion for a good reliability measure (Kothari, 2013)

3.11 Methods of data Analysis and Presentation

Data analysis is the procedure of ordering, structuring and coding of raw data in order to draw conclusions from them. Quantitative data from the likert scale items were assigned numerical values as; SD =1, D=2, UD=3, A=4 and SA=5 which reflected on the respondents' degree of agreement. Each respondent's responses were then coded based on the numerical values assigned to the Likert scale options. For quantitative information,

the researcher used descriptive statistics which involves the use of frequencies, percentages, means and standard deviation. In addition, Pearson Correlation and linear regression 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. The regression equation is presented below.

$$y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where;

y= Dependent variable

α = regression constant,

$\beta_1 - \beta_4$ = Regression coefficients (change in y for every unit change in X)

X_1 = Gender representation

X_2 = Education Levels based on gender

X_3 = Women involvement in terms of voice

X_4 = status of women in terms of income

e = Error term

The regression coefficient ' α ' is the Y intercept: while β_1 , β_2 , β_3 and β_4 are the net change in y for each change of either of the variables, x_1 , x_2 , x_3 and x_4 .

Prior to being reported in narratives and quotations, qualitative information from interview schedules was transcribed, thematically categorized, and organized. Tables and graphs were used to present the data.

3.12 Ethical Considerations

The researcher observed all the rules and regulations that are required before undertaking research in Kenya. Before undertaking fieldwork, the researcher sought for an introductory letter from Kisii University, School of Social Science. This letter was used to secure a permit from National Commission for Science, Technology and Innovation (NACOSTI). After getting the research permit, the investigator further sought for permission to conduct the study from the County Commissioner, and the County Director of Education, Uasin-Gishu County. In addition, the researcher sought for permission to conduct the study from the management of the 11 SACCOs in the County. On the actual dates of the study, the researcher visited individual SACCOs to issue questionnaires to the respondents, interviewed chairpersons of the SACCOs and did document analysis. Throughout the study, privacy, confidentiality, and transparency in the data collecting were all guaranteed. Anonymity to protect respondents' identities, informed consent from participants to ensure respondents' job stability, privacy and confidentiality of information provided, and the researcher's sensitivity to human dignity were the main ethical concerns (Suri, 2020).

Prior to participation in the study, the respondents were further asked for their agreement by the researcher. All respondents received assurances of confidentiality, and everyone was made aware that participation in the study was entirely optional. When answering the questions about trustworthiness, the respondents were urged to be forthright and truthful. The respondent's identify was concealed in the documentation, and the data provided was only used in this study for academic purposes.

CHAPTER FOUR: RESULTS AND DISCUSSION

4.1 Introduction

This section gives the outcomes of the analyzed information on influence of gender equity on decision making processes in deposit taking Saccos in Uasin Gishu County, Kenya. The section opens with the responses rate and socio-demographic data of the respondents who participated in the research followed by effect of gender representation on decision making process, effect of education levels based on gender on decision-making process, levels of gender involvement in terms of voice on decision making process and effect of status of women in terms of income in decision making processes in deposit taking SACCOs.

4.2 Response Rate

In this study, a total of 243 out of 266 questionnaires were dully filled and returned by the delegates while 8 out of 11 managers were interviewed. Therefore, the response rate used for questionnaires used in data analysis in this study was 91.35% and that of interviews was 72.73% which was considered adequate to provide reliable information on influence of gender equity on decision making processes in deposit taking Saccos in Uasin-Gishu County. The high response rate in this study lends credence to Peytchev's (2013) claim that getting a high response rate is the best strategy to get unbiased estimates.

Fosnacht, Sarraf, Howe, and Peck's (2017) investigation, however, discovered that even somewhat low response rates produced reliable institution-level estimates, but with higher sampling error and a reduced capacity to identify statistically significant differences with comparable institutions. Furthermore, according to Massey and

Tourangeau (2013), a high percentage of non-response raises the possibility of biased estimations but does not guarantee one.

4.3 Reliability Test

Reliability tests were carried out to establish reliability of the research instrument used. According to Ursachi, Horodnic and Zait, (2015) a cut-off alpha coefficient of 0.7 is sufficient to prove that the item on scale were consistent and dependable. The reliability index was assessed and presented in Table 4.1.

Table 4.1: Cronbach Alpha on Items in the Questionnaire

Variable		Number of Items	Cronbach Alpha
Independent Variables	Gender representation	6	.801
	Education Levels Based on Gender	6	.787
	Women involvement in terms of voice	5	.806
	Status of women in terms of income	7	.796
Dependent variable	Decision-making process	7	.843

All the constructs utilized were found to be reliable with Cronbach alpha value above 0.7 as suggested by Alkhadim, (2022).

4.4 Socio-Demographic Characteristics of the Respondents

Gender, age range, marital status, educational attainment, number of years of SACCO membership, and income data were requested of the respondents for this study. As a result, when designing a survey, the research needs to consider who to survey and how to break down overall survey response data into meaningful groups of respondents. These assessments are necessary because socio-demography of statuses reflects the demographic and social roles and accomplishments of an individual or individuals in a population (Abdullahi, 2019). In addition, socio-demographic information gives

information about research participants and is required to determine whether the persons in a particular study are a representative sample of the target population for generalization purposes (Hughes, Camden & Yangchen 2016).

4.4.1 Gender of the Respondents

The study participants were asked to specify their gender on the provided questionnaire.

The outcomes are displayed in Figure 4.1.

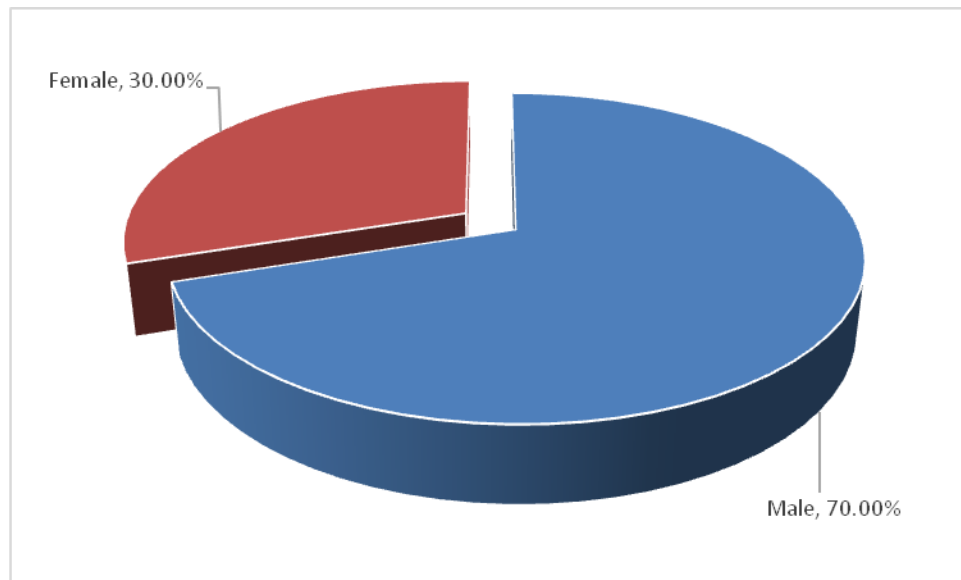


Figure 4.1 Gender of the Respondents

Figure 4.1 shows that 170(70.0%) respondents were male while 73(30.0%) respondents were female. This shows that majority (70.0%) of the delegates in deposit taking SACCOS in Uasin-Gishu County were male in comparison to their female colleagues. This suggests that despite the inclusion of women as delegates in deposit taking SACCOS in the study area, they are still minority and as such their participation in important decisions affecting the management of the SACCOS could be low since delegate system is based on voting patterns. This shows that women's influence in decision making in SACCOS is still low and thus needs to be improved. A study in Italy by Profeta (2017)

pointed out that gender gaps were still exacerbated when it came to women's representation in decision-making positions in various bodies. The study noted that even in countries in which women participate in the labour market in high numbers, only a minority make it to the highest positions. A gender-balanced representation may cause the entire group of representatives to be rethought, according to Low et al. (2017). Women with high levels of qualification raise the bar for men as well, improving decision-making quality overall.

4.4.2 Age of the Respondents

The study further sought to understand the age of the respondents involved in the study. Responses of the study participants are presented in Figure 4.2.

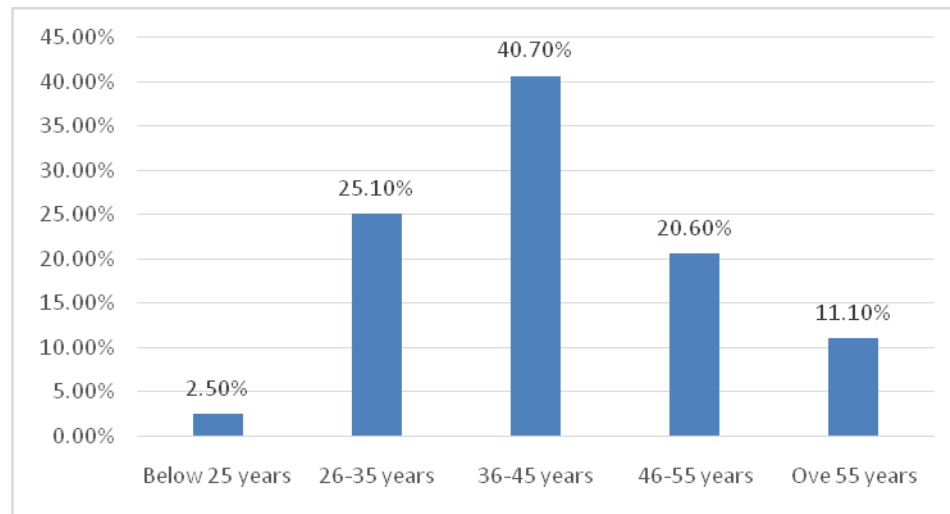


Figure 4.2: Age of the Respondents

Figure 4.2 shows that 99(40.7%) study participants were aged 36-45 years, 61(25.1%) respondents were aged 26-35 years, 50(20.6%) respondents were aged 46-55 years and 27(11.1%) respondents were aged over 55 years while only 6(2.5%) study participants were aged below 25 years. The study found out that most (40.7%) of the respondents was

aged 36 -45 years and as such it emerged that most of the deposit taking SACCOs have delegates who are in their active age. A study by Melak (2019) found out that age positively and significantly affected the participation of women in decision making on household income in Ethiopia.

4.4.3 Marital status of the Respondents

The study participants were further asked to specify their marital standing. The outcomes of the analyzed information are given in Figure 4.3.

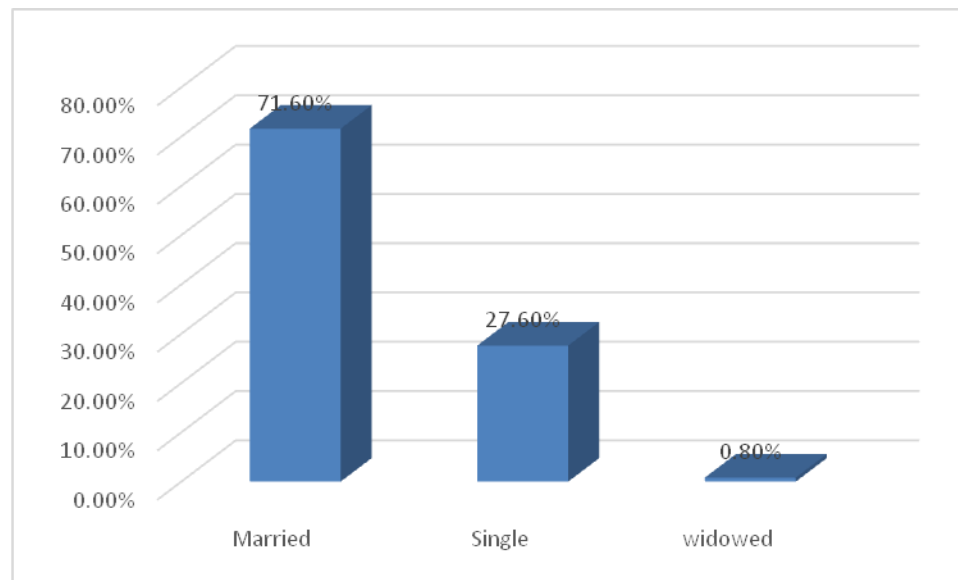


Figure 4.3: Marital Status of the Respondents

Figure 4.3 shows that 174 (71.6%) respondents were married and 67(27.6%) respondents were single while 2(0.8%) study participants were widowed/ divorced. The study findings showed that a majority (71.6%) of the study participants were married. A study by Mittal and Vyas in Sharma and Bintu (2019) revealed that marital status has a significant effect of an investor investment decision making. Thus, decision making of delegates is influenced by their marital status when making decisions concerning their investments in the SACCOs.

4.4.4 Educational levels of the Respondents

In addition, the study participants were asked to specify their highest level of education.

The outcomes of the analyzed information are given in Figure 4.4.

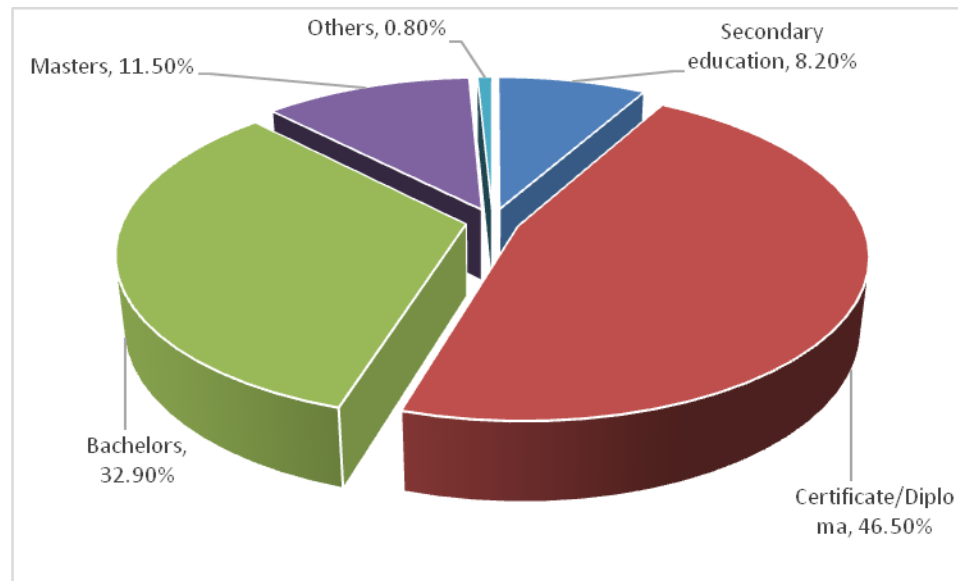


Figure 4.4: Level of Education of the Respondents

Figure 4.4 shows that 113(46.5%) respondents had either certificate of diplomas, 80(32.9%) respondents had bachelors' degrees, 28(11.5%) respondents had masters and 20(8.2%) respondents had secondary school level of education while 2((0.8%) respondents had other levels of education which included PhDs and postgraduate diplomas. From the responses, it emerged that most (46.5%) of the delegates in deposit taking SACCOs in Uasin Gishu County had certificates and diplomas. With a good educational background, it is possible for women to have more chance to work at management level. Sumari (2013), Anania & Rwekaza (2018), and Metto, Mahonge & Komba (2020) all claim that women have the ability to be leaders but that some of them lack self-confidence because of their lack of education. People need to have their potential nurtured and developed through training and exposure to leadership

responsibilities before they can have the confidence to apply for board positions and become effective board members. According to the current study, having a diploma or certificate indicates that a person is qualified to make judgments that affect the development of SACCOs.

4.4.5 Years of Membership in SACCO

In the questionnaire, it was also requested of the respondents to state how long they had been SACCO members. Their responses were tallied, and Figure 4.5 shows the findings.

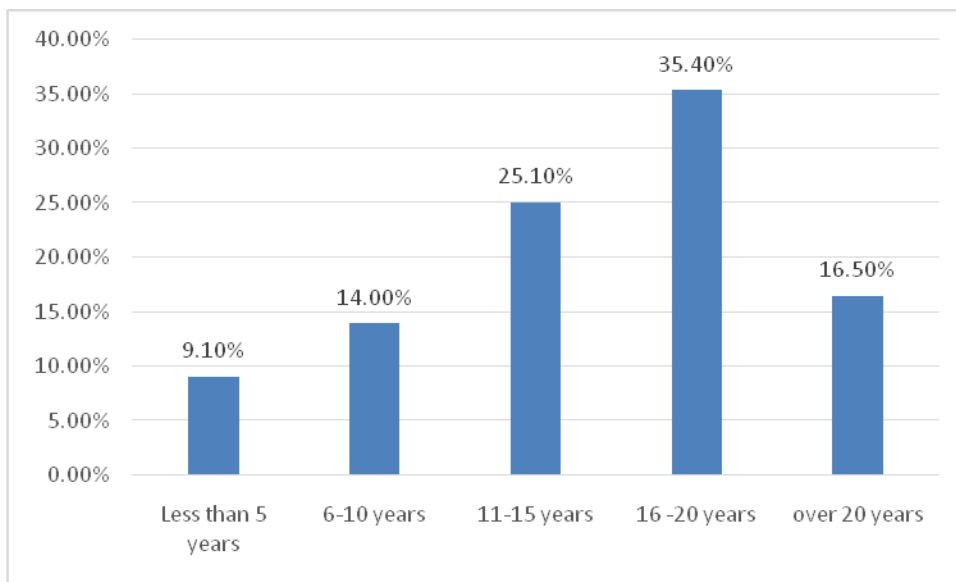


Figure 4.5: Respondents' Years of membership in SACCOs

Figure 4.5 shows that 86(35.6%) respondents had been members of their SACCOS for a period of 16-20 years, 61(25.1%) respondents had been members of their SACCOs for a period of 11-15 years, 40(16.5%) respondents had been members of their SACCOs for a period of over 20 years and 34(14.0%) respondents had been members of their SACCOs for a period of 6-10 years while 22(9.1%) respondents had been members of their SACCOs for a period of less than 5 years. From the responses, most (35.6%) of the

delegates of deposit taking SACCOs in Uasin-Gishu County had been members of their SACCOs for a period of 16 -20 years. This implies that most members in deposit SACCOs have been in their SACCOs for longer periods and thus understand the decision-making process.

4.5 Effect of Gender Representation on Decision Making Process in Deposit Taking Saccos.

To obtain this objective, the respondents were first asked to indicate membership in their SACCOs in terms of gender in their SACCO boards and delegates. Table 4.2 presents the results of the analyzed Information.

Table 4.2: Gender Representation in Boards

SACCO	Male		Female		Total Board Members
	Frequency	Percent	Frequency	Percent	
Ainabkoi Sacco	6	85.7	1	14.3	7
Airports Sacco	7	77.8	2	22.2	9
Baraton University	5	71.4	2	28.6	7
Boresha Sacco	11	84.6	2	15.4	13
Mwalimu Sacco	9	75.0	3	25.0	12
Imarisha Sacco	9	69.2	4	30.8	13
Kenya Police	12	92.3	1	7.7	13
Noble Sacco	10	83.3	2	16.7	12
Safaricom Sacco	8	61.5	5	38.5	13
Stima Sacco	8	100.0	0	0.0	8
Unaitas Sacco	5	71.4	2	28.6	7
Total	90	78.9	24	21.1	114

Source: Field data, 2022

Table 4.2 shows that out of 7 board members in Ainabkoi Sacco, 6(85.1%) were male while 1(14.3%) was a female and airport Sacco had a total of 9 members and 7(77.8%) were male while 2(22.2%) were female while Baraton Sacco had 7 board members out of which 5(71.4%) were male while 2(28.6%) were female. Boresha Sacco had a total of 13

board members where 11(84.6%) were male while 2(15.4%) were female, Mwalimu Sacco had a total of 12 board members where 9(75.0%) were male and 3(25.0%) were female, Imarisha Sacco had 13 board members where 9(69.2%) were male and 4(30.8%) were female, Kenya police had 13 board members where 12(92.3%) were male and 1(7.7%) was a female, Noble Sacco had 12 board members with 10(83.3%) male and 2(16.7%) female. Safaricom Sacco had a total of 13 board members out of which 8(61.5%) were male while 5(38.5%) were female and Stima Sacco had a total of 8 board members and all (100%) were male while Unitas had 7 board where 5(71.4%) were male while 2(28.6%) were female.

In total there was a total of 114 board members in the 11 Saccos in the study area with 90 (71.4%) being male while 24(21.1%) were females. This shows that all the boards of SACCOs in the study area is male dominated. Studies by Zehnder (2016) found that the number of women on boards in Africa stood at 13%, 26% in Europe and 9%in Asia. Similarly, Appiadjei, Ampong, and Nsiah (2017) in their study discovered lack of women on corporate boards in their study of Ghanaian listed companies on Board gender diversity and performance. Furthermore, a study in Kenya by the Manyaga, Muturi and Oluoch, (2020) discovered that the number of women on boards of listed companies stood at 21 percent, up from 12 percent in 2012 and 18 percent in 2015. Furthermore, according to SASRA (2018), the boards of Deposit Taking SACCOs in Kenya were 83.25 percent male and only 16.75 percent female. In the current study, there were 78.9% male and 21.1% female representation in deposit taking Saccos in Uasin-Gishu County. This scenario points to less involvement of women in corporate affairs and decision making. This is despite the situation in most cases in Kenya where the female Board members

held higher academic qualifications than their male counterparts as shown by various studies done. Studies concerning gender representation in SACCOs have revealed that board gender diversity influences performance (Kenani & Bett, 2018; Ruto, Naibei & Cheruiyot, 2017; Samuel & Memba, 2016). Moreover, Mwaura, Omari and Wafula (2019) established that gender balance strategy influenced performance as it lessened discrimination and enhanced talent recognition and as such there is need to increase on the number of women represented in SACCO boards.

From the results in Table 4.1, only Safaricom Sacco fulfills the third gender rule as required by law under the 2010 Kenyan on the Bill of right Chapter four, Part 2 number 27 which mandates the State to enforce the rule that no more than two-thirds of members of elective or appointive bodies shall be of the same gender. However, in the current study majority of the SACCOs in the study area have not implemented the gender rule. This is in line with the findings of Berry, Bouka, & Kamuru (2020) who found in their study that Kenya is still struggling with the quota implementation process a decade after the implementation of the constitution which requires two thirds of either gender to be included in all aspects of employment. Document analysis was also done to find out the number of women and men delegates in the 11 Saccos in Uasin-Gishu County. Table 4.3 displays the findings from the information analysis.

Table 4.3: Gender Representation among Sacco Delegates

SACCO	Male		Female		Total Delegates in the County
	Frequency	Percent	Frequency	Percent	
Ainabkoi Sacco	112	84.85	20	15.15	132
Airports Sacco	23	82.14	5	17.86	28
Baraton University	49	79.03	13	20.97	62
Boresha Sacco	17	89.47	2	10.53	19
Mwalimu Sacco	81	88.04	11	11.96	92
Imarisha Sacco	12	80.00	3	20.00	15
Kenya Police	17	85.00	3	15.00	20
Noble Sacco	413	87.87	57	12.13	470
Safaricom Sacco	8	80.00	2	20.00	10
Stima Sacco	9	75.00	3	25.00	12
Unaitas Sacco	5	71.43	2	28.57	7
Total	746	86.04	122	13.96	867

Source: Field Data, 2022

Table 4.3 shows that 84.85% of the delegates in Ainabkoi Sacco were male while 15.15% were female, 82.14% delegates in Airports Sacco were male while 17.86% were female and in Baraton University Sacco, 79.03% delegates were male while 20.97% were female while in Boresha Sacco 89.47% delegates were male while 10.53% delegates were female. The study found that about 86% of the delegates in the 11 Saccos were male while 13.96% were female. This shows that a majority of the delegates (86.04%) in Saccos in Uasin Gishu County were male showing that delegate system in Saccos in the study area was male dominated. Female delegates accounted for 13.96% thus falls below the 30% gender rule as provided for in the 2010 constitution of Kenya. This finding corresponds with those of other researchers including Zehnder (2016) and Manyaga, *et al.*, (2020) who found out in their studies that women accounted for less than 30% in leadership positions which doubles up as decision making bodies in organizations. In the

current study, low percentage of women among delegates leads to low involvement of women in the decision making process in deposit taking Saccos.

Similarly, the respondents were asked to indicate the extent to which they agreed/disagreed with statements on effect of gender representation on decision making process in deposit taking SACCOs 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). Their responses were collated, and Table 4.4 shows the findings.

Table 4.4: Responses on Effect of Gender Representation on Decision Making Process

Statement	SD		D		UD		A		SA	
	F	%	F	%	F	%	F	%	F	%
Board members in our SACCO have increased gender diversity thus have improved decisions due to a broader assortment of viewpoints	96	39.5	95	39.1	18	7.4	28	11.5	6	2.5
Including more women our SACCO board has improved communication in the board since women are usually ready to discuss issues affecting management	21	8.6	33	13.6	8	3.3	75	30.9	106	43.6
Gender diversity in the membership of our SACCO board has enabled the board to be more resourceful with more innovations	12	4.9	35	14.4	4	1.6	125	51.4	67	27.6
Including more women on our SACCO board has encouraged high turnover and absenteeism among board members	62	25.5	123	50.6	12	4.9	37	15.2	9	3.7
Board membership in our SACCO fulfills the gender rule	71	29.2	86	35.4	6	2.5	49	20.2	31	12.8
Female board members in our SACCO are more concerned with matters concerning growth of the SACCO	18	7.4	48	19.8	5	2.1	91	37.4	81	33.3

Source: Field Data, 2022

Table 4.4 shows that 96(39.5%) study participants strongly disagreed with the statement that Board members in their SACCOs had increased gender diversity thus had improved decision making due to a broader assortment of viewpoints, 95(39.1%) study participants strongly disagreed with the assertion, 28(11.5%) study participants were in agreement with the statement and 18(7.4%) study participants were undecided while 6(2.5%) study participants strongly agreed with the statement. The research outcome showed majority (76.8%) of the delegates in deposit taking SACCOs in Uasin-Gishu County believed that board members in their SACCOs had not increased gender diversity with an aim of improving decision making process as a result of broader assortments of viewpoints. This shows that women are still underrepresented in most of the deposit taking SACCO boards in the region and this could result to decision making process being gender insensitive. This is in line with most studies including those of Odero and Egessa, (2021) and Oludele *et al.*, (2016) amongst other researchers who found out that increasing gender diversity in boards of management leads to improved decision making and organization performance.

In addition, 106(43.6%) respondents strongly agreed with the statement that including more women our SACCO board had improved communication in the board since women were usually ready to discuss issues affecting management, 75(30.9%) study participants agreed with the assertion, 33(13.6%) study participants disagreed with the assertion and 21(8.6%) study participants strongly disagreed with the assertion while 8(3.3%) study participants were undecided on the assertion. From the rejoinders, it emerged that a majority (74.5%) of the delegates to Deposit taking SACCOs in Uasin-Gishu County believed that increasing the number of women in SACCO boards would lead to improved communication in the board since women are usually ready to discuss issues affecting

management. Women can only have a board impact through communicative interactions, which can later amplify to transform dynamics patterns and, ultimately, board performance (Kakabadse, *et al.*, 2015; Kanadli *et al.*, 2022). However, in reality, the influence of female directors on the performance of the board differs depending on their ability to broach touchy subjects and constructively criticize their male colleagues. The interactions between female directors and their boards can have a big impact on dynamics and procedures.

Further, 125(51.4%) respondents agreed with the statement that gender diversity in the membership of their SACCO board had enabled the board to be more resourceful with more innovations, 67(27.6%) study participants strongly agreed with the assertion, 35(14.4%) study participants disagreed with the assertion and 12(4.9%) study participants strongly disagreed with the assertion while 4(1.6%) study participants were undecided on the statement. The research outcome suggested that a majority (79.0%) of the study participants reported that gender diversity in membership of the SACCO boards had enabled board members to be more resourceful and innovative. This affects positively the performance of SACCOs since it is acknowledged that organizations that have embraced innovation reap numerous benefits such as increased profits, increased market share, increased company savings and reduced operating costs, generate growth for business enterprises, creates customer value, improves strategy implementation, and improved performance (Oirere, 2015; Stanleigh, 2015). The results of this study confirm earlier findings made by Odero, Egessa, and Oseno (2019), who discovered that, innovation had a statistically significant positive impact on the performance of deposit-taking Saccos. Additionally, these results concur with those of Tuan, Nhan, Giang, and

Ngoc (2016) and Hassan, Shaukat, Nawaz, and Naz (2013), who conducted research in Hanoi-Vitenam and Pakistan and found that process, marketing, organizational, and product innovation, influenced firm performance. These studies also found that process innovation positively influenced firm performance. Similarly, Wangila (2018) found that innovation influenced performance in Nairobi City County while Soi (2016) found that innovation influenced performance in telecommunication firms. According to Kisingu (2017), organizational innovation influences competitive advantage in Kenyan public and private universities. In the current study, having more women as board members in deposit taking SACCOs was associated with innovativeness of the board which results to improved performance of deposit taking SACCOs.

In addition, 123(50.6%) respondents disagreed with the statement that including more women on their SACCO board had encouraged high turnover and absenteeism among board members, 62(25.5%) respondents strongly disagreed with the statement, 37(15.2%) respondents agreed with the statement and 12(4.9%) respondents were undecided on the statement while 9(3.7%) respondents strongly agreed with the statement. The responses pointed out that majority (76.1%) respondent were in disagreement with the statement showing that including more women to SACCO boards does not affect turnover and absenteeism among other board members. This therefore shows that presence of women in boards of deposit taking Saccos enhanced effectiveness in management. According to a study by Kim, Kuang, and Qin (2020), female participation on boards will reduce the sensitivity of CEO turnover to reported performance. A board and its CEO may communicate more effectively when board members are patient and helpful, which boosts board effectiveness and business performance, according to the study.

Moreover, 86(35.4%) respondents disagreed with the statement that board membership in their SACCO fulfills the gender rule, 71(29.2%) study participants strongly disagreed with the assertion, 49(20.2%) study participants agreed with the statement and 31(12.8%) study participants strongly agreed with the statement while only 6(2.5%) study participants were undecided on the assertion. From the rejoinders, it appeared that a majority (64.6%) of the SACCO delegates in deposit taking Saccos in Uasin Gishu County believed that their boards fell short of the gender rule. This implies that men were the majority in board membership of the SACCOs in the County. This is in line with studies by Berry, *et al.*, (2020) who found in their study that Kenya is still struggling with the quota implementation process a decade after the implementation of the constitution which requires two thirds of either gender to be included in all aspects of employment including appointment of women to board of directors of deposit taking Saccos.

Moreover, 91(37.8%) respondents agreed with the statement that female board members in our SACCO were more concerned with matters concerning growth of the SACCO, 81(33.3%) study participants strongly agreed with the assertion, 48(19.8%) study participants disagreed with the assertion and 18(7.4%) study participants strongly disagreed with the statement while 5(2.1%) study participants were undecided on the assertion. The study findings showed that a majority (70.7%) believed that female board members in their Saccos were more concerned with growth of their Saccos. A study by Ararat *et al.*, (2015) pointed out that women directors exert a positive effect on organizational performance through augmenting board monitoring which enhances performance. Governance is a critical managerial characteristic for businesses (Yeh & Trejos, 2015), and it is directly related to control and monitoring (Blanco et al., 2009).

The most pressing concerns currently facing stakeholders, shareholders, and company managers are the corporate board, diversity (women on the board), and its subcommittees can all have an impact on the effectiveness and functioning of corporate governance (Nielsen & Huse, 2010). (PuchetaMartnez et al., 2016). The empirical data suggests that women may lead differently than males (Kirsch, 2018). Women, for instance, have a reputation for being more collaborative, improving participatory decision-making, and being more ethically responsible, which may lessen board disagreements (Bart & McQueen, 2013). Additionally, they are known to be more independent, responsible, and diligent in overseeing and controlling the firm's audit function, ensuring the accuracy of the financial statements (Martn-Ugedo et al., 2018), more caring but less power-oriented (Adams & Funk, 2012), and more caring but less power-oriented (Adams & Funk, 2012 Compernelle, 2018).

4.5.1 Relationship between Gender Representation and Decision Making

Pearson Correlation Coefficient (simply, r) was employed to determine the potential relationship between gender representation and decision-making process in deposit taking Saccos. In this case when $r = (+) 1$, it shows a positive correlation and when r is $(-) 1$, it indicates that there is a negative correlation. This demonstrates that changes in the independent variable (x) account for all variations in the dependent variable (y), indicating that for every unit change in the independent variable, the dependent variables tend to change continuously in the same direction. In this instance, the connection is seen as being absolutely positive. However, if such change occurs in the opposite direction, the correlation is deemed to be a perfect negative correlation. The value of ' r ' nearer $+1$ or -1 shows a high degree of correlation between the two variables. Table 4.5 provides the

Pearson correlation coefficient between gender representation and decision making in deposit taking Saccos in Uasin Gishu County.

Table 4.5: The Correlation Coefficient between Gender Representation and Decision Making

		Decision making process
Gender representation	Pearson Correlation	.387 ^{**}
	Sig. (2-tailed)	.000
	N	243

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

Table 4.5 shows that there was a significant positive correlation between gender representation and decision making in deposit taking Saccos in Uasin Gishu County ($r = .387$; $p = .000$). This indicates that the r value for gender representation was .387 at the 95% confidence level, indicating a weak correlation with the decision-making process in deposit-taking Saccos. The r value was positive, however, indicating a positive association, which suggests that increasing the proportion of women in decision-making positions in deposit-taking Saccos will improve the decision-making process. As a result, the alternative was chosen rather than the null hypothesis, which claimed that there is no connection between gender representation and the decision-making process in deposit-taking SACCOs in Kenya's Uasin Gishu County. This demonstrates how include more women in decision-making bodies may have a favorable impact on how deposit-taking Saccos make decisions. This supports the findings of Bear, Rahman, and Post (2010), who found a link between the proportion of female directors and indicators of business reputation.

Interviews were further conducted with the managers of the 11 Saccos on gender representation and decision-making process. The results pointed out that despite the low presence of women in key decision-making bodies, their interests were well represented in the Sacco. One of the managers had this to say;

We have two women in our board and they are actively involved in all the making of decisions in our Sacco.

The Saccos which have at least one woman in their board could have efficiencies in decision making process. It is well known that businesses that have more than three women in important decision-making roles, such as boards of directors, CEOs, or managerial positions, outperform those with no women in management on every metric. The workplace, values, and vision are where gender diversity has the greatest positive impact (Martinez-Jimenez, Hernández-Ortiz, & Fernández, 2020).

4.6 Effect of Gender Education Levels on Decision-Making Process in Saccos

The second objective of this study was to assess the effect of gender education levels based on decision-making process in deposit taking SACCOs in the Uasin Gishu County, Kenya. To achieve this objective, the respondents were asked to rate their level of agreement on a five-point likert scale items in the questionnaire on effect of education levels based on gender on decision-making process in deposit taking SACCOs. Their responses were collated, and Table 4.6 shows the findings.

Table 4.6: Responses on Effect of Education Levels on Decision-Making Process in Deposit Taking SACCOs

Statement	SD		D		UD		A		SA	
	F	%	F	%	F	%	F	%	F	%
Due to adequacy of skills of women on SACCO management, our board members focus on outcome and innovation of products which are market oriented	27	11.1	52	21.4	18	7.4	72	29.6	74	30.5
Board Education diversity and level was considered while constituting board to allow for a diversified decision making	95	39.1	75	30.9	23	9.5	22	9.1	28	11.5
Board members in our SACCO have adequate training on financial management	87	35.8	99	40.7	12	4.9	40	16.5	5	2.1
Board members in our SACCO usually have trainings before launching of new products	42	17.3	28	11.5	13	5.3	71	29.2	89	36.6
Board members of our SACCO have a diversity of higher educational skills which enables efficiency in decision-making process	106	43.6	66	27.2	5	2.1	41	16.9	25	10.3
Board members are highly skilled and adept thus are strategic resource offering strategic connection to diverse exterior assets	34	14.0	16	6.6	27	11.1	74	30.5	92	37.9

Source: Field Data, 2022

Table 4.6 shows that 74(30.5%) study participants strongly agreed that due to adequacy of skills of women on SACCO management, their board members focused on outcome and innovation of products which were market oriented, 72(29.6%) study participants agreed with the assertion, 52(21.4%) study participants disagreed with the assertion and 27(11.1%) study participants strongly disagreed with the assertion while 18(7.4%) study participants were undecided on the assertion. The research outcomes showed that majority (60.1%) of the Sacco delegates believed that women in their boards had adequate Sacco management skills thus allowing board members to focus on outcome and innovation of products which are market oriented. Highly competitive pressures and

continuous development characterize the current turbulent business environment and thus board members' education has an effect on innovations of the Saccos allowing them to attract more members. Firms' human capital is critical in this process of continuous development. Employee knowledge, expertise, and abilities were once considered critical in the development of innovations (Santos-Rodriguez *et al.*, 2010). According to Dobbin and Jung (2010), teams with demographic diversity bring in diverse perspectives during decision-making processes, increasing the quality of decisions made. They go on to say that diversity fosters network connections, diverse creativity, and even innovation, all of which lead to significant synergistic benefits. This therefore shows that presence of women with various skills in Sacco boards enables the board to focus on outcome and innovation of products which are market oriented thus enhancing the growth of Sacco.

On the statement that “board Education diversity and level was considered while constituting board to allow for a diversified decision making in the Sacco”, 95(39.1%) study participants strongly disagreed with the statement, 75(30.9%) study participants disagreed with the assertion, 28(11.5%) study participants strongly agreed with the assertion and 23(9.5%) study participants were undecided while 22(9.1%) study participants agreed with the assertion. From the rejoinders, it emerged that a majority (70.0%) of the respondents acknowledged that board Education diversity and level were not considered while constituting board. This implies that the education level of both women and men in the boards are not considered during board elections. According to a study conducted in Nairobi by Ndegwa, Senaji, and Mugambi (2020), there is a correlation between board features and the financial hardship of deposit-taking SACCOs, with board education having a statistically significant and adverse impact. The study

proposed that individuals, particularly women with great and adequate educational qualifications, be included on purpose because this attribute has been demonstrated to be advantageous in lowering financial burden.

Further, 99(40.7%) study participants disagreed with the statement that board members in their SACCO have adequate training on financial management, 87(35.8%) study participants strongly disagreed with the statement, 40(14.5%) study participants agreed with the statement and 12(4.9%) study participants were neutral on the statement while 5(2.1%) study participants strongly settled with the assertion. The results of the research pointed out that about 76.5% of the delegates acknowledged that board members in various deposit taking Saccos had not undergone adequate training on financial management. The study findings suggested that board members whether male or female in deposit taking Saccos in Uasin-Gishu County have low financial management skills which is a pre-requisite for management of Saccos and thus depend on outsourcing of qualified financial managers for consultations on financial management of their Saccos. According to Kim *et al.*, (2020) boards are primarily charged with management oversight rather than direct responsibility for corporate financial outcomes and such board members may not need financial management skills since the chief executive officers are responsible for financial management. Thus, from the responses of the current study, board members need only to monitor financial statements of the Saccos.

In addition, 89(36.6%) study participants strongly agreed with the statement that board members in deposit taking SACCOs usually have trainings before launching of new products, 71(29.2%) study participants agreed with the statement, 42(17.3%) study

participants strongly disagreed with the statement and 28(11.5%) study participants disagreed while 13(5.3%) study participants were undecided on the statement. From the responses, it emerged that a majority (65.8%) of the delegates reported that their board members usually attend trainings before launch of new products by the Saccos. This supports the findings of Odero and Egessa (2020) who acknowledged that capacity building needs to be encouraged for senior managers and board members to ensure quality contributions to organizational success through board participation, induction and continuous training.

Similarly, 106(43.6%) respondents strongly disagreed with the statement that board members of deposit taking SACCOs have a diversity of higher educational skills which enables efficiency in decision-making process, 66(27.2%) study participants disagreed with the statement, 41(16.9%) study participants agreed with the statement and 25(10.3%) respondents were strongly in agreement with the assertion while 5(2.1%) study participants were neutral on the assertion. From the responses, it emerged that majority (70.8%) of the study participants were of the view that board members in their Saccos did not have diversity of higher education skills. This implies that most of the decisions of the boards are not based on educational skills and this could have a negative effect on growth of Saccos in the region. According to SASRA, (2015) Sacco boards should have a diversity of educational skills and from the responses; the composition of most Sacco boards could be against SASSA regulations. Board members should have a variety of educational experiences since their values and cognitive underpinnings, which are molded by their educational backgrounds, affect firm-level strategic decisions (Tseng, & Jian, 2016). Additionally, a director's educational background creates an information

screen through which he or she selectively interprets and analyzes data, creating a gap between the reality and the director's final perception when making strategic decisions (Barro & Lee, 2013).

In addition, 92(37.9%) study participants were strongly in agreement with the assertion that board members are highly skilled and adept thus are strategic resource offering strategic connection to diverse exterior assets, 74(30.5%) study participants agreed with the assertion, 34(14.0%) study participants strongly disagreed with the assertion and 27(11.1%) study participants were neutral on the assertion while 16(6.6%) study participants agreed with the assertion The study findings suggested that majority (68.4%) respondents believed that their board members were highly skills and adept and as such were resourceful in offering strategic connections to diverse exterior assets.

4.6.1 Relationship between Gender Educational Levels and Decision-Making Process in Deposit Taking Saccos

Table 4.7: Correlation Coefficient between Gender Educational Levels and Decision-Making Process in Deposit Taking Saccos

		Decision making
	Pearson Correlation	.372**
Education levels	Sig. (2-tailed)	.000
	N	243

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

Table 4.7 shows that there was a significant positive correlation between gender educational levels and decision-making process in deposit taking Saccos ($r = .372$; $p = .000$). This means that at 95% confidence level the r value for education levels was .372 showing a weak correlation with women involvement in decision making process.

However, the r value was positive implying a positive correlation showing that enhanced education levels among women positively affects decision making process in deposit taking Saccos. Since there was a significant relationship between education levels based on gender and decision-making process in deposit taking SACCOs in the Uasin Gishu County, Kenya, the null hypothesis that claimed there is no significant relationship between education levels based on gender and decision-making process was rejected. The study's findings are consistent with those of Neumann *et al.*, (2021), who noted that educational knowledge enhanced the usage of decision-rules, leading to an increase in prediction accuracy in decision making. Studies by Anania and Rwekaza (2018) and Metto, *et al.*, (2020), among others, have revealed that women have the ability to be leaders, but some of them lack self-confidence because of their poor educational attainment. Therefore, increased leadership potential, including decision-making processes results from improved education for women in important decision-making.

4.7 Levels of Women Involvement in Terms of Voice on Decision Making Process in Deposit Taking Saccos

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 collated, and Table 4.8 shows the findings.

Table 4.8: Responses on Levels of women Involvement in Terms of Voice on 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

Source: Field Data, 2022

Table 4.8 shows that 140(57.6%) study participants disagreed with the statement that all the board members regardless of gender are involved in policy formulation in their Sacco, 40(16.5%) study participants disagreed with the statement, 38(15.6%) study participants agreed with the assertion and 15(6.2%) study participants were neutral on the assertion while 10(4.1%) study participants strongly agreed with the assertion. 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. 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%) study participants 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%) study participants agreed with the assertion, 44(18.1%) study participants strongly disagreed with the assertion and 15(6.2%) study participants were undecided on the assertion while 9(3.7) study participants disagreed with the assertion. From the rejoinders, about 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 Sacco's 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%) study participants disagreed with the assertion and 26(10.7%) study participants strongly disagreed on the assertion while 11(4.5%)

study participants were neutral on the assertion. From the rejoinders, it emerged that 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%) study participants strongly agreed with the assertion that women board members participate actively in decision making concerning employee disciplinary cases, 74(30.5%) study participants agreed with the assertion, 38(15.6%) strongly disagreed with the assertion and 13(5.3%) study participants disagreed with the statement while only 9(3.7%) delegates were undecided on the statement. As shown by the responses, about 75.4% of study participants 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%) study participants strongly agreed that women board members participated in making decisions on Sacco shares and equity, 78(32.1%) study participants agreed with the assertion, 56(23.0%) study participants disagreed with the assertion and 14(5.8%) study participants were undecided on the assertion while 10(4.1%) study participants strongly disagreed with the assertion. 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 effectiveness of Saccos that is necessary to inform the strategy interaction needed for the expansion and sustainability of the Saccos since there is a positive association between equity and the financial performance of organizations including Saccos (Githaiga & Kabiru, 2015; Kasoga, 2020).

4.7.1 Relationship between Levels of women Involvement in Terms of Voice on Decision Making Process in Deposit Taking Saccos

Table 4.9 Correlation Coefficient between Levels of Women Involvement in Terms of Voice and Decision-Making Process in Deposit Taking Saccos

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

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

Table 4.9 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 deposit taking Saccos. 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.

Interviews conducted pointed out that women make their presence in 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 touch 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.

This shows that women board members in deposit taking Saccos actively engage in decision making process. This concurs with the findings of Ben-Amar, Chang and McIlkenny, (2017) who noted that women were assumed to actively engage with shareholders during general meetings thus participated actively in decision making process.

4.8 Effect of Gender Income levels on Decision Making Process in Deposit Taking Saccos

The fourth objective of this study was to examine the effect of gender income levels on decision making processes 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 effect of gender income levels on decision making processes in deposit taking SACCOs. The results of the tabulation of their responses are shown in Table 4.10.

Table 4.10: Responses on Effect of Gender Income Levels on Decision Making Processes in Deposit Taking SACCOs

Statement	SD		D		UD		A		SA	
	F	%	F	%	F	%	F	%	F	%
Our SACCO has a well-designed microcredit for both men and women	30	12.3	35	14.4	12	4.9	84	34.6	82	33.7
More women have acquired equity shares in our SACCO	17	7.0	45	18.5	9	3.7	107	44.0	65	26.7
Women in general have increased their capital shares since dividends have been increased on total shares	6	2.5	19	7.8	23	9.5	120	49.4	75	30.9
By creating opportunities for women to progress, our SACCO's reputation has been enhanced as being a world-class employer	69	28.4	92	37.9	7	2.9	50	20.6	25	10.3
Women members in our SACCO are perceived as being receptive to diverse viewpoints and have focused on taking long-term investments	70	28.8	93	38.3	24	9.9	46	18.9	10	4.1
Our SACCO has more women as board members and thus has been reporting better returns on equity and increased innovation levels	69	28.4	108	44.4	20	8.2	26	10.7	20	8.2
Female board members in our SACCO have greatly influenced the social responsibility behaviors in the SACCO	39	16.0	38	15.6	13	5.3	110	45.3	43	17.7

Source: Field Data, 2022

Table 4.10 shows that 84(34.6%) study participants pointed out that their Saccos had well designed micro-credit facilities for both men and women, 82(33.7%) respondents strongly agreed with the assertion, 35(14.4%) study participants were in discernment with the assertion and 30(12.3%) study participants were strongly in discernment with the statement while 12(4.9%) study participants were neutral on the statement. The study findings showed that a majority (68.3%) of the Sacco delegates in deposit taking Saccos in Uasin-Gishu acknowledged that their Saccos had well designed micro-credit facilities targeting both men and women. This implies that women who are members of these Saccos have the opportunity to access credit facilities thus improving their socio-

economic status since micro-credit facilities are seen as effective poverty alleviation mechanisms, especially for poor women. According to Lee and Huruta (2022) many micro-credit schemes specifically target women because they have proven to be excellent credit risks with high repayment ratios even with market-rate credit. Proponents argue that, in addition to increasing women's income, there are additional benefits: Improvements in women's household roles for instance, through the provision of economic resources, a woman may gain a greater voice in expenditure decisions. Women's confidence is boosted not only by the economic success of their businesses, but also by increased access to community services and collective action with other women.

In addition, 107(44.0%) study participants agreed with the assertion that more women had acquired equity shares in their Saccos, 65(26.7%) respondents strongly agreed with the statement, 45(18.5%) respondents disagreed with the statement and 17(7.0%) delegates strongly disagreed while only 9(3.7%) respondents were neutral on the statement. From the responses, it emerged that a majority (70.7%) of the delegates in deposit taking Saccos in the study area believed that more women had acquired equity shares in their Saccos. This could be attributed to financial literacy that women have been given by the Saccos. According to Nawaz (2015), women can improve their financial literacy by participating in government and MFI training programs. These initiatives aim to increase women's educational participation and performance in the public sector (Akinsemolu & Olukoya, 2020). Thus, acquisition of more equity shares by women as a result of improved economic literacy implies that they would have more say in terms of decision making since they could end-up being the majority shareholders and thus would have powers of influencing decision making in deposit taking Saccos.

Further, 120(49.4%) study participants agreed with the statement that women had increased their capital shares since dividends had been increased on total shares in their Saccos, 75(30.9%) study participants strongly agreed, 23(9.5%) respondents were undecided and 19(7.8%) study participants were undecided while only 6(2.5%) study participants strongly disagreed with the assertion. As shown by the responses, majority (80.3%) study participants believed that women had increased their capital shares since dividends had been increased on total shares in their Saccos. Increasing shares in a Sacco implies that women are economically empowered as a result of financial literacy skills that they have attained from the Sacco. This could translate to women being majority shareholders in deposit taking Saccos in Uasin-Gishu County and as such could influence decisions being made by Sacco delegates and board members. Membership shares as pointed out by Rotich *et al.*, (2015) affects Sacco operations and thus members with high amounts of shares in Sacco have an influence on decision making.

Moreover, 92(37.9%) study participants disagreed with the assertion that by creating opportunities for women to progress, their SACCO's reputation had been enhanced as being a world-class employer, 69(28.4%) respondents strongly disagreed with the statement, 50(20.6%) respondents agreed with the statement and 25(10.3%) respondents strongly agreed with the statement while 7(2.9%) respondents were undecided on the statement. From the responses, it can be deduced that majority (66.3%) of the Sacco delegates acknowledged that their Saccos had not created opportunities for women to progress. This implies that there are a few women who are in key decision-making organs in the various deposit taking Saccos in Uasin-Gishu County. This implies that women are underrepresented in key positions in Saccos which is in line with the findings of Zehnder

(2016), who found out that the percentage of women on boards of directors in Africa is 13%, 26% in Europe, and 9% in Asia. Similarly, a PWC (2013) report focusing on 20 global markets found that women made up roughly 60% of the workforce in the financial services industry but women held only 14 percent of board seats and only 2% of CEO positions. In their study of Board gender diversity and performance in Ghanaian listed companies, Appiadjei, Ampong, and Nsiah (2017) found that women were underrepresented on corporate boards.

Similarly, 93(38.3%) respondents disagreed with the statement that women members in their SACCOs were perceived as being receptive to diverse viewpoints and were focused on taking long-term investments, 70(28.8%) respondents strongly disagreed with the statement, 46(18.9%) were in agreement and 24(9.9%) were undecided while 10(4.1%) delegates strongly agreed with the sentiments. From the responses, it emerged that a majority (67.1%) of the delegates in deposit taking Saccos in the study area acknowledged that women members in their Saccos were not receptive to diverse viewpoints and had not focused on taking long-term investments. As noted, these sentiments implied that women members in the deposit taking Saccos were not interested in taking long-term investments and as such did not mind on viewpoints of others which could be different from theirs. Researchers like Gaafar (2014), Aterido, Back and Iacovone (2013), and Demirguc-Kunt, *et al.*, (2013) have all stated that women's access to financial services is discriminated against and that they have fewer property rights than men. These researchers emphasized that financial institutions do not view them as clients in and of themselves, but instead often require authorization from spouses or other male family members before allowing females to engage in financial operations. Women

consequently encounter more financial obstacles, which restricts their ability to make decisions for the household and increases their dependency on male family members (Fanta & Mutsonziwa, 2016). In the present situation, women might be at a disadvantage when making long-term investments because they might need their husbands' consent.

In addition, 108(44.4%) study participants disagreed with the assertion that their SACCO had more women as board members and thus has been reporting better returns on equity and increased innovation levels, 69(28.9%) study participants strongly disagreed with the statement, 20(8.2%) study participants strongly agreed with the assertion and another 20(8.2%) study participants were neutral while 26(10.7%) respondents agreed with the sentiments. The study findings suggested that a majority (72.8%) of the study participants acknowledged that their Saccos did not more women as board members. This is in line with the findings of Manyaga, *et al.*, (2020) which found that the number of women on boards of publicly traded companies has increased to 21% from 12% in 2012 and 18% in 2015.

Furthermore, according to SASRA (2018), Kenyan Deposit Taking SACCO boards had 83.25 percent male directors and only 16.75 percent female directors. This scenario suggests that women are less involved in corporate affairs and decision-making. This is despite the fact that, in the vast majority of cases in Kenya, female Board members had higher academic qualifications than their male counterparts, as evidenced by various studies. According to McKinsey (2012), companies with a higher female representation in executive roles had better financial results on average than other companies. Similarly, Akinyomi and Olutoye, (2014) further alluded that a firm's performance is influenced by

having a higher proportion of women directors in boardrooms. Thus, in the current study, having low number of women in boards affects decision making and performance of deposit taking Saccos.

In addition, 110(45.3%) study participants agreed with the assertion that female board members in their SACCO had greatly influenced the social responsibility behaviors in the SACCO, 43(17.7%) study participants strongly agreed with the assertion 39(16.0%) study participants strongly disagreed with the statement and 38(15.6%) respondents disagreed with the statement while 13(5.3%) delegates were undecided on the statement. The study findings showed that a majority (63.0%) of delegates believed that female board members in their SACCO had greatly influenced the social responsibility behaviors. Women's organizations, according to Kosi and Gerry (2021), enhanced a social benefit derived from business operations and activities. Furthermore, Périlleux and Szafarz (2015) claimed that female-dominated organizational boards favored a social orientation. According to Barako and Brown (2008), board diversity improved corporate social reporting.

4.8.1 Relationship between Gender Income Levels and Decision Making Processes in Deposit taking SACCOs

Further Pearson Correlation analysis was used to test and the results are presented in Table 4.11.

Table 4.11: Correlation Coefficient between Gender Income Levels and Decision Making Processes in Deposit Taking SACCOs s

		Decision making
Women status	Economic	Pearson Correlation
		Sig. (2-tailed)
		N
		.367**
		.000
		243

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

Table 4.11 shows that there was a significant positive correlation between gender income levels and decision-making processes in deposit taking Saccos ($r = .367$; $p = .000$). This means that at 95% confidence level, the r value for status of women in terms of income was .453. In this case the positive values implied positive correlation where enhanced status of women in terms of income lead to efficiency in decision making process. Therefore, the hypothesis which stated that there is no significant relationship between gender income levels and decision-making processes in deposit taking SACCOs in the Uasin Gishu County, Kenya was rejected and the alternate accepted. This shows that improved status of women in terms of income positively affects decision making in deposit taking Saccos. The study shows that improving women’s income could contribute to effectiveness in decision-making process in deposit taking Saccos.

4.9 Elements of Decision-Making Process in Deposit Taking Saccos

The aim of this study was to examine the influence of gender equity on decision making processes in deposit taking SACCO’s in the Uasin Gishu County, Kenya. Thus, it was important to establish elements of effective involvement of women in decision making process in deposit taking Saccos. The study participants were thus requested to rate their level of agreement on a five point-likert scale items in the questionnaire on elements of

effective involvement of women in decision making process. Their responses were tabulated and the results are presented in Table 4.12.

Table 4.12: Responses on Elements of Effective Involvement of Women in Decision Making Process in Deposit Taking Saccos

Statement	SD		D		UD		A		SA	
	F	%	F	%	F	%	F	%	F	%
Women in leadership in our SACCO are more transparent in the management of the SACCO affairs	36	14.8	15	6.2	17	7.0	104	42.8	71	29.2
Gender equity has been achieved in our SACCO by embracing gender diversity in our board appointments	107	44.0	85	35.0	13	5.3	28	11.5	10	4.1
Women in decision making bodies in our SACCO are very much involved in the formulation of policies for the SACCO	14	5.8	24	9.9	3	1.2	50	20.6	152	62.6
Women in decision making bodies in our SACCO are more responsive to the needs of the employees and customers	14	5.8	34	14.0	15	6.2	95	39.1	85	35.0
There is enhanced creativity and innovations in our SACCO due to presence women in decision making bodies	21	8.6	20	8.2	17	7.0	97	39.9	88	36.2
Highly qualified staff have been employed as a result of having women in key decision-making bodies in our SACCO	21	8.6	39	16.0	13	5.3	82	33.7	88	36.2
There is reduced organizational conflicts in our SACCO as a result of having women in key decision-making bodies	26	10.7	30	12.3	12	4.9	94	38.7	81	33.3

Source: Field Data, 2022

Table 4.12 shows that 104(42.8%) study participants agreed with the sentiments that women in leadership in their SACCO were more transparent in the management of the

SACCO affairs, 71(29.2%) study participants strongly agreed with the statement, 36(14.8%) study participants strongly disagreed with the statement and 17(7.0%) respondents were neutral while 15(6.2%) study participants disagreed with the sentiment. The study findings showed that majority (72.0%) of the Sacco delegates believed that women who were in leadership in their Saccos were more transparent in Sacco management. According to Odero and Egessa (2021) board members need to respond to their duties and responsibilities with full regard to transparency and accountability.

On the statement that gender equity had been achieved in SACCOs by embracing gender diversity in board appointments, 107(44.0%) study participants strongly disagreed with the assertion, 85(35.0%) study participants disagreed with the statement, 28(11.5%) respondents agreed with the assertion and 13(5.3%) study participants were neutral on the assertion while only 10(4.1%) study participants were strongly in agreement with the assertion. The responses pointed out that a majority (79.0%) of the delegates in deposit taking Saccos in Uasin-Gishu County acknowledged that gender equity had not been achieved in their Saccos since women were the minority in Sacco boards in the study area. This implies that decisions affecting women in most Saccos are not well addressed since women are the minority in the boards. Surprisingly, the SASRA (2015) corporate governance guidelines include gender balance as a factor to consider when appointing the board of directors. Despite this provision, male members continue to dominate boards, as evidenced by SASRA reports (2018, 2020), which showed female board members accounted for 16.75 percent, 19.00 percent, and 19.01 percent in 2018, 2019, and 2020, respectively.

In addition, 152(62.6%) study participants strongly agreed with the statement that women in decision making bodies in their SACCO were actively involved in the formulation of policies for the SACCO, 50(20.6%) study participants agreed with the sentiments, 24(9.9%) study participants disagreed with the assertion and 14(5.8%) respondents strongly disagreed with the assertion while only 3(1.2%) respondents were neutral on the statement. The study findings suggested that majority (83.2%) of the delegates reported that women in decision making bodies were very much involved in formulation of policies in their Saccos. This implies that despite low number of women in top decision-making bodies, the few were actively involved in policy formulation.

Furthermore, 95(39.1%) study participants agreed with the statement that women in decision making bodies in their SACCO were more responsive to the needs of the employees and customers, 85(35.0%) study participants strongly agreed with the assertion, 34(14.0%) delegates disagreed and 15(6.2%) respondents were undecided while only 14(5.8%) study participants strongly agreed with the sentiments. The study findings showed that a majority (74.1%) of the respondents believed that women who were in decision making organs in their Saccos were more responsive to the needs of both Sacco employees and customers. Responsiveness is considered as one of the main factors affecting success and survival of organizations (Ratnasingam *et al.*, 2020) and as such having responsive decision makers will enable the SACCO to retain its employees and attract more customers.

Moreover, 97(39.9%) delegates agreed with the statement that there was enhanced creativity and innovations in their SACCO due to presence women in decision making

bodies, 88(36.2%) respondents strongly agreed, 21(8.6%) respondents strongly disagreed and 20(8.2%) respondents disagreed while 17(7.0%) respondents were undecided. From the responses, it emerged that a majority (76.1%) of the respondents acknowledged that women in boards in their Saccos were creative and innovative thus enhancing Sacco growth. Innovativeness focuses on technology adoption and creates potential opportunities for enhancing operations' processes (Müller, Veile & Voigt, 2020).

In addition, 88(36.2%) study participants strongly agreed with the assertion that highly qualified staff have been employed as a result of having women in key decision-making bodies in SACCOs, 82(33.7%) study participants agreed with the assertion, 39(16.0%) study participants disagreed with the statement and 21(8.6%) study participants strongly disagreed with the statement while 13(5.3%) were neutral. These responses suggested that majority (73.9%) of the delegates from deposit taking Saccos in Uasin Gishu County acknowledged that qualified staff members have been employed in their Saccos due to presence of women in the board. There is a growing awareness that a lack of women in the top echelons of a company's management and boards of directors is detrimental to the company's social and economic outcomes, as well as raising ethical issues in the workplace regarding equality and discrimination (Nekhili & Gatfaoui, 2013) which concurs with this study finding.

Additionally, 94(38.7%) study participants agreed with the statement that there was reduced organizational conflicts in their SACCO as a result of having women in key decision-making bodies, 81(33.3%) study participants strongly agreed with the statement, 30(12.3%) study participants disagreed and 26(10.7%) study participants strongly

disagreed while 12(4.9%) respondents were neutral. The study findings suggested that a majority (72.0%) of the Sacco delegates acknowledged that presence of women in key decision-making organs in their Saccos had resulted to reduced conflicts.

4.10 Relationships between Gender Equity and Decision-Making Process in Deposit Taking Saccos

Regression analysis was employed to test the relationships between gender equity and decision-making processes in deposit taking SACCO's in the Uasin Gishu County. The regression method was used to determine the effects of gender representation, education levels based on gender, women involvement in terms of voice and status of women in terms of income as the independent variables and decision making as the dependent variable. The term "independent" variables and "dependent" variables are derived from the mathematical expression;

$$y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where;

y= Dependent variable

α = regression constant,

$\beta_1 - \beta_4$ = Regression coefficients (change in y for every unit change in X)

X_1 = Gender representation

X_2 = Education Levels based on gender

X_3 = Women involvement in terms of voice

X_4 = status of women in terms of income

e = Error term

The regression coefficient ' α ' is the Y intercept: while β_1 , β_2 , β_3 and β_4 are the net change in y for each change of either of the variables (factors), x_1 , x_2 , x_3 and x_4 .

Regression analysis combined selected independent variables (gender representation, education levels based on gender, women involvement in terms of voice and status of women in terms of income) with decision making process in Saccos being the dependent variable. Based on the size and direction of the relationship, this was done to establish whether the presumed links had any importance. The R² measured how much of the predictors' influence on the decision-making process was accounted for (independent variables). According to the model, all factors account for 63.3% of the variation in how deposit taking Saccos make decisions (R² =.633). As a result, the model's predictors successfully represented the difference in gender equity in the study area's deposit-taking Saccos' decision-making processes.

In an ideal world, its value would be identical to or extremely close to R², giving an insight of how well the model simplifies. The corrected R² in this instance is .623, indicating that if the data were drawn from the population rather than the sample, it would account for almost 62.3% of the variance in women's participation in decision-making in deposit-taking Saccos in Uasin Gishu County. The F ratio was utilized to determine whether the change in R² is significant using the change statistics, as shown in Table 4.13.

Table 4.13: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin - Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.658 _a	.633	.623	.56081	.433	45.432	4	238	.000	1.471

a. Predictors: (Constant), Women involvement, women Economic status, Gender representation, Education levels

b. Dependent Variable: decision making

Analysis of variance (ANOVA) was used to examine if the regression model significantly fitted in forecasting the results over the usage of the mean as shown in Table 4.14.

Table 4.14: ANOVA for Combined effect of gender representation, education levels based on gender, women involvement in terms of voice and status of women in terms of income on Decision making process

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	57.154	4	14.289	45.432	.000 ^b
	Residual	74.852	238	.315		
	Total	132.007	242			

a. Dependent Variable: decision making

b. Predictors: (Constant), Women involvement, Women Economic status, Gender rep, Education levels

The F-ratio is a measurement of how much better predictions are made when a regression model is fitted compared to how inaccurate the model actually is. The F-ratio was 45.432, which is significant (P .05) and more likely to occur by chance. The model made a

significant improvement in its capacity to forecast the degree to which women participate in decision-making in deposit-taking Saccos in Uasin Gishu County.

4.10.1 Coefficients of Women Involvement in Decision Making Process

The estimated values are provided in Table 4.15, together with the contributions made by each predictor to the regression model. The value indicates whether there is currently a relationship between each predictor and women's participation in the decision-making process. A negative coefficient denotes a negative association between the predictors and the outcome, while positive values suggest a positive association. All predictors had positive values, indicating a favorable connection. The direction of the link between the predictors and the outcome is indicated by the negative and positive values.

Table 4.15: Coefficients of women’s Involvement in decision making Process

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-1.268	.361		3.512	.001		
1 Women Economic status	.326	.062	.264	5.269	.000	.952	1.050
Gender rep	.342	.058	.292	5.863	.000	.960	1.042
Education levels	.293	.067	.223	4.365	.000	.911	1.097
Women involvement	.378	.063	.309	6.034	.000	.906	1.104

a. Dependent Variable: decision making

The coefficients for each variable show how much of an impact a one-unit change in that variable's value would have on how much women participated in decision-making in

deposit-taking Saccos in Uasin-Gishu County. The constant, which is -1.268 when all other variables in the regression model are maintained constant, is the value that will be obtained when all independent variables are equal to zero. The standardized regression coefficient for women's economic status is .326, which means that for every unit increase in women's economic status, deposit-taking Saccos should expect to make decisions more efficiently by one unit. In contrast, an increase in gender representation should result in positive change of .342 units in decision-making efficiency. The standardized regression coefficients were used to evaluate the relative potency of the various variables inside the regression model. Because standard deviations rather than the units of the variables were employed to determine the beta coefficients, they were all related to one another. The beta coefficients are the coefficients that would be discovered if all of the outcomes and predictor variables were converted to standard scores (also known as z-scores) before the regression was conducted.

From the results in Table 4.15, this study model can then be specified as:-

$$\text{Efficiency in decision making} = -1.268 + .326X_1 + .342 X_2 + .293 X_3 + .378X_4 + e$$

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

Based on the analysis of the material that was gathered, this chapter contains a summary of the research findings, conclusions, recommendations, and ideas for additional research. The part is further separated into the summary of research findings, conclusions, recommendations, and ideas for additional research. The purpose of the research and its findings served as the basis for these categories.

5.2 Summary of the Findings

The main purpose of this study was to investigate influence of gender equity on decision making processes in deposit taking SACCO's in the Uasin Gishu County, Kenya. This was based on the fact that women's greater involvement in all aspects of development programs is extremely important for the rational utilization of development resources which has hitherto remained underestimated and neglected. Specifically, the conclusions and recommendations of this study are based on the findings as in chapter four. The study's objectives were to analyze the effect of gender representation on decision making process, assess the effect of education levels based on gender on decision-making process, examine the levels of women involvement in terms of voice on decision making process and examine the effect of status of women in terms of income in decision making processes. Data was collected and analyzed through mixed methods approach where questionnaires were used to collect quantitative data while interviews were used to collect qualitative data. The analyzed data revealed the following;

5.2.1 Socio-Demographic Characteristics of the Respondents

In this study, the demographic information that was sought from the respondents was gender, age bracket, marital status, level of Education, years of Membership in SACCO and income. The study found that majority (70.0%), of the respondents in deposit taking SACCOS in Uasin-Gishu County were male as compared to their female counterparts. This implies that despite the inclusion of women as delegates in deposit taking SACCOS in the study area, they are still minority and as such their participation in important decisions affecting the management of the SACCOS could be low since delegate system is based on voting patterns. This shows that women's influence in decision making in SACCOS is still low and thus needs to be improved.

The study also found out that; most (40.7%) of the respondents were aged 36 -45 years and as such it emerged that most of the deposit taking SACCOS have delegates who are in their active age. A study by Melak (2019) found out that age positively and significantly affected the participation of women in decision making on household income in Ethiopia. Further, a majority (71.6%) of the respondents were married. A study by Mittal and Vyas in Sharma and Bintu (2019) revealed that marital status has a significant effect of an investor investment decision making. Thus, decisions making of delegates are influenced by their marital status when making decisions concerning their investments in the SACCOS.

In addition, most (46.5%) of the delegates in deposit taking SACCOS in Uasin Gishu County had certificates and diplomas. With a good educational background, it is possible for women to have more chance to work at management level. According to Sumari (2013), Anania & Rwekaza (2018) and Metto, Mahonge & Komba, (2020) women have

leadership potential but some of them have low self-confidence due to low education levels. Their potentiality needs to be nurtured and developed through training and exposure to leadership responsibilities before they can have the confidence to stand for board positions and become effective board members. In the current study, having a certificate or a diploma is an indication that an individual is in a position to make decisions which influences the growth of the SACCOs. Furthermore, most (35.6%) of the delegates of deposit taking SACCOs in Uasin-Gishu County had been members of their SACCOs for a period of 16 -20 years. This implies that most members in deposit SACCOs have been in their SACCOs for longer periods and thus understand the decision-making process.

5.2.2 Effect of Gender Representation on Decision Making Process in DTS

The first objective of this study was to analyze the effect of gender representation on decision making process in deposit taking SACCOs in the Uasin Gishu County, Kenya. The study found that there was a total of 114 board members in the 11 Saccos in the study area with 90 (71.4%) being male while 24(21.1%) were females. This shows that all the boards of SACCOs in the study area is male dominated. Studies by Zehnder (2016) found that the number of women on boards in Africa stood at 13%, 26% in Europe and 9%in Asia. Similarly, Appiadjei, Ampong, and Nsiah (2017) in their study discovered lack of women on corporate boards in their study of Ghanaian listed companies on Board gender diversity and performance. Furthermore, a study in Kenya by Manyaga, *et al.*, (2020) discovered that the number of women on boards of listed companies stood at 21 percent, up from 12 percent in 2012 and 18 percent in 2015. Furthermore, according to SASRA (2018), the boards of Deposit Taking SACCOs in Kenya were 83.25 percent male and

only 16.75 percent female. In the current study, there were 78.9% male and 21.1% female representation in deposit taking Saccos in Uasin-Gishu County. This scenario points to less involvement of women in corporate affairs and decision making. This is despite the situation in most cases in Kenya where the female Board members held higher academic qualifications than their male counterparts as shown by various studies done. Studies concerning gender representation in SACCOs have revealed that board gender diversity influences performance (Kenani & Bett, 2018; Ruto, Naibei & Cheruiyot, 2017; Samuel & Memba, 2016). Moreover, Mwaura, Omari and Wafula (2019) established that gender balance strategy influenced performance as it lessened discrimination and enhanced talent recognition and as such there is need to increase on the number of women represented in SACCO boards. The results points out that majority of the SACCOs in the study area have not implemented the gender rule. This is in line with the findings of Berry, Bouka, & Kamuru (2020) who found in their study that Kenya is still struggling with the quota implementation process a decade after the implementation of the constitution which requires two thirds of either gender to be included in all aspects of employment.

The study also found out that majority (76.8%) of the delegates in deposit taking SACCOs in Uasin-Gishu County believed that board members in their SACCOs had not increased gender diversity with an aim of improving decision making process as a result of broader assortments of viewpoints. This shows that women are still underrepresented in most of the SACCOS' boards resulting some decisions not being gender sensitive. Most studies including those of Odero and Egessa, (2021) and Oludele *et al.*, (2016) amongst other researchers who found that increasing gender diversity in boards of management leads to improved decision making and organization performance.

In addition, majority (74.5%) of the delegates to Deposit taking SACCOs in Uasin-Gishu County believed that increasing the number of women in SACCO boards would lead to improved communication in the board since women are usually ready to discuss issues affecting management. Women can only have a board impact through communicative interactions, which can later amplify to transform dynamics patterns and, ultimately, board performance (Kakabadse, *et al.*, 2015; Kanadli *et al.*, 2022). In practice, however, the impact of women directors on board effectiveness varies depending on whether they can successfully raise sensitive issues and challenge their colleagues in a supportive manner. The ways in which women directors interact with their boards can have significant implications for processes and dynamics.

Additionally, the majority of survey participants (79.0%) stated that gender diversity on SACCO boards has encouraged board members to be more resourceful and creative. This has a positive impact on SACCOs' performance because it is well known that businesses that embrace innovation gain a variety of advantages, including increased profits, increased market share, increased company savings, reduced operating costs, growth for commercial enterprises, customer value creation, improved strategy implementation, and improved performance (Oirere, 2015; Stanleigh, 2015). The results of this study confirm earlier findings made by Odero, Egessa, and Oseno (2019), who discovered that innovation had a statistically significant positive impact on the performance of deposit-taking Saccos. Additionally, these results concur with those of Tuan, Nhan, Giang, and Ngoc (2016) and Hassan, Shaukat, Nawaz, and Naz (2013), who conducted research in Hanoi-Vitenam and Pakistan and found that process, marketing, organizational, and product innovation, influenced firm performance. These studies also found that process

innovation positively influenced firm performance. Similarly, Wangila (2018) found that innovation influenced performance in Nairobi City County while Soi (2016) found that innovation influenced performance in telecommunication firms. According to Kisingu (2017), organizational innovation influences competitive advantage in Kenyan public and private universities. In the current study, having more women as board members in deposit taking SACCOs was associated with innovativeness of the board which results to improved performance of deposit taking SACCOs.

In addition, majority (76.1%) respondents were in disagreement with the statement showing that including more women to SACCO boards does not affect turnover and absenteeism among other board members. This therefore shows that presence of women in boards of deposit taking Saccos enhanced effectiveness in management. A study by Kim, Kuang and Qin, (2020), predicted a lower sensitivity of CEO turnover to reported performance associated with female representation on boards. The study pointed out that patience and supportiveness exhibited by female board members facilitated productive communication between a board and its CEO, thereby improving board effectiveness and firm performance.

Moreover, majority (64.6%) of the SACCO delegates in deposit taking Saccos in Uasin Gishu County believed that their boards fell short of the gender rule. This implies that men were the majority in board membership of the SACCOs in the County. This is in line with studies by Berry, et al., (2020) who found in their study that Kenya is still struggling with the quota implementation process a decade after the implementation of the constitution which requires two thirds of either gender to be included in all aspects of

employment including appointment of women to board of directors of deposit taking Saccos.

Besides, majority (70.7%) believed that female board members in their Saccos were more concerned with growth of their Saccos. A study by Ararat *et al.*, (2015) pointed out that women directors exert a positive effect on organizational performance through augmenting board monitoring which enhances performance. According to Yeh and Trejos (2015), governance is a crucial managerial quality for firms and is closely tied to control and monitoring (Blanco *et al.*, 2009). The most pressing concerns currently facing stakeholders, shareholders, and company managers are the corporate board, diversity (women on the board), and its subcommittees can all have an impact on the effectiveness and functioning of corporate governance (Nielsen & Huse, 2010). (PuchetaMartnez *et al.*, 2016). The empirical data suggests that women may lead differently than males (Kirsch, 2018). Women, for instance, have a reputation for being more collaborative, improving participatory decision-making, and being more ethically responsible, which may lessen board disagreements (Bart & McQueen, 2013). In addition, they have a reputation for being more security-oriented (Martn-Ugedo *et al.*, 2018), more caring but less power-oriented (Adams & Funk, 2012), and more independently, responsible, and diligent in overseeing and controlling the firm's audit function, ensuring the accuracy of the financial statements (Compernelle, 2018).

The study also found out that there was a significant positive correlation between gender representation and decision making in deposit taking Saccos in Uasin Gishu County ($r = .387$; $p = .000$). This means that at 95% confidence level the r value for gender

representation was .387 showing a weak correlation with decision making process in deposit taking Saccos. However, the r value was positive implying a positive correlation which means that improving the number of women in decision making organs in deposit taking Saccos leads to improved decision-making process. Thus, the null hypothesis which stated that there is no significant relationship between gender representation and decision-making process in deposit taking SACCOs in the Uasin Gishu County, Kenya was rejected and the alternate accepted. This shows that increasing the number of women in decision making bodies could positively affect decision making process in deposit taking Saccos. This concurs with the findings of Bear, Rahman and Post (2010) which affirmed that there was a positive relationship between the number of women directors and the measures of corporate reputation.

5.2.3 Effect of Educational Levels Based on Gender on Decision-Making Process in DTS

The second objective of this study was to assess the effect of education levels based on gender on decision-making process in deposit taking SACCOs in the Uasin Gishu County, Kenya. The study found that majority (60.1%) of the Sacco delegates believed that women in their boards had adequate Sacco management skills thus allowing board members to focus on outcome and innovation of products which are market oriented. Highly competitive pressures and continuous development characterise the current turbulent business environment and thus board members' education have an effect on innovations of the Saccos allowing them to attract more members. Firms' human capital is critical in this process of continuous development. Employee knowledge, expertise, and abilities were once considered critical in the development of innovations (Santos-

Rodriguez *et al.*, 2010). According to Dobbin and Jung (2010), teams with demographic diversity bring in diverse perspectives during decision-making processes, increasing the quality of decisions made. They go on to say that diversity fosters network connections, diverse creativity, and even innovation, all of which lead to significant synergistic benefits. This therefore shows that presence of women with various skills in Sacco boards enables the board to focus on outcome and innovation of products which are market oriented thus enhancing the growth of Sacco.

In addition, a majority (70.0%) of the respondents acknowledged that board Education diversity and level were not considered while constituting board. This implies that the education level of both women and men in the boards are not considered during board elections. A study in Nairobi by Ndegwa, Senaji, and Mugambi (2020) found out that there was a relationship between board characteristics and financial distress of Deposit Taking SACCOs where board education had statistically significant and negative influence on financial distress among deposit taking Saccos in Nairobi County. The study recommended that there should be deliberate inclusion of members with high and relevant education credentials, since this attribute was found to be helpful in curtailing financial distress.

Further, 99(40.7%) study participants disagreed with the statement that board members in their SACCO have adequate training on financial management, 87(35.8%) study participants strongly disagreed with the statement, 40(14.5%) study participants agreed with the statement and 12(4.9%) study participants were neutral on the statement while 5(2.1%) respondents strongly agreed with the statement. The study findings showed that

majority (76.5%) of the delegates acknowledged that board members in various deposit taking Saccos had not undergone adequate training on financial management. The study findings suggested that board members whether male or female in deposit taking Saccos in Uasin-Gishu County have low financial management skills which is a pre-requisite for management of Saccos and thus depend on outsourcing of qualified financial managers for consultations on financial management of their Saccos. According to Kim *et al.*, (2020) boards are primarily charged with management oversight rather than direct responsibility for corporate financial outcomes and as such board members may not need financial management skills since the chief executive officers are responsible for financial management. Thus, from the responses of the current study, board members need only to monitor financial statements of the Saccos.

Additionally, majority (65.8%) of the delegates reported that their board members usually attend trainings before launch of new products by the Saccos. This supports the findings of Odero and Egessa (2020) who acknowledged that capacity building needs to be encouraged for senior managers and board members to ensure quality contributions to organizational success through board participation, induction and continuous training. Similarly, majority (70.8%) of the study participants were of the view that board members in their Saccos did not have diversity of higher education skills. This implies that most of the decisions of the boards are not based on educational skills and this could have a negative effect on growth of Saccos in the region. According to SASRA, (2015) Sacco boards should have a diversity of educational skills and from the responses; the composition of most Sacco boards could be against SASRA regulations. Individual board members' values and cognitive bases, which are shaped by board members' educational

backgrounds, have an impact on firm-level strategic decisions and as such board members should have various educational skills (Tseng, & Jian, 2016). Furthermore, a director's educational background creates an information screen through which he or she selectively interprets and analyzes data, resulting in a disconnect between the situation and the director's final perception when making strategic decisions (Barro & Lee, 2013). In addition, majority (68.4%) respondents believed that their board members were highly skilled and adept and as such were resourceful in offering strategic connections to diverse exterior assets.

The study also discovered a substantial positive link between educational attainment and the ability to make decisions in deposit-taking SACCOs ($r = .372$; $p = .000$). This indicates that the r value for education levels was .372 at a 95% confidence level, indicating a modest correlation with women's participation in decision-making. The r value, however, was positive, indicating a positive connection and demonstrating that higher levels of education among women had a beneficial impact on their ability to make decisions in deposit-taking SACCOs. Since there was a significant relationship between education levels based on gender and decision-making in deposit-taking SACCOs in the Uasin Gishu County, Kenya, the null hypothesis that claimed there is no significant relationship between education levels based on gender and decision-making was rejected. The study's findings are consistent with those of Neumann et al. (2021), who noted that educational knowledge enhanced the usage of decision-rules, leading to an increase in prediction accuracy in decision making. Studies by Anania and Rwekaza (2018) and Metto, et al. (2020), among others, have revealed that women have the ability to be leaders, but some of them lack self-confidence because of their poor educational attainment. Therefore,

stronger leadership potentials, including decision-making process, result from improved education for women in critical decision-making.

5.2.4 Levels of women Involvement in Terms of Voice on Decision Making Process

The study findings from the above objective 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. 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, 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 Sacco's strategic plans including mission and vision.

Similarly, 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, 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.

Likewise, 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 effectiveness of Saccos that is necessary to inform the strategy interaction needed for the expansion and sustainability of the Saccos since there is a positive association between equity and the financial performance of organizations including Saccos (Githaiga & Kabiru, 2015; Kasoga, 2020).

The study further found out 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 deposit taking Saccos. 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.

5.2.5 Effect of Economic Status of Women in Decision Making Process

The fourth objective of this study was to examine the effect of economic status of women in terms of income in decision making processes in deposit taking SACCOs in the Uasin Gishu County, Kenya. The study found that a majority (68.3%) of the Sacco delegates in deposit taking Saccos in Uasin-Gishu acknowledged that their Saccos had well designed micro-credit facilities targeting both men and women. This implies that women who are members of these Saccos have the opportunity to access credit facilities thus improving their socio-economic status since micro-credit facilities are seen as effective poverty alleviation mechanisms, especially for poor women. According to Lee and Huruta (2022) many micro-credit schemes specifically target women because they have proven to be excellent credit risks with high repayment ratios even with market-rate credit. Proponents argue that, in addition to increasing women's income, there are additional benefits: Improvements in women's household roles for instance, through the provision of economic resources, a woman may gain a greater voice in expenditure decisions. In addition to the financial success of their enterprises, increasing access to social services and group efforts by other women also help women feel more confident.

In addition, majority (70.7%) of the delegates in deposit taking Saccos in the study area believed that more women had acquired equity shares in their Saccos. This could be attributed to financial literacy that women have been given by the Saccos. According to Nawaz (2015), women can improve their financial literacy by participating in

government and MFI training programs. These initiatives aim to increase women's educational participation and performance in the public sector (Akinsemolu & Olukoya, 2020). Thus, acquisition of more equity shares by women as a result of improved economic literacy implies that they would have more say in terms of decision making since they could end-up being the majority shareholders and thus would have powers of influencing decision making in deposit taking Saccos.

Further, majority (80.3%) respondents believed that women had increased their capital shares since dividends had been increased on total shares in their Saccos. Increasing shares in a Sacco implies that women are economically empowered as a result of financial literacy skills that they have attained from the Sacco. This could translate to women being majority shareholders in deposit taking Saccos in Uasin-Gishu County and as such could influence decisions being made by Sacco delegates and board members. Membership shares as pointed out by Rotich *et al.*, (2015) affects Sacco operations and thus members with high amounts of shares in Sacco have an influence on decision making.

Moreover, majority (66.3%) of the Sacco delegates acknowledged that their Saccos had not created opportunities for women to progress. This implies that there are a few women who are in key decision-making organs in the various deposit taking Saccos in Uasin-Gishu County. This implies that women are underrepresented in key positions in Saccos which is in line with the findings of Zehnder (2016), who found out that the percentage of women on boards of directors in Africa is 13%, 26% in Europe, and 9% in Asia. Similarly, a PWC (2013) report focusing on 20 global markets found that women made

up roughly 60% of the workforce in the financial services industry but women held only 14 percent of board seats and only 2% of CEO positions. In their study of Board gender diversity and performance in Ghanaian listed companies, Appiadjei, Ampong, and Nsiah (2017) found that women were underrepresented on corporate boards.

Similarly, majority (67.1%) of the delegates in deposit taking Saccos in the study area acknowledged that women members in their Saccos were not receptive to diverse viewpoints and had not focused on taking long-term investments. As noted, these sentiments implied that women members in the deposit taking Saccos were not interested in taking long-term investments and as such did not mind on viewpoints of others which could be different from theirs. Some researchers such as Gaafar (2014) Aterido, Back and Iacovone, (2013) and Demirguc-Kunt, *et al.*, (2013) have all argued that women have limited property rights and face discrimination in accessing financial services compared to men. These researchers pointed out that, those financial institutions do not treat them as customers in their own right, but typically expect permission from husbands or male family members to conduct financial activities. As a result, women face greater financial barriers, limiting their decision-making power within the household and increasing their reliance on male family members (Fanta & Mutsonziwa, 2016). In the current case, women could be disadvantaged in taking long term investments since they could need permission form their spouses.

In addition, majority (72.8%) of the study participants acknowledged that their Saccos did not more women as board members. This is in line with the findings of Manyaga, *et al.*, (2020), which found that the number of women on boards of publicly traded

companies has increased to 21%, from 12% in 2012 and 18% in 2015. Furthermore, according to SASRA (2018), Kenyan Deposit Taking SACCO boards had 83.25 percent male directors and only 16.75 percent female directors. This scenario suggests that women are less involved in corporate affairs and decision-making. This is despite the fact that, in the vast majority of cases in Kenya, female Board members had higher academic qualifications than their male counterparts, as evidenced by various studies. According to McKinsey (2012), companies with a higher female representation in executive roles had better financial results on average than other companies. Similarly, Akinyomi and Olutoye, (2014) further alluded that a firm's performance is influenced by having a higher proportion of women directors in boardrooms. Thus, in the current study, having low number of women in boards affects decision making and performance of deposit taking Saccos.

Furthermore, majority (63.0%) of delegates believed that female board members in their SACCO had greatly influenced the social responsibility behaviors. Women's organizations, according to Kosi and Gerry (2021), enhanced a social benefit derived from business operations and activities. Furthermore, Périlleux and Szafarz (2015) claimed that female-dominated organizational boards favored a social orientation. According to Barako and Brown (2008), board diversity improved corporate social reporting.

The study also discovered a substantial positive association ($r = .367$; $p = .000$) between the position of women in terms of income and the decision-making processes in deposit-taking Saccos. This means that at 95% confidence level, the r value for status of women

in terms of income was .453. In this case the positive values implied positive correlation where enhanced status of women in terms of income lead to efficiency in decision making process. Therefore, the hypothesis which stated that there is no significant relationship between status of women in terms of income and decision-making processes in deposit taking SACCOs in the Uasin Gishu County, Kenya was rejected and the alternate accepted. This shows that improved status of women in terms of income positively affects decision making in deposit taking Saccos. The study shows that improving women's income could contribute to effectiveness in decision-making process in deposit taking Saccos.

5.2.6 Elements of Decision-Making Process

The aim of this study was to examine the influence of gender equity on decision making processes in deposit taking SACCO's in the Uasin Gishu County, Kenya. The study findings showed that majority (72.0%) of the Sacco delegates believed that women who were in leadership in their Saccos were more transparent in Sacco management. According to Odero and Egessa (2021) board members need to respond to their duties and responsibilities with full regard to transparency and accountability.

In addition, majority (79.0%) of the delegates in deposit taking Saccos in Uasin-Gishu County acknowledged that gender equity had not been achieved in their Saccos since women were the minority in Sacco boards in the study area. This implies that decisions affecting women in most Saccos are not well addressed since women are the minority in the boards. Surprisingly, the SASRA (2015) corporate governance guidelines include gender balance as a factor to consider when appointing the board of directors. Despite this provision, male members continue to dominate boards, as evidenced by SASRA

reports (2018, 2020), which showed female board members accounted for 16.75 percent, 19.00 percent, and 19.01 percent in 2018, 2019, and 2020, respectively.

Likewise, majority (83.2%) of the delegates reported that women in decision making bodies were very much involved in formulation of policies in their Saccos. This implies that despite low number of women in top decision-making bodies, the few were actively involved in policy formulation. Furthermore, majority (74.1%) of the respondents believed that women who were in decision making organs in their Saccos were more responsive to the needs of both Sacco employees and customers. Responsiveness is considered as one of the main factors affecting success and survival of organizations (Ratnasingam *et al.*, 2020) and as such having responsive decision makers will enable the SACCO to retain its employees and attract more customers.

Moreover, majority (76.1%) of the respondents acknowledged that women in boards in their Saccos were creative and innovative thus enhancing Sacco growth. Innovativeness focuses on technology adoption and creates potential opportunities for enhancing operations' processes (Müller, Veile & Voigt, 2020). In addition, majority (73.9%) of the delegates from deposit taking Saccos in Uasin Gishu County acknowledged that qualified staff members have been employed in their Saccos due to presence of women in the board. There is a growing awareness that a lack of women in the top echelons of a company's management and boards of directors is detrimental to the company's social and economic outcomes, as well as raising ethical issues in the workplace regarding equality and discrimination (Nekhili & Gatfaoui, 2013) which concurs with this study finding. Additionally, majority (72.0%) of the Sacco delegates acknowledged that

presence of women in key decision-making organs in their Saccos had resulted to reduced conflicts.

5.2.7 Relationship between Gender Equity and Decision-Making Processes

Regression analysis was employed to test the relationships between gender equity and decision-making processes in deposit taking SACCO's in the Uasin Gishu County. The study found out that gender representation, education levels based on gender, women involvement in terms of voice and status of women in terms of income accounted for 63.3% variation in decision making process in deposit taking Saccos.

5.3 Conclusions of the Study

Based on the study's primary goal, it was determined that gender representation and decision-making in deposit-taking Saccos in Uasin Gishu County had a substantial positive association ($r = .387$; $p = .000$). This indicates that the r value for gender representation was .387 at the 95% confidence level, indicating a weak correlation with the decision-making process in deposit-taking Saccos. The r value was positive, however, indicating a positive association, which suggests that increasing the proportion of women in decision-making positions in deposit-taking Saccos will improve the decision-making process.

Based on the second objective, it was concluded that there was a significant positive correlation between education levels and decision-making process in deposit taking Saccos ($r = .372$; $p = .000$). This indicates that the r value for education levels was .372 at a 95% confidence level, indicating a modest correlation with women's participation in decision-making. The r value, however, was positive, indicating a positive connection

and demonstrating that higher levels of education among women had a beneficial impact on their ability to make decisions in deposit-taking Saccos.

The study further 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 involvement in terms of voice was .453 which was a moderate correlation between the two variables. In this case the positive values implied positive correlation where enhanced women involvement in terms of voice lead to efficiency in decision making process.

The study also concluded that that there was a significant positive correlation between status of women in terms of income and decision-making processes in deposit taking Saccos ($r = .367; p = .000$). This means that at 95% confidence level, the r value for status of women in terms of income was .453. This shows that improved status of women in terms of income positively affects decision making in deposit taking Saccos.

5.4 Recommendations of the Study

The following are the study recommendations;

- i. There is need for improving the number of women in decision making organs in deposit taking Saccos since presence of women in Sacco boards was associated with efficiency in decision-making process.
- ii. There is need for deposit taking Saccos to recommend women with diverse education levels to be appointed to decision making bodies in Saccos since

women's education level positively affected decision-making process in deposit taking Saccos.

- iii. There is need to encourage women to actively participate 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.
- iv. There is need for Saccos to economically empower women as it emerged that that improving women's income could contribute to effectiveness in decision-making process in deposit taking Saccos.

5.5 Suggestions for Further Research

The study recommends the following areas for further research;

- i. Gender representation, education levels based on gender, women involvement in terms of voice and status of women in terms of income accounted for 63.3% variation in decision making process in deposit taking Saccos and thus there is need for a study on other factors which accounts for 36.7% in decision making process.
- ii. There is need for a similar study to be undertaken in a different geographical location to allow for generalization of the study findings.

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APPENDICES

APPENDIX I: INFORMED CONSENT

Dear Participant,

RE: PARTICIPATION IN THIS STUDY

I am a post graduate student pursuing a Doctor of Philosophy Degree programme in the Department of Sociology, Gender and Development Studies, Kisii University. I am currently conducting research on **“Influence of Gender Equity on Decision Making Processes in Deposit Taking Saccos in Uasin Gishu County, Kenya”** I kindly request you to participate in this study. Your response to the items on the interview guide was treated with utmost confidentiality and will not be used for any other purposes except this study. You may also request the researcher to inform you about the findings of this study. Thank you very much for accepting to participate in this study. Please sign in the space provided on this letter if you accept to be a respondent in this study.

Yours faithfully

SARAH CHELIMO

.....

Department of Sociology, Gender and Development Studies,
Kisii University.

APPENDIX II: RESEARCH QUESTIONNAIRE

Introduction

I am a student from the School of Arts and Social Sciences of Kisii University, carrying out research on “*Influence of Gender Equity on Decision Making Processes in Deposit Taking SACCOS in Uasin Gishu County of Kenya*” for the Award of degree of doctor of philosophy in Gender Studies and Development. I would like to ask your assistance, co-operation and consent to participate in this study. I assure you of privacy and confidentiality of the information that you will give, Thank you.

Section A: Socio-Demographic Characteristics and Gender Representation

1. What is your gender?

- i. Male
- ii. Female

2. Please indicate your age bracket

- i. Below 25 years
- ii. 26-35 years
- iii. 36-45 years
- iv. Over 46 years

3. What is your marital status?

- i. Married
- ii. Divorced/widowed
- iii. Single

4. Please indicate your highest level of Education

- i. Secondary education
- ii. Certificate/Diploma
- iii. University
- iv. Masters
- v. Others

5. Years of Membership in your SACCO:

- i. Below 5 years

- ii. 6-10 years
 - iii. 11-15 years
 - iv. 16-20 years
 - v. Over 20 years
6. Indicate your Income (Ksh)
- i. <50,000
 - ii. 50,001-75,000
 - iii. 75,001-100,000
 - iv. 100,001-125,000
 - v. 125,001-150,000
 - vi. 150,000

7. Does your SACCO give priority to gender equity issues? If yes, explain

.....

.....

.....

.....

.....

Section B: Effect of Gender Representation on Decision Making Process

8. In terms of gender, please indicate membership in your SACCO in the following bodies
- a) Board Men _____ Women _____
 - b) Delegates Men _____ Women _____

On a scale of 1-5, Indicate the extent to which you agree with the following statements: strongly disagree (SD=1) Disagree (D=2) Neutral (N=3) Agree (A=4) and Strongly Agree (SA=5).

Statement	SD	D	UD	A	SA
Board members in our SACCA have increased gender diversity thus have improves decisions due to a broader assortment of viewpoints					
Including more women our SACCO board has improved communication in the board since women are usually ready to discuss issues affecting management					

Gender diversity in the membership of our SACCO board has enabled the board to be more resourceful with more innovations					
Including more women on our SACCO board has encouraged high turnover and absenteeism among board members					
Board membership in our SACCO fulfills the gender rule					
Female board members in our SACCO are more concerned with matters concerning growth of the SACCO					

Section C: Effect of Education Levels Based on Gender on Decision-Making Process

On a scale of 1-5, Indicate the extent to which you agree with the following statements: strongly disagree (SD=1) Disagree (D=2) Neutral (N=3) Agree (A=4) and Strongly Agree (SA=5).

ITEM	SD	D	N	A	SA
Due to adequacy of skills on SACCO management, our board members focus on outcome and innovation of products which are market oriented					
Board Education diversity and level was considered while constituting board to allow for a diversified decision making and to ensure that decisions are made at a higher level					
Board members in our SACCO have adequate training on financial management					
Board members in our SACCO usually have trainings before launching of new products					
Board members of our SACCO have a diversity of higher educational skills which enables efficiency in decision-making process					
Board members are highly skilled and adept thus are strategic resource offering strategic connection to diverse exterior assets					

Section D: Levels of women involvement in terms of voice on decision making process on a scale of 1-5, Indicate the extent to which you agree with the following statement as: strongly disagree (SD=1) Disagree(D=2) Neutral (N=3) Agree (A=4) and Strongly agree (SA=5).

ITEM	SD	D	N	A	SA
All the board members regardless of gender are involved in policy formulation in our Sacco					
Women board members are engaged in training of new employees and Sacco delegates in our SACCO					
Women board members actively participates in recruitment of new members and staff					
Women board members participate actively in decision making concerning employee disciplinary cases					
Women board members participate in making decisions on Sacco shares and equity					

What are some of the empowerment programs that your SACCO offers to its members and/or human resource?

.....

.....

.....

Section E: Economic Status on Decision Making Processes

On a scale of 1-5, Indicate the extent to which you agree that economic participation of women is influencing decision making process in DT SACCOS in Uasin Gishu County: strongly disagree (SD=1), Disagree(D=2), Neutral (N=3), Agree (A=4) Strongly agree (SA=5).

ITEM	SD	D	N	A	SA
Our SACCO has a well-designed microcredit for both men and women					

More women have acquired equity shares in our SACCO					
Women in general have increased their capital shares since dividends have been increased on total shares					
By creating opportunities for women to progress, our SACCO's reputation has been enhanced as being a world-class employer					
Women members in our SACCO are perceived as being receptive to diverse viewpoints and have focused on taking long-term investments					
Our SACCO has more women as board members and thus has been reporting better returns on equity and increased innovation levels					
Female board members in our SACCO have greatly influenced the social responsibility behaviors in the SACCO					

What are some of the evidences that your members are actively involved in economic activities?

.....
.....

Section F: Decision Making Processes

On a scale of 1-5, Indicate the extent to which you agree on the statements pertaining to decision making process in DT SACCOS in Uasin Gishu County: strongly disagree (SD=1) Disagree(D=2) Neutral (N=3), Agree (A=4) Strongly agree (SA=5).

ITEM	SD	D	N	A	SA
Women in leadership in our SACCO are more transparent in the management of the SACCO affairs					
Gender equity has been achieved in our SACCO by embracing gender diversity in our board appointments,					
Women in decision making bodies in our SACCO are very much involved in the formulation of policies for the SACCO					
Women in decision making bodies in our SACCO are more responsive to the needs of the employees and customers					
There is enhanced creativity and innovations in our SACCO due to presence women in decision making bodies					
Highly qualified staff have been employed as a result of having women in key decision-making bodies in our SACCO					
There is reduced organizational conflicts in our SACCO as a result of having both men and women in key decision-making bodies					

What are the key decisions being made in the SACCO from time to time?
Who makes these decisions and for whom?

.....
.....
.....

APPENDIX III: INTERVIEW SCHEDULE FOR MANAGERS

Do you consider gender issues in decision making in your SACCO?

.....

What are some of the effects of gender representation on decision making process?

.....

.....

Do you consider education level among your delegates?

.....

As a manager, how does one's education level affect decision making process in your SACCO?

.....

.....

Does your SACCO have any empowerment programs for women?

.....

What effect do these programmes have on decision making process?

.....

.....

Does economic participation of women affect decision making processes in your SACCO?

.....

.....

APPENDIX IV: INTERVIEW SCHEDULE FOR DELEGATES

Does your SACCO consider gender issues in decision making?

.....

What are some of the effects of gender representation on decision making process?

.....

.....

What factors do members consider while selecting you?

.....

As a delegate, how does one's education level affect decision making process in your SACCO?

.....

.....

Does your SACCO have any empowerment programs for women?

.....

What effect do these programmes have on decision making process?

.....

.....

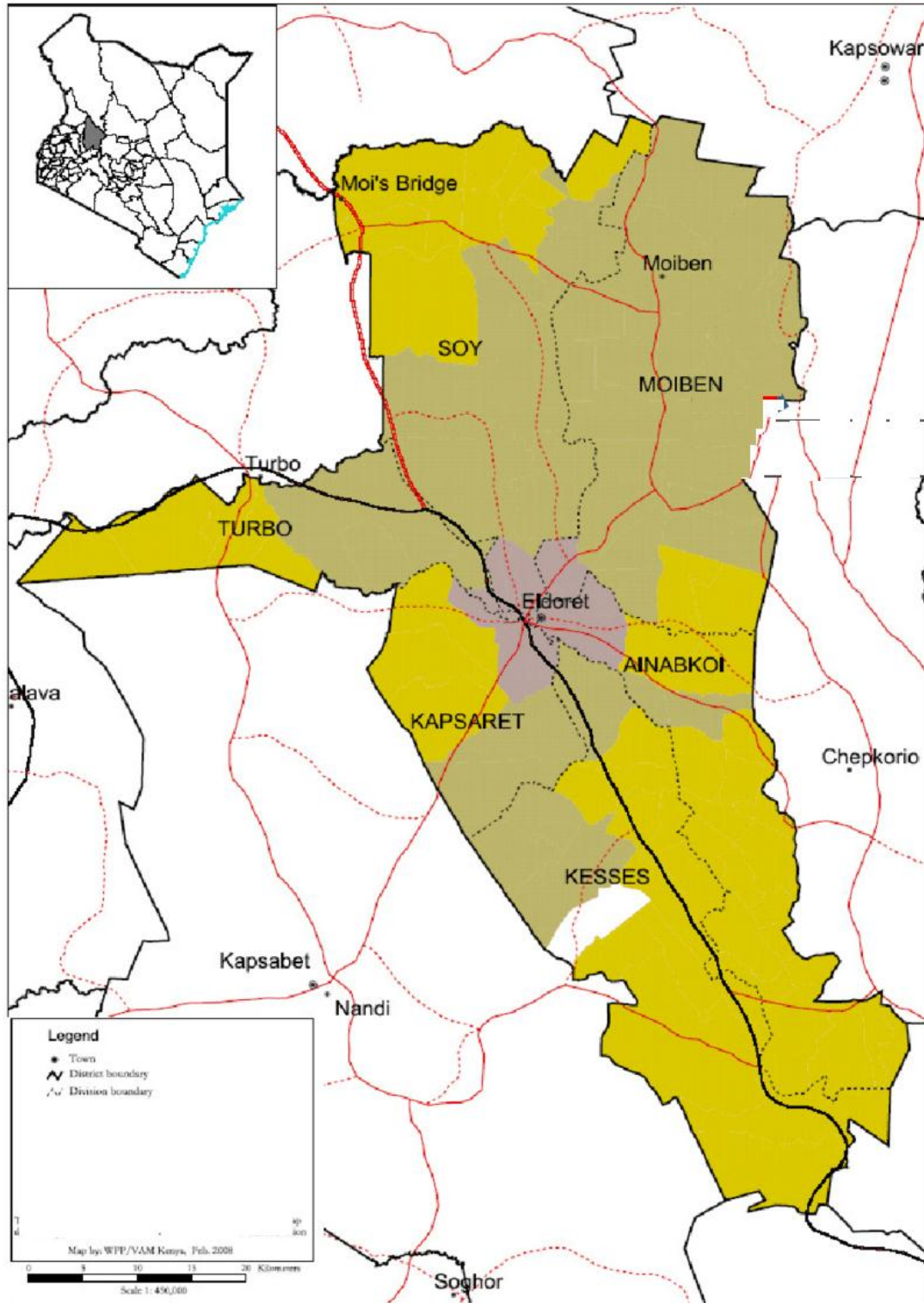
.....

Does economic participation of women affect decision making processes in your SACCO?

.....

.....

APPENDIX V: MAP OF THE STUDY AREA



APPENDIX VI: RESEARCH AUTHORIZATION LETTERS



**KISII UNIVERSITY-ELDORET CAMPUS
OFFICE OF THE DEPUTY DIRECTOR ACADEMICS STUDENT AFFAIRS**

Phone: 00723322557
Email: directoreldoret@kisiiversity.ac.ke

P. O. Box 6434 30100
ELDORET - KENYA

REF: DIG/90006/14

22nd April, 2022

TO WHOM IT MAY CONCERN,

Dear Sir/Madam,

REF: SARAH CHELIMO REG. NO. REF: DIG/90006/14

The above subject refers;

The above named is our bonafide student of Kisii University-Eldoret Campus pursuing a **Degree** course in **Doctor of Philosophy in Gender and Development Studies** in the **School of Arts and Social Science**. She is working on her research title **“Influence of gender equity on decision making process in deposit taking sacco in Uasin Gishu County,”** in partial fulfillment for the requirement of the Degree award.

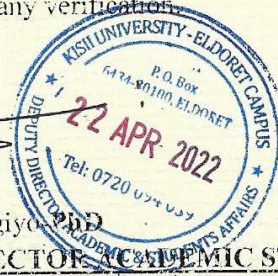
We are kindly requesting your office to provide her with the necessary assistance in data collection and completion of her research.

Any assistance offered to the student will be highly appreciated. Please do not hesitate to call the undersigned for any verification.

Thank you,

Dr. Charles Ongiyo

DEPUTY DIRECTOR ACADEMICS STUDENT AFFAIRS
CO/skn



APPENDIX VII: RESEARCH PERMIT

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 513072	Date of Issue: 04/May/2022
RESEARCH LICENSE	
	
This is to Certify that Ms.. SARAH CHELIMO of Kisii University, has been licensed to conduct research in Uasin-Gishu on the topic: INFLUENCE OF GENDER EQUITY ON DECISION MAKING PROCESSES IN DEPOSIT TAKING SACCOS IN UASIN GISHU COUNTY, KENYA for the period ending : 04/May/2023.	
License No: NACOSTI/P/22/17213	
513072 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code 
NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.	

APPENDIX VIII: PLAGIARISM REPORT

INFLUENCE OF GENDER EQUITY ON DECISION MAKING PROCESSES IN SELECTED SACCOS IN UASIN GISHU COUNTY, KENYA

ORIGINALITY REPORT

19%	14%	6%	8%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	jriiejournal.com Internet Source	4%
2	Submitted to University of Hertfordshire Student Paper	1%
3	library.kisiiuniversity.ac.ke:8080 Internet Source	1%
4	Submitted to Eiffel Corporation Student Paper	1%
5	cbie.ca Internet Source	1%
6	hdl.handle.net Internet Source	1%
7	www.ica.coop Internet Source	<1%
8	m.scirp.org Internet Source	<1%

Submitted to Kisii University

APPENDIX IX: PUBLICATIONS



JRIIE Journal of Research Innovation
and Implications in Education
**Center for Research
Implications & Practice**

Website: www.jriiejournal.com ISSN 2520-7504 (Online) Vol.6, Iss.3, 2022 (pp. 519 - 529)

Gender Representation and Decision-Making Process in Deposit Taking SACCOs in Uasin Gishu County, Kenya

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Abstract: *The proposition of this paper is that gender representation is the gist for meaningful development in a country. In this paper we analyzed the effect of gender representation on decision making process in deposit taking Saccos in Uasin Gishu County, Kenya. We argue that despite gender representation being an important aspect in the growth of Saccos, it has been given a low profile in the management of Saccos, thus impacting negatively their growth and achievement. 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. Simple random sampling was used to select delegates, while purposive sampling was used to select the managers. Questionnaires and interview guides were used to collect both quantitative and qualitative. The quantitative data was analyzed by SPSS (version 25) and the findings were presented using frequencies and percentages. Qualitative data was analyzed descriptively and presented in narrations and quotations. The study found that there was a significant positive correlation between gender representation and decision-making in deposit taking Saccos ($r = .387$; $p = .000$). It was concluded that the number of women in decision making organs in deposit taking Saccos leads to improved decision-making process and therefore there is need for improving the number of women in decision making organs in deposit-taking Saccos since the presence of women in Sacco boards was associated with efficiency in decision-making process.*

Keywords: Gender; Representation, Decision-Making, Deposit-Taking SACCOs, Kenya

How to cite this work (APA):

Chelimo, S. & Oino, P. G. (2022). Gender Representation and Decision-Making Process in Deposit Taking SACCOs in Uasin Gishu County, Kenya. *Journal of Research Innovation and Implications in Education*, 6(3), xxx – xxx.

1. Introduction

Gender representation is an important development objective by itself and is closely related to economic development (Jayachandran, 2015). The importance of achieving gender equity within and outside the household has been reaffirmed in the recently adopted United Nations Sustainable Development Goals (SDGs). Among other targets to be achieved by 2030, the fifth SDG calls for the recognition of unpaid work, equal access to ownership, and equal opportunities for leadership at all levels of decision-making in political, economic and public life (Duflo, 2012).

In Saccos gender equity on boards of directors is associated with the growth of Sacco (Post & Byron, 2015). This is attributed to three different reasons that highlight the significance of women on board. First, women are found to have a better business understanding than their male peers, which leads to an increase in the quality of decisions on board. Secondly, firms that have women on board have a good reputation in society, and hence this tends to increase the corporation's performance thirdly, the overall understanding of the business scenario is comprehensively increased by appointing women directors (Ferreira, 2015).

In Norway the law has been effective at increasing the number of women at the very top of the earnings

distribution, but it has not been able to reduce gender gaps overall (Bertrand et al., 2014). Moreover, an influential study by Ahern and Dittmar (2012) shows that the increase in women on boards in Norway imposed a significant cost on the value of firms and stock market returns. Women who benefit from affirmative action are largely qualified to successfully perform the tasks they are appointed to the benefits do not remain within the group of women but spread to the entire economy. If women accumulate more human capital which raises their productivity, these policies may even increase efficiency (Conde Ruiz et al., 2015).

Bertrand et al., (2014) have found that gender quotas for listed companies in Norway have improved the representation of female employees at the very top of the earnings distribution within affected firms, while they had no trickle-down effects and no other significant effects on reducing gender gaps. Owing to women's different communal qualities, female directors have improved compassion towards diverse stakeholders (Endrikat, De Villiers, Guenther & Guenther, 2021). Adams and Funk (2012) find that female directors are more benevolent than male directors. Moreover, female directors are more likely to come from a non-business and community influencer background and, hence, have previous experience in engagement in philanthropic and charitable activities (Schwartz-Ziv, 2017).

2. Literature Review

Aside from research on total board gender diversity, the impact of a female chairpersons on the board of directors, as well as female independent directors and a female presence on key board committees, has received little attention in the past. The board chair is the most powerful position on the board since he or she is responsible for leading the board's leadership qualities, as well as advising and monitoring management (Banerjee et al., 2020). A female chairperson can help a board of directors become more feminine by acting as a supporter (Oliver et al., 2018). Tuliao and Chen (2017) also discovered that chairwomen place a higher value on relationships with various stakeholders and concern for the company's reputation than chairmen.

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),

Female CEOs are significantly associated with fewer environmental lawsuits, according to Liu (2018), but only in companies with a lower overall level of female representation on boards. Female CEOs, according to Liu (2021), reduce the likelihood of labor lawsuits against their companies. This conclusion is interpreted by Liu (2021) to suggest that female CEOs have better relationships with their staff than their male counterparts. McGuinness et al., (2017) also discovered that having a female CEO or vice-CEO in China improves a company's environmental scores.

Cooperatives are considered a tested model to bring a balanced socio-economic environment among their members (Fernandez, Lopez-Millan & Pedroza, 2020). The issue of gender is common in every organization, however; in cooperatives, it is an especially sensitive issue because cooperatives aim to provide equal opportunity to all members regardless of gender. Gender awareness in local institutions is increasingly aiming at active participation of women in social and economic activities so that the visibility of their involvement in decision-making processes can be achieved (Rehman, Moazzam & Ansari, 2020).

The SACCO sub-sector is part of the larger cooperative movement in Kenya. There are mainly two broad categories of co-operatives: Financial co-operatives (Savings & Credit Co-operative Societies-SACCOs) and Non-financial co-operatives (includes farm produce and other commodities marketing co-operatives, housing, transport and investment co-operatives). In the recent past Savings and Credit Co-operatives (SACCOs) have witnessed faster growth than other co-operatives. The establishment of SACCO societies Act 2008 places the licensing, supervision and regulation of deposit taking under the ambit of the SACCO Societies Regulatory Authority (SASRA). Through this new legal framework, prudential regulations have been introduced to guide SACCOs' growth and development (Biwot, 2020).

Having both men and women in management and staff allows efficiency in management taking into account the needs of men and women in SACCOs products, procedures and policies. Developing financial products which correspond to the needs of both men and women was used by more people, increasing the turnover of the SACCOs (Abel, 2020). Adapting procedures that are equally favorable for both men and women eases access to SACCOs' services and tends to increase membership. Targeting men and women effectively in mobilization campaigns will attract more members and lead to growth of the SACCOs. SACCOs which target men and women and offer services which respond more closely to their needs, contributes more effectively to local economic development (which is the mission of many SACCOs).

According to Adamba (2019), Kenya SACCOs sector is the largest in Africa and the seventh in the world, with over Kenya sh. 420 billion in assets and the saving portfolio. It is therefore clear that SACCOs are



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

Chelimo, S. & Oino, P. G. (2022). Women Involvement in Decision Making Process in Deposit Taking SACCOs in Uasin Gishu County, Kenya. *Journal of Research Innovation and Implications in Education*, 6(3), 530 – 537.

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 & Sawyer, 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 (Martínez-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