



ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

**PRACTICES AND CHALLENGES TO WOMEN'S
INVOLVEMENT IN LEADERSHIP POSITIONS: CASE
STUDY IN COMMERCIAL BANK OF ETHIOPIA**

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JUNE, 2016

ADDIS ABABA

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LIST OF ACRONYMS

BM s	Branch Managers
CBE	Commercial Bank of Ethiopia
CSM	Customer Service Managers
CSO	Customer Service Officer
CSA	Central Statistical Agency
FCSA	Federal Civil Service Agency
GOS	Gender-Organization-System
HR	Human Resource
ILM	Institute of Leadership and Management
MOE	Ministry of Education
UK	United kingdom
VP	Vice President

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ABSTRACT

Commercial Bank of Ethiopia (CBE) is the largest financial institution and one of the major employers in Ethiopia. The major aim of the thesis was look at the challenges and practices of the bank on women's involvement to leadership at Commercial Bank of Ethiopia. Descriptive study design was adopted, and data were collected using questionnaires and interview involving both quantitative and qualitative techniques. A total of 200 respondents from the target population were sampled; where 100 female and 40 male managers were selected purposively and 60 non-managerial female employees were sampled using snowball sampling technique. Descriptive statistics such as frequencies and percentages were used to analyze the data. The study looks the societal, organizational and personal challenges that hold women from leadership positions in the commercial bank of Ethiopia. In general, the study revealed that organizational challenge regarding gender roles; lack of role models of successful women, attitude of top management toward women, and social challenges such as societal and cultural issues were the most important among others that hinder women involvement to leadership positions in commercial bank of Ethiopia. The number of both female and male employees of the bank increased over time however, involvement of women to leadership is least. The study also recommended significant solution at societal, organizational and individual level. With regard to social level, the study suggested that; the society believe and culture need to be changed towards women leadership. Similarly, the Government should take an active participation to improve society's awareness and make sure the implementation of policies related to women management. Although the study gave optional suggestion at organizational level; the management of the bank should needs to review its policies regarding women participation and make sure the implementation. In addition, the top management should change the attitude toward women leadership. Finally, the study tries to suggest some points at personal level.

Key_ Words: Gender, Leadership, Challenge, Involvement

CHAPTER ONE

INTRODUCTION

This chapter presents an overview of the entire thesis. It covers the Background of the study, Problem of the Statement, Objective of the study, Significance of the study, Scope of the study, organization of the research and definition of terms and finally presenting the outline of the thesis.

1.1. Background of the study

Leadership is the art or process of influencing people so that they will strive willingly and enthusiastically towards the achievement of group goal. Leaders act to help a group attain objectives through the maximum application of its capabilities. Since people tend to follow those who in their view, offer them a means of satisfying their own personal goals, the more managers understand what motivates their subordinate and how these motivation operates, and the more they reflect this understanding in carrying out their managerial actions , the more effective they are likely to be as leaders (Weihirch & Koontz, 2011). Thus, a leader is the one who creates good working environment for others to work towards achievement of a common goal.

According to Great Man Theory, it is widely wrong assumption in traditional societies that women are not born to lead. Their major responsibilities were assumed as giving assistance to their bosses than leading and directing an organization regardless of their educational accomplishments and experiences. Due to the above assumptions the number of women holding leadership position in any type of institution is lower in developing counties than the developed world (Adugna, 2013).

Ethiopia is a developing country in East Africa with a huge population of 90,546,600 million and with diverse cultures and ethnic groups, of these, women account for 49.5%.(FDRE-CSA

Population projection report, 2013) . Following the 1994's education and training policy, a large proportion of women in Ethiopia are getting educated and their share in the labor market has been increasing (FDRE, MOE- 1994); and hence their role in the economic development of the country cannot be underestimated. Out of the total non-agricultural employment, share of Ethiopian women employed in the non-agricultural sector accounts for 42% (World Economic Forum, 2013). With regard to decision making positions such as legislators, senior officials and managers, women account only 16% and the country ranked 93 out of 136 countries globally. This shows that only a small percentage of women have advanced to top management and decision making positions in Ethiopia. (Global Gender Gap Report,2013).

In this study specific concern was given for the leadership practices and challenges of women in Commercial Bank of Ethiopia. The bank, being the prior for the industry in our country, is in trusted with various domestic and international responsibilities. It has recently crafted a major strategic goal to become a world class bank by 2025 and it's striving for its achievement. For the successful implementation of these schemes the full participation of all stakeholders is imperative. One of the key stakeholders is employees. Employees are the key engines which enhance productivity in any organization. This is one of reason why the bank considers its employee as one of the major values.

The Commercial Bank of Ethiopia currently has over 25,000 employees. Among employees women recruits has been increasing; from 3,279 as at June 2011 to 5,555 as at September 2015. Nonetheless, women represented only 12% of the current managerial position of the Bank, when looking at the composition of senior managerial positions, only 33.3% of VP position is held by a woman. Furthermore, women account for only 36.8% of directors and 6.92% of all manager and team leader and 36.9 % of Customer service manager. Of which women are insufficiently represented and their under representation in such positions is definitely bound to limit the performance of the bank. The study focus on the challenge to women participation to leadership positions in the commercial bank of Ethiopia. Therefore, the researcher have done this research because, not related work relation to involvement of women leadership position and specifically in CBE before.

1.2.Statement of the Problem

According to the Central Statistical Agency, in Ethiopia women constitute slightly more than 49.5% of the total population and form a critical portion of the human resource %.(FDRE-CSA Population projection report, 2013). However available data indicates that they are insufficient representation in senior management positions in different organizations in general and in financial institutions such as banks in particular (Lodiaga and Mbevi, 1995). Studies show that despite the government's adoption of various national laws as well as international instruments, women have yet not achieved meaningful participation in leadership and decision making positions.

Commercial Bank of Ethiopia is the leading bank in Ethiopia and runs huge financial resource in our country. The bank has above 1000 branches and above 25,000 employees. However, in this rapid changing of competitive environment; gender imbalance on managerial position is seen in the bank. Among employees women recruits has been increasing; from 3,279 as at June 2011 to 5,555 as at September 2015. Nonetheless, women represented only 12.4% of the current managerial position of the Bank, when looking at the composition of senior managerial positions (Top management level), only 33.3% of VP position is held by a woman. Furthermore, at middle level, women account for only 36.8% of directors and 6.92% of all managers and by the side of lower level management 36.9 % of Customer service manager from the total. (CBE, Human Resource Department,2016).

This fact shows that although a small number of women have made career advancements in the Bank and climbed to different career ladders, they remain underrepresented in leadership positions (president, vice president, director, department manager and branch manager), which are mostly held by men. Given the increased number of first degree female graduates from universities; which has increase from 27.3% in 2010/11 to 29.6% in 2014/15 (FDRE-MOE, 2015), the increase in number of female employees and the recent expansion of the Bank, women share in leadership position is stagnant.

Hence, if women's share of the workforce is increasing and the Bank is an equal opportunity employer, then it is crucial to understand why women are underrepresented in leadership positions. Therefore, the purpose of the study is to identify the challenges that hinder women involvement to leadership positions in Commercial Bank of Ethiopia using primary and secondary data and to recommend constructive measures.

1.3. Basic Research Questions

The following are questions set for investigation:

- How does the current leadership status of women look like in CBE?
- What are the challenges to women in achieving a leadership position?
- Which position do women occupy more in the bank as compared to men?
- What do you think the key practices to promote females in leadership?

1.4. Objectives of the Study

1.4.1. General objective

The general objective of the study is to look the challenge and practices in women's involvement to leadership positions at Commercial Bank of Ethiopia.

1.4.2. Specific objective

- ❖ To investigate the practices of women's involvement in leadership position in the bank.
- ❖ To explore the challenges and practices on women's involvement in leadership in the bank.

1.5. Significance of the Study

The study indicates the practices of women's participation in leadership position and would help explore the challenges to women's participation in leadership in Commercial bank of Ethiopia. It is also hoped that the result of this study would change the attitude of top management towards women management. Moreover, the research is expected to shade some lights on its area of investigation for future researches.

1.6. Scope of the study

The study has focused on understanding the challenges that hindering women from participation in leadership positions of CBE using secondary information and primary data collected from purposively selected samples. CBE has 15 districts in the country, each administering various branches; this study involved the head office and the four districts in Addis Ababa and their selected branches. The percentage of female leaders in the study location (65.2% of the total female leaders in the Bank) indicated that adequate number of females would be available for participation within the radius of this study.

1.7. Definition of terms

- **Position:** The activity of leading a group of people or an organization in its essence, leadership in an organizational role involves, establishing a clear vision , sharing that vision with others.(Mary Julia, 2013)
- **Involvement:** the term is used in this study to refer the provision of equal opportunity to women to take part in leadership position i.e president, vice president, department manager, and other managerial position in the bank (Jane, 2004).
- **Strategies:** the term is used to refer to ways and means that can be used to involvement of women in leadership position(Jane,2004)
- **Gender stereotyping:** attitude of people regarding men and women or it is imbalance of men and women (Terborg and Ilgen,1975)
- **Discrimination :** the practices of treating women's less fairly than men(CLAD,2008)

- Challenge: is taken as an obstacle that hinder women's from holding higher position (world power dictionary,2001).

1.8. Organization of the Study

The study is organized in such a way that it consists of five chapters. The first chapter, an introduction part covers background, statement of the problem, study objectives, research questions, significance, scope and limitations of the study. The second chapter presents review of literatures while research design and setting of the research duly presented in chapter three. Data presentation and analysis presented in chapter four and the last chapter, chapter five, present the conclusion and recommendation part of the study.

CHAPTER TWO

LITRATURE REVIEW

In this chapter focus on three main important issues such as, theoretical, empirical and the conceptual framework that guides the study are briefly highlighted.

2. Theoretical Literature

2.1. Over view of leadership

Regardless of half over a century of research , many authors inscribe countless definition about leadership .the word was originally developed in early 1800's in writing about the political influence and control of the British parliament during the first half of the 19th century (Bass, 1990).

According to Wehrich &Koonth(2011),Leadership is the art or process of influencing people so that they will strive willingly and enthusiastically towards the achievement of group goals , leaders act to help a group attain objectives through the maximum application of its capabilities . since people tend to follow those who in their view , offer them a means of satisfying their own personal goals, the more managers understand what motivates their subordinates and how these motivation operate, and the more they reflect this understanding in carrying out their managerial actions, the more effective they are likely to be as leaders.

Traditionally, because of the nature and style of has been considered as male job (jeff,2011).although, there has not been room for famine behavior which has always been connected to men . However, leadership is changing and many feminine characteristic are becoming more appreciated due to role played by women throng stronger organization and financial performance and genders are not as bounded by certain ways of behavior as before.

Women are taken as the pillars of households in most societies. It is even said that “women hold up half of the sky”. Almost 50% of the world population is composed of women, who contribute most to the development of their society working longer hours and shouldering

much of the total work load than men .However, women were excluded from access to most important leadership positions in various social, legal economic and other relevant institutions. as a result, the change in composition of the workforce are occurred , also by the increase participation rate for women over the last few decades (Rosin ,Karen korabik ,1995) through women were successful in invading most of the male dominated occupations from the female ones but also vertically; meaning that few women can be found at senior management level. However , as concluded in the handbook of Gender and work , “ despite the educational parity of women and men and the entry of great increasing number of women into leadership and most professional careers in the past 30 years”(Eagly and Carli,2007)

Women leaders are faced with strongly negative stereotypes, distinguishing them from their male counterparts in the work places. Women leaders are faced with strongly negative stereotypes, distinguishing them from their male counterparts in the work places. past research result done by (Owen and Todor , 1993) indicate women managers as less self confident , less analytical , less consistent and having poor leadership abilities than male managers. Some assumption, typical of negative stereotypes attributed to female administrators is that women tend to place family demand above work consideration. Mountain evidence suggested that there are negative gender stereotypes about women which make them encounter more challenge than men in the workplace. These negative stereotypes or belief are more apparent when women seek or hold managerial positions.

some women want to use the words women leadership purposefully, to bring out competitive advantage that different skills and capability can create , this way bringing up the advantage femininity, sometimes being a women leader and representing minority in some sense can be beneficial as some organizations may considered a women as a more interesting choice or as a new asset. Women are underrepresented in management position in comparison to male almost all organization (diboha, 2006).

2.2. General Situation of Women in Ethiopia

Ethiopia is the tenth largest country in Africa, covering an area of 1.1 million square kilometers. Its population for year 2013 is projected at 90,546,600 of which 50.5% are male and 49.5% are female (CSA, 2013). Ethiopia is a patriarchal society that keeps women in a subordinate position using religion and culture as an excuse (Haregewoin,2003). Different studies revealed that women in developing countries in general and in Ethiopia in particular hold low status in the society (Haregewoin, 2003; Emebet, 2007; Endale, 2014).

(Haregewoin ,2003) further argued that even though women play a vital role in the community by taking care of all societal activities, they have been denied equal access to education, employment opportunities, and their involvement in decision making processes and policy formulation has been insignificant. Overall, women's participation in higher education has steadily increasing although their percentage still remains smaller than their male counterpart. Women comprise about 49.5% of the estimated Ethiopian population (CSA,2013). Like their counterparts in developing countries, women in Ethiopia face a set of multiple, cross cutting and interrelated problems. These problems limit Ethiopian women`s access to productive resources, basic health services, and educational and employment opportunities. Hence most of them do not participate in decision making processes (Sosena & Tsehai, 2008).

In Ethiopia even it is not supported research , most people talk about gender roles in their day to day activities and consider gender role stereotyping as the main reason why women insufficiently represented in managerial position. Data from **Federal civil service agency (FCSA)** on federal government employees show that women occupy only 18.3 % of all professional and specific position and 25 % of administrative positions, indicating the middle and top position in civil service are occupied by men.

The constitution article 36(1995) has entitled women the right to equality in empowerment, promotion, pay and pension. Ministry of women affair`s bulletin (2008,64) stated that

affirmative action is one of the measures taken by government to taken by the government to encourage women in education and government jobs. However, some improvement has been shown, the number of women in the managerial position is minimum compared to their number in the total population.

Ethiopian women suffer from work stereotype and gender distribution of labor, more are occupy in economically invisible work. Women experience lower socioeconomic status in general and hence is marginalized from making decisions at all levels. Nonetheless, women are poor in terms of access to resources, services and employment. Women are underrepresented in the formal sector of employment. The survey conducted by ministry of civil Service (Permanent Employment Report ,1963-2015) showed that women account for less than half 35.1% of the total employees in the country. Considering the percentage of female employees from the total number of employees by employment type, the highest was in domestic activities 78% and followed by unpaid activities 59.3%. In other types of formal employment (e.g. government, NGOs, private organizations), the percentage of female workers is less than 35.1%. This concentration of women in the informal sector and low level positions has implication on their earnings. In this regard, the survey showed four out of ten women civil servants earn Birr 300 a month compared to two out of ten for men (Ministry of Civil Service, 2015).

In the past few years, the Government of the Federal Democratic Republic of Ethiopia (FDRE) has ratifying a number of legal documents aimed at eliminating discrimination against women. Examples of such documents are:

- The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) - specify actions to be undertaken so that women enjoy equal rights in the areas of education, health and employment; Ethiopia has ratified it on 10 December 1981.
- The Beijing Declaration and Platform for Action (1995) – One of the critical areas of concern of the platform being “women’s equal participation in decision making at all levels”

- The Millennium Development Goals (MDGs) - the goals include, among others, gender equality and empowering women with the target of eliminating gender disparity in education, employment and political participation by 2015. In addition, the government has formulated and adopted various enhancing laws and policies to promote gender equality in the country. Among the major government policies and actions taken on gender equality are the following (FDRE, 2006:22)
- The rights of women are stipulated in the 1995 FDRE Constitution - Article 35 of the Constitution of the FDRE stipulates women's right to affirmative action and provides special attention to enable competition and participation in all spheres of life as well as exercise their democratic and human rights on equal grounds with men. 35/8--right to equality in employment (promotion, pay, pension entitlements).Amendment of Labor and Public Service proclamations. The amended labor law 377/2004 stipulates that women shall not be discriminated against employment and equal payment on the basis of their sex. Article 13 (1) of the Civil Service Proclamation No 262/2002 prohibits discrimination among job seeker on the basis of sex and also incorporates affirmative action by giving preference to female candidates who have equal or close scores to male candidates.
- Women's National Policy- was formulated and adopted in 1993 in order to address gender inequality and national institutional machineries were established at federal, regional and Woreda levels to implement the policy.
- The Women's Affairs Office in the Prime Minister's office - is upgraded to the level of full-fledged Ministry of Women's Affairs (the Ministry of Women's Affairs was renamed as Ministry of Women Children and Youth Affairs in 2010), in October 2005 with the duties and responsibilities of ensuring participation and empowerment of women in political, economic, social and cultural matters. Gender issues are incorporated in different national policies including health, education and training, HIV/AIDS, population and other sector policies. Over the past decades, the international community has made numerous commitments to mitigate gender inequality and eliminating gender discrimination; including (Emebet,2003).

In general, Women in Ethiopia occupy low status in the society. In spite of their contributions to the wellbeing of their family and community affairs in general, women experience lower socio-economic status as a whole and hence is marginalized from making decisions at all levels. Women are facing multiple forms of deprivation. Gender based discrimination, lack of protection of basic human rights, violence, lack of access to productive resources, education and training, basic health services, and employment are widespread (National Committee for Traditional Practices Eradication (NCTPE), 2003).

2.3. Gender and Leadership Styles

Researchers have different beliefs and attitudes about leadership style of women and men, some of them emphasize the sex differences in leadership roles and some scholars emphasized on the similarities. Eagly et al. (2003), comparing the leadership styles of men and women, argued that women leaders are more transformational and engaged in more of the contingent reward behaviors. Transformational leaders articulate a vision of the future and share it with peers and followers. They innovate, inspire, encourage, empower and support their subordinates and they solve problems effectively and act as excellent role models. Enormous researches suggested that transformational leadership style was more effective compared to other leadership styles as it is characterized by participative management, empowerment, team building, vision creation and hands on supervision (Bass, 1999). A theoretical study conducted by Hassan and Othman (2013) revealed that women leaders are participatory and collaborative in nature and as a result women's leadership styles can be more effective and productive in less hierarchical organizations. Contrary to this concept, Manning (2002) examined male and female transformational leaders and did not find significant differences between genders in leadership style. The results of the study show that men and women leaders behave as leaders in the same way. Since effectiveness of leadership is characterized by the abilities to motivate people, being visionary, build strong relationships and influence outcomes, transformational leadership style is considered to be more suited to contemporary organization; and enormous researches revealed that women

leaders mostly possessed such kinds of leadership qualities. In this regard, Eagly et al. (2003) concluded that giving women equal access to leader roles would increase the size of an organization's pool of potential candidates with superior leadership skills for these roles and would foster organizations' long term success. McKinsey and Company (2007) identified nine leadership behaviors, which are proved to have a positive effect on organizational performance, and compared the use and influence of these behaviors among female and male leaders. These nine behaviors are participative decision making, role model, inspiration, expectations and rewards, people development, intellectual stimulation, efficient communication, individualistic decision making and control and corrective action. The study revealed that these nine behaviors are generally used differently by women and men. The behaviors which women apply the most and more than men are people development, expectations and rewards, and role modeling. Women also apply inspiration and participative decision making slightly more than men. Female and male leaders equally use intellectual stimulation and efficient communication. Men use individualistic decision making, control and corrective action more than women (McKinsey and Company, 2008). As stated above, all of the nine leadership behaviors are essential for improving organizational performance. Therefore, diversity leadership in organization is important for bringing different ways of thinking and practices and a more innovative approach to the leadership of organizations.

2.4. Gender Diversity in Leadership and Performance

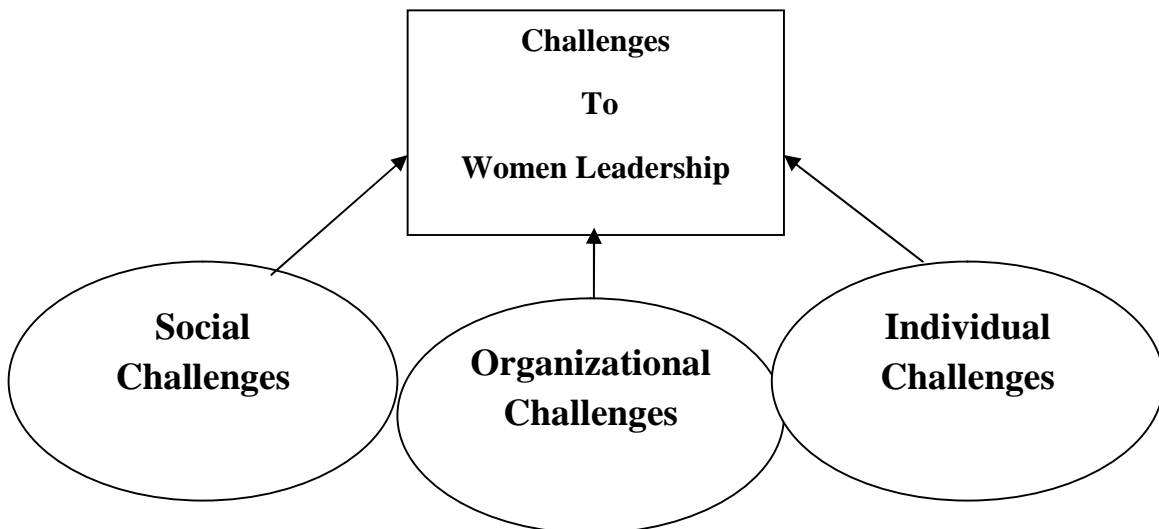
Increasing the number of talented women in senior leadership positions has a number of social and economic benefits for the organization. Studies revealed that inclusion of women in company's top leadership position has a direct and positive impact on a company's performance and risk management. In support of this idea ILM (2011) argued that promoting more women into senior positions is not just about equity and fairness, but also about economics. There is a real opportunity for banks to drive long-term organizational performance by increasing both the attraction and retention of women and by providing more opportunities to progress into senior roles.

2.5. Leadership in Banks

Boards and regulators are now taking an active interest in investment portfolios and the oversight of systemic risks. The banking industry's current landscape is dominated by regulatory changes; with most banks directing 60–80 percent of their change spend on compliance. These changes are mandatory; the banking industry has always been dynamic – constantly facing changes in the regulatory and competitive landscape. Over the years, many banks have successfully delivered small projects and adopted technology changes. However, the industry's track record with transformational change, which is required, now decidedly mixed.

According to Bolden, R Gosiling (et.al 2003), banks like all establishment of community, exist and operates within the same environment as all other institution. Therefore, mentioned research finding entails the leadership of the bank is subject to the same market dynamics that apply to private business. Economic, political, social, technological and human dynamics are part of the day today challenges that need to be handled by leadership teams of banks.

2.2. Conceptual frame work



Source: Adapted from Fagenson (1990)

Figure 2.2: Conceptual Framework (GOS model)

The women's movement has challenged the notion of predetermined gender roles as “natural.” Gender roles are instead socially constructed classifications that are inspired and furthered by the overarching influence of patriarchy within society, communities, and families.

According to GOS model, the contributing factors for underrepresentation of women in leadership include: (Fageson, 1990; Jabeen and Jadoon, 2009; Shin, H. & Bang, S. C., 2013).

2.2.1. Social challenges

Are indirect factors, which influence both organization and individual behavior. Society sets standards, expectation and customs to organization and individuals and thus affects women leadership. They are the most difficult and time taking factor to change as they have an effect on various dimensions of life and cannot be easily controlled. such as, broader societal laws, particular cultural values, and histories, societal and institutional practices, ideologies, policies, expectations and stereotypes, gender discrimination regarding appropriate roles and behaviors for men and women.(ibid.)

The glass ceiling

This is one of social challenge that limits the movement of women into prominent positions of leadership, concepts such as the “glass ceiling” has come into wide use. The term is commonly used to describe the invisible barrier that blocks women's chances of further promotion or advancement up the corporate ladder. The glass ceiling is not simply a barrier for individual women, but it also applies to women as a group, who are kept from advancing simply because they are women. Subtle, indirect obstacles as a result of labeling or stereotyping place stumbling blocks in the career paths of many women. There are numerous causes of the glass ceiling for women. (Ibid.)

One important cause is occupational segregation. The labor market and especially executive positions, remains segregated by gender. Women executives are largely concentrated in specific areas, such as personnel, public relations, and even finance specialties, which seldom lead to the most powerful top management posts. The route to power generally taken by

presidents and chief executive officers is that of the business mainstream, an arena within which the numbers of women remain largely insignificant. While there are indeed women who have reached high management positions, they are often viewed, given their scarcity, as simply “tokens” so that corporate management cannot be accused of discrimination.

Social expectations and stereotypes

Social expectations often put men in roles of leadership and women in supporting roles. “Historically speaking, it has been commonly held that the roles of leader, manager, and administrator have been reserved for men. It has only been in recent years that women have surfaced as figureheads, and away from a more supportive role” .These social norms often keep women from assuming roles of leadership. Men are expected to be doctors, lawyers, and college presidents; women who fulfill those roles are often seen as an anomaly. Society espouses the idea of equality for men and women, but social expectations still contradict that sentiment.(ibid).

Sexual harassment

Sexual harassment is another serious problem for women in bureaucracies. Harassment is used as a form of power by an employer; sexual harassment intimidates and demoralizes women and creates an atmosphere of silence, because many women fear that reporting sexual harassment will jeopardize their careers. Indeed, patriarchal value structures allow men to believe that they have a right to control women. Feminists insist that preconceived notions of gender roles are central to this understanding; these lead to a wide range of rules pertaining to gender determined behaviors and expectations. Society's acceptance of these rules sets up the rationale for male supremacy and the potential for male harassment or violence against women.(ibid).

Sex discrimination

Sex discrimination is a serious obstacle facing women in leadership. Unique challenge that affect women's ability to shatter the glass ceiling involve career assumptions by management

about women as a group and contradictory expectations for women. Discriminatory attitudes are often veiled in inaccurate “facts” about women’s capacity for leadership. Women are presented as not aggressive enough, lacking the self-confidence required for the job, and not being serious enough about their careers to climb the corporate ladder. But prejudices and gender stereotypes persist because they allow males to protect their privileged status and keep women in their place. Despite overwhelming evidence that these stereotypes are wrong, they persist. Many female executives are convinced that they are not taken seriously by their male colleagues; many have reported being mistaken for secretaries at business meetings. While few women in executive positions report serious anti-women attitudes at work, the forces of discrimination are far more subtle: Women are simply ignored more than men. Furthermore, female executives are generally paid less than their male counterparts with similar responsibilities. Women's status in the leading professions of health, education, law, accounting, and engineering is similar to those in corporate settings. Female health professionals are concentrated in low-status and less prestigious positions. In higher education, an insignificant number of women fill the positions of president, chancellor, or provost. Initiatives that must be put in place to rectify prevailing attitudes toward women include training in gender awareness, diversity, and combating sexual harassment (ibid).

2.2.2. The Organizational challenges

It include such factors as the corporation's culture, history, ideology, policies, limited training opportunities, lack of women friendly policies, absence of women from decision making bodies and lack of net working, lack of role model and mentoring opportunities.

Lack of role model

Another barrier to women in leadership is the lack of a critical mass of senior or visibly successful female role models and mentors. Mentoring is an arrangement whereby an individual who has experience and knowledge in a particular field can actively guide and offer support to facilitate the learning or development of another person. The arrangement generally involves a person in a leadership position providing guidance and assistance to an individual in a more junior position. While corporations or institutions of higher learning

have recognized the importance and value of mentoring for their employees and have put formal structures in place to support this process, mentoring generally occurs on an informal basis. Given the old-boy network that has been central to men's mentoring and advancement, women traditionally have had fewer mentoring opportunities open to them than their male colleagues. Women in executive positions stress that the lack of mentoring among women has been detrimental to their climb up the corporate ladder. Because men generally occupy the highest positions of leadership, men are more likely to be in powerful positions to open doors for those with inferior status. This is a serious barrier to women's advancement. Since the basis of patriarchy has been organized through men's relationships with other men, a similar unity among women is an effective means by which to combat institutional forms and norms that largely exclude women.(ibid.)

The old-boy network

Another challenge, and perhaps the most significant, is the “old-boy network” which shuts women out of top management. This network consists of males who have been educated at the same institutions or who have climbed the corporate ladder together. The “old boys” tend to promote individuals who are like themselves. Men who are in these top decision-making roles often look to former colleagues and friends to fill these positions. Women frequently are not even considered when it comes to promotions because they are outside these networks. Although corporations claim to be meritocracies—institutions in which advancement up the corporate ladder is based on performance and skill—the reality is that, despite men and women's similar educational attainments, ambitions, status, starting salaries, and commitments to their careers, men generally progress faster, attain higher-status positions, and receive significantly higher compensation than women. Men's associations with their male peers play a significant role in their rise to power and prestige. Given that women traditionally have not been an integral force within corporations, they simply have not developed similar networking systems.(ibid.)

2.2.3. Personal challenges

It includes such factors as education, experience, socio-economic background, personal traits, home situation, age and women's dual roles and family support. Women leaders have lack of career ambition and confidence than men and has been cited as factors in preventing women from moving in to senior and executive positions. Women often lack self-confidence and self-belief than men. This leads to less risk taking and more cautious career choices.(ibid.)

2.3. Empirical Literature

Past research result had done by (Owen and Todor, 1993) indicate women managers as less self confident, less analytical, less consistent and having poor leadership abilities than male managers. Some assumption, typical of negative stereotypes attributed to female administrators is that women tend to place family demand above work consideration. Mountain evidence suggested that there are negative gender stereotypes about women which make them encounter more challenges than men in the workplace. These negative stereotypes or belief are more apparent when women seek or hold managerial positions.

Hanna (2015) in her research 'entitled three myths surrounding women's leadership has elaborated some modern myths related women leaders .one of these is 'today there's nothing holding women back from becoming leaders they want to be 'the writer described that we all want to believe this is true because admitting obstacle still exist tells us we have much work to do. In truth there are many things holding women back from leadership position today, as the study explains. The following section illustrates the finding of other researches about the challenge being faced by women in their endeavor to enter leadership position. Specifically, emphasizing femininity in leadership mean that it is recognized that there have been and still are less women than male leaders and that it is changing.

A study conducted by Adler (1998) examined the practices of 215 Fortune 500 firms over a 19 year period from 1980 to 1998 and evaluated their profitability in relation to their record of promoting women into the executive leadership position. The study showed that Fortune 500 firms with a high number of women executives outperformed in their industry on profitability. CATALYST (2004) demonstrated similar findings that 353 of the Fortune 500

companies from five different sectors (consumer discretionary, consumer staples, financial, industrial, and telecommunications services) showed that companies with the highest representation of women in senior management position outperformed companies with proportionally fewer women at the top in terms of higher return on equity.

A Study conducted by Nancy N. (2012) a case study on Investigating factors affecting women career advancement in Kenya Commercial Bank The result of the study indicated that age; gender issues; individual's skills, tenure, hard work, reputation and performance; women's lack of self-confidence and their tendency to be more self-critical than men are some of the factors that hinder their career advancement in the banking sector in Kenya. Some of the recommendations of the study are: Women in Management should be given similar opportunities for training and development as men; organizations should assess the level of challenge and demands placed on women since additional outside-of-work (home and Family) responsibilities shouldered by the women, coupled with less support in their organizations, may prove Overwhelming for them.

Elsi Lahti (2013). Identifying the influential factors behind women's career advancement and ways to increase the number of women in leadership positions the results of the study show there are many direct and underlying factors regarding women's underrepresentation in managerial positions. Three levels of influential factors were defined as societal, organizational and individual factors. Organizational factors were considered to influence women's career development the most. The research suggested that at societal level, traditional gender roles need to be changed to improve attitudes towards female leadership and women's own doubts about their abilities. At an organizational level, companies need to adapt equality plans and aim for diversity by hiring competent women and men equally.

Women in the banking sector still face considerable challenge as they proceed into senior and executive leadership levels when compared to their male counterparts. The industry remains a male dominated and glass ceiling still remain intact. After a survey of 800 men and women in banking to find out why so few women are working at senior levels and the challenges they face in banking sector, ILM (2011) concluded that cultural and organizational challenge

made it difficult for women to rise to senior levels across the UK banking sector. The five biggest challenge identified by women participant of the same survey are attitudes of senior male managers, greater proportion of men in senior roles, lack of flexible working opportunities, current organizational culture and lack of suitable female role models. Remedial actions to be done by employers, as suggested by the survey are:

- Flexible working and remote working - effective implementation of flexible working practices
- Make banking a more desirable choice for women - attract more female graduates into careers with opportunities for advancement
- Promotion based on merit, not based on hours in the office - use of output-focused, transparent performance management
- Measure diversity and raise awareness - increase female representation at all levels of management
- Create sponsorship and mentoring programs - coaching and sponsorship between senior men and aspiring female leaders
- Senior female role models need to be more visible to encourage other women

A research conducted to find out the challenge faced by women in the financial sector in Oman for career advancement identified that the challenge which affected women career advancement in descending order of importance are child care responsibilities, conflicts with family responsibilities and job characteristics such as irregular work hours (Nupur et al, 2013). A study made by Jabeen and Mirza, (2011) to explore the impact of gender stereotypes on women career advancement in banking sector in Pakistan concluded that societal and cultural norms as the major reason for women's lack of participation in the higher managerial positions.

In general to reduce the challenges the bank should develop; law and regulation adjustment to enhance women participation in leadership position, establishing solid policies to prevent discrimination against women in their workplace, continuous revision and strengthen of strategic plan for women leadership development and empowerment.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter outlines the methodological approach of the study adopted to achieve the objectives stated in chapter one. It focused on the study design, data collection instruments, sampling and sampling techniques as well as the data analysis methods.

3.1. Study design (Methodology)

The type of study used was descriptive study. It has been used because it is a fact finding study with adequate and accurate interpretation of the finding. It describes what the reality on the ground is or what actually exists within a given context. Since, the present study is concerned with assessing the lived experiences of female bank workers using their personal perspectives about challenges for their participation to leadership in CBE; the researcher has assumed that descriptive research is the most appropriate design.

3.2. Study Population and Sampling Method

In CBE, there are three managerial and administrative job categories: senior management (process council members), middle level managers (directors and district managers) and lower level managers (head office and branches managers). The study involved branches, districts and head office of CBE within the city of Addis Ababa. The study's main target population was female leaders in CBE. Female and male manager respondents are selected by means of purposive sampling techniques, a nonrandom technique that involves a deliberate choice of informants due to the qualities they possess (Tongco, 2007). For the purposes of the current study, the sampling frame was obtained from human resources department of the Bank. The participants were selected from different departments because of their position in the bank.

Table 3.2.1. Female Managers Population and sample size

No	Women Leaders	Population	Sample Size		
			Number of Participant	Questioner Percentage	Interview Number of Participant
1	Top Management (Process council)	3	2	66.6	2
2	Directors & District Managers	7	5	71.4	4
3	Managers at Head Office & Branches	81	23	28.3	5
4	Customer Service Managers	119	70	58.8	0
Total number of Women Participants		210	100	47.6	11

Source: CBE, Human Resource Department,2016

According to the data obtained from human resource department, among a total of 322 women leaders, 210 work in different positions in Addis Ababa. Of these, 100 (47.6%), whose work locations were within an accessible radius to the researcher, were sampled purposively from top management members, directors, managers at head office and branches and customer service managers (CSMs) in order to get knowledge-based responses based on their experiences.

A limited number (40) of male managers were also sampled purposively in order to get their opinion on female representation in leadership positions and decision making in CBE. In addition, 60 female employees who do not hold managerial and administrative positions were also sampled using snowball sampling technique, in which participants who had already been identified leads to female CSO working under them, to gather views from the side of aspiring women employees.

The target population for non-manager female employees was at the officer and management levels, who are working in the Bank at least for one year. Since the major focus of the study was on Women managers, the researcher is of the opinion that 40 male managers and 60 female non-managerial employees were enough sample size to offer insights into the case at hand.

3.3. Data sources

The study used both primary and secondary data. Secondary data was collected from HR policies of the Bank and other printed materials. Primary data was collected through questionnaire and interviews.

3.4. Data collection methods

The data collection methods used in this study was quantitative and qualitative methods; questionnaires and interviews. The rationale for this choice of method was to gain a deeper understanding of the research problem by gathering standardized, factual and less personal information quantitative method and in-depth and elaborate information from a small purposefully selected sample (qualitative method). Moreover, some descriptive statistics have also been used to explain some aspects of the study to support perceptions, behavior, feelings and attitudes of respondents in greater depth.

3.4.1. The questionnaire

The questionnaire, which consisted of a combination of close ended and open-ended questions, was distributed to the respondents. The questionnaire was distributed along with a cover letter assuring anonymity and voluntary participation. Based on the sample size, a total of 200 questionnaires 100, 40 and 60 were distributed to female managers, male managers and non-manager female employees, respectively, and strong follow up was made to increase the response rate. In total 190 questionnaires (a return rate of 95%) were returned.

3.4.2. Interview

Interviews were conducted with 11 purposefully selected women managers, because of their positions in the Bank to learn about their own experiences and reflections on the issues at hand. In addition, two male human resource department representatives, at managerial level in the head office, were interviewed in order to get understanding of human resource policies and practices of the bank. Most of the questions contained in the interviews were open ended

in order to get a wide range of answers and more comments from the interviewees. Semi-structured interview guides were sent to the participants prior to attending the interviews.

3.4.3. Document review

A review on available materials is conducted, mainly to assess the Bank’s annual report, and guideline regarding gender diversity and HR management practices.

3.5. Data Analysis Method

This study specifically employed a combination of quantitative and qualitative methods with the view to getting deeper understanding and balanced investigation of the research questions. Data were analyzed using the SPSS software and descriptive statistics; such as tables, percentages, were used to analyze and present results. Qualitative data gathered through interviews and document analyses was analyzed in the form of narratives, and were integrated within the quantitative data.

3.6. Validity and Reliability

3.6.1. Reliability Testing

Table 3.6.1. Cronbach's a of Constructs

Reliability Testing	
Cronbach's Alpha	N of Items
.727	29

Source: Survey Study,2016.

The level of reliability of the instrument that is the consistency of the variables is checked with the Cronbach’s alpha statistics. Cronbach’s alpha is an index of reliability associated with the variation accounted for by the true score of the “underlying construct” (Nunnaly, 1978). Cronbach’s Alpha’s can only be measured for variables which have more than one measurement question. Nunnaly (1978) has stated that 0.5 is a sufficient value, while 0.7 is a

more reasonable Cronbach's alpha. The results were extracted as Table 3.6.1. and according to this theory the result is more than 0.7.

3.6.2. Validity

Validity refers to the issue of whether an indicator (or set of indicators) that is devised to gauge a concept really measures that concept. Several ways of establishing validity are: face validity; concurrent validity; predictive validity; construct validity; and convergent validity. (Bryman and Bell, 2003,). The researcher used concurrent validity i.e, the language and grammar was test by three academician experts.

3.7. Ethical Considerations

The researcher maintained scientific objectivity throughout the study, recognizing the limitations of his competence. Accordingly, participants were informed of the purpose of the research and assured of confidentiality; the questionnaires were completed anonymously by respondents and treated confidential. Moreover, recording devices were not used in order to give interviewees the confidence to speak to the issues without fear and suspicion. All documents used and sites visited have also been properly acknowledged and documented to avoid issues of plagiarism.

CHAPTER FOUR

DATA ANALYSIS AND INTERPTATATION

In this chapter data gathered from both primary and secondary sources through questionnaires and interview and document analysis are analyzed and the results discussed in relation to basic research questions, the main research objectives stated and available theoretical and empirical evidence.

4.1. Demographic characteristic of the respondents

Table 4.1.1. Demographic characteristics of the respondents

Character	Scale	Frequency	%
Age group	18-25	69	36.3
	26-34	78	41.1
	35-45	28	14.7
	46-55	15	7.9
Educational qualification	Degree	180	94.7
	Masters	10	5.3
Gender group	Female	150	78.9
	Male	40	21.1
Current Position	CSM	99	52.1
	BM	72	37.9
	CSO	19	10
Work Experience	1-5	65	34.2
	5-10	70	36.8
	11-15	33	17.4
	16-20	12	6.3
	21 and above	10	5.3

Source: Survey study,2016

As presented in Table 4.1.1. Above, Majority of the respondents 41.1 % were within the age group of 26 to 34 years, 36.3% were within 18 to 25 years, 14.7% of were within 35 to 45 years and the remaining 7.9% were within 46 to 55 years. Data show that majority of the respondents were between the age of 26-34. This implies that the majorities of employee of the bank are younger and have a potential to move up the hierarchy. Currently most of the women in leadership positions in CBE have gained their professional advancement after the age of 26 when a leader starts to be considered more mature and has gained more experience. Further, as most of them are advanced in their carrier they are able to identify various challenges regarding the issue under study (CBE-HR Department,2016).

In terms of educational qualification, 94.7 % of respondents were Degree holders and the remaining 5.3% had masters degree, this implies that majority of CBE respondents have first degree. Work experience another major criteria of the bank to promoting employees in different positions, as it indicating in table above , majority 36.8% of the respondents were between 5-10 years of experience, 34.2% had between 1 and 5 years, 17.4 % between 11 and 15 years, 6.3% between 16-20 years and the rest 5.3% above 21 years of experiences. This implies that most of the women in the study area were at the start of their career and have not reached the pick of their career.

Regarding Gender, 78.9% of the respondents were female while 21.1% were male respondents. The study tried to represent of the majorities were female with regard to male. Although analyzing the data obtained from the questionnaire, reveals that, 52.1% of the respondents were CSM while 37.9% were BM.

In general, majority of the respondents were management teams. The analysis of the current position of the study participant exposed that there is gender imbalance and that this disparity affects women as they progress towards higher level of leadership in the Bank.

4.2. Data analysis to the study

4.2.1. Practices of the bank over female employee's recruitment and female participation to position.

Table 4.2.1. Recruitment of employee Vs women position in the bank (2011-2016)

YEAR	EMPLOYEES		TOTAL	NO.OF FEMALE MANAGERS	TOT.NO OF MANAGERS	FEMALE MANAGERS (%)	FEMALE RECURIM ENT (%)
	FEMALE	MALE					
2011	3,279	7,474	10,753	101	866	11.6%	30.4
2012	3,800	8,882	12,782	135	1137	11.8%	29.7
2013	4,083	10,924	15,007	180	1422	12.6%	27.2
2014	4,542	13,982	18,524	237	1847	12.8%	24.5
2015	5,555	17,353	22,908	257	2016	12.7%	24.2
2016	6,028	18,972	25,000	322	2602	12.4%	24.1

Source: CBE: HR Transaction Department, 2016

According to the above data obtained from human resource department of the Bank and interview with human resource manager at the head office, more male employees in the bank than female. Similarly, with regard to composition of senior management position, women account only 12.4% in the Bank as of March, 2016; 33.3% of VP position (3 out of 9) was held by a woman. Furthermore, women accounted for 36.8% (7 out of 19) of directors and 6.92% (81 out of 1169) of all managers except CSM. The customer service managers took the lion's share of the position held by females representing 36.9%. This shows that there are a significant number of women in first line managerial positions within the Bank. Among those women in managerial positions, 210 currently work in Addis Ababa, at the head office and under the four districts. Out of the total employees, female employees counted for only 24.1% as of March, 2016. This implies that the numbers of female employees was very minimum compared with males (Table 4.2.1)

4.2.2. Respondents' Perception of Women's position in the Commercial Bank of Ethiopia

Table 4.2.2. Respondents' perception over level of management

Level of Management	Frequency	%
First level management	135	71.1
Middle level management	37	19.5
Top level management	18	9.5
Total	190	100

Source: Survey Study,2016

As it was described in chapter one the main objective of the study was to explore the challenge on women managerial positions in the bank. Hence the statement related to representation, access and gender diversity were represented to them. The following result was obtained. According to Table 4.2.2, above, 71.1% of the respondents perceived women have dominantly occupied first level management. However, Women have unattractive representation on top and middle management positions which only 9.5% and 19.5%.

The document reviewed manifested that there is under representation of women managers in such area as it was briefly described in the problem statement. Based on the information obtained from the bank, only 3 females were on VP position. However the number of women in the lower managerial position was considerably increasing than those on top management.

Table 4.2.3. Respondent perception over promotion criteria of the bank.

Description	Frequency	%
What are the key criteria to promoting to leadership position in the bank?		
Gender	76	40
Personal relationship	32	16.8
Work performance	62	32.6
Commitment to the goal of the bank	20	10.5
Total	190	100

Source: Survey Study,2016

In terms of promotion, the bank’s promotional policies revealed that educational qualification, work performance and experience are the key criteria to promotion in to senior management position. However, in reality Table 4.2.3 above shows that what is practiced by the bank was different. According to the respondents, 40% believed that there is gender based promotion criteria over the bank, 32.6% mentioned work performance as the key criteria to promoting employees to leadership, 16.8% mentioned personal relationship with higher officials of the bank as the working criteria and the rest 10.5% mentioned commitment to the goal of the bank as a criteria to promote to a leadership position in the bank. Increasing the number of talented women in senior leadership positions has a number of social and economic benefits for the organization. Studies revealed that inclusion of women in company’s top leadership position has a direct and positive impact on a company’s performance and risk management. In support of this idea ILM (2011) argued that promoting more women into senior positions is not just about equity and fairness, but also about economic gains. There is a real opportunity for banks to drive long-term organizational performance by increasing both the attraction and retention of women and by providing more opportunities to progress into senior roles.

The interviewed human resource representatives confirmed that special consideration is not given for females in recruitment, promotion and training. Female employee gets priority only when they score equal points with male applicant in promotion. Rather, as disclosed by another interviewee, there exist biases regarding women’s household responsibilities and as a result preference was given for men applicants for promotion. Further, one of human resource manager disclosed her believe as follows “I don’t believe that the gender inequity happens due to the aspects of HRM in CBE, but it is due to societal problems at large”.

Table 4.2.4. Response of employee on women success.

(Source: Survey Study,2016)

Description		
Do you think that women are successful compared with male on the achievement of organizational goal?	Frequency	In %
Yes	132	69.5
No	58	30.5
Total	190	100

Another important issue to be considered in promotion of women to leadership positions is work performance. As indicated in Table 4.2.4., the majorities 69.5 % of the respondents' said women are successful in achieving organizational goal, and often they exceed their male counterparts. Moreover, they also said that women are intelligent and systematic in problem solving but, unable to get the chance. In addition evidence from different research on this topic support this finding. Such evidence shows that in companies that have given more senior positions for women, there is stronger organizational and financial performance as well as better corporate governance. This is perhaps because, women perform their duties with diligence, are patient and willing to offer service to people.

Table 4.2.5. Impact of women on higher leadership position regarding lower level.

Description		
Do you think the current women managers' performance has impact on the lower level women to get higher position in the bank?	Frequency	%
Yes	58	30.5
No	132	69.5
Total	190	100

Source: Survey Study,2016

One of the factors associated with women's involvement to leadership positions is the influence of other women at higher positions. As indicated in the table above (Table 4.2.5), however, the current performance of women managers has little impact on lower level women's upward involvement. This has also been confirmed by qualitative data obtained from an interview with bank management.

Table 4.2.6. Analysis of data related to challenges to women’s participation in leadership position in the bank.

Variables	Frequency	VGE	GE	SE	UN	NA	Total
Discrimination	No	29	62	42	40	17	190
	%	15.3	32.6	22.1	21.1	8.9	100
Gender based Stereotyping	No	29	76	31	42	12	190
	%	15.3	40	16.3	22.1	6.3	100
Glass ceiling effect	No	35	56	67	23	9	190
	%	18.4	29.5	35.3	12.1	4.7	100
Lack of role model	No	13	39	74	41	23	190
	%	38.9	20.5	6.8	21.6	12.1	100
Life family and work priority	No	27	40	61	34	28	190
	%	14.2	21.1	32.1	17.9	14.7	100
Lack of understanding by employees	No	11	59	49	50	21	190
	%	5.8	31.1	25.8	26.3	11.1	100
Non availability of qualified women	No	13	37	47	55	38	190
	%	6.8	19.5	24.7	28.9	20	100
The relationship of men with management	No	24	33	63	44	26	190
	%	12.6	17.4	33.2	23.2	13.7	100
Social and cultural influence over women that men are more better than men.	No	38	54	60	22	16	190
	%	31.6	28.4	20	11.6	8.4	100
Top management attitude toward	No	35	49	64	32	10	190
	%	33.7	25.8	18.4	16.8	5.3	100

Source: Survey Study,2016

4.2.6. Challenges to women involvement to leadership positions

In this section, several challenges that are known to influence women's upward involvement to leadership positions were analyzed. These included discrimination, gender based stereotyping, glass ceiling effect, lack of role models, life of family and work priority, lack of good understanding by employees, lack of qualified women, men's relationship with management, social and cultural influence over women that men are better than women, and top management attitude toward women leaders.

As is shown in Table 4.2.6 above, 32.6% of the respondents mentioned discrimination as a factor holding back women from participating in leadership to a great extent and the remaining 15.3% of them very great extent, 22.1% of the respondents some extent, 21.1% undecided about the issue, 8.9% of the respondent not at all to be a factor. Gender based Stereotyping also agreed by the respondents a barrier as confirmed by 15.3 % to great extent, 40% of them to great extent , 16.3% of them agreed to some extent the rest 22.1% and 6.3% of respondents are undecided and not at all to say as a barrier.

Based on the interview with higher officials of the bank , the key criteria used for higher position are educational qualification and work performance .even though , as promotion policy all knows the above stated criteria the majority of the respondents felt that the criteria were not strictly followed due to the above stated criteria like gender base (being male and female).due to the above reason it has been very uncertain how some employees have been promoted in the bank .so the response of management and employees are contradict.

Glass ceiling effect is the invisible challenge that blocks women's chances of further promotion or advancement up the corporate ladder. From the respondents 18.4% of them glass ceiling is a very great extent, 29.5% of them great extent, 35.3 % of them are some extent, 12.1% of them undecided and the rest 4.7% are not at all to say as a barrier.

38.9% of respondents in Great extents believe Lack of role model hold women from leadership position. 20.5% of say great extent, 6.8% of the respondent have believed some

extent the rest 21.6 %and 12.1% of the respondents are not at all and undecided. It is the most important factor that hindering women from leadership position. In support of this idea , “societal belief regarding gender roles; over burden of women by household responsibilities and lack of role models of successful women leaders were the most important constraints, among others, that hinder women advancement to leadership positions in CBE”.(Hana,2015)

Based on the interview with some women managers asked what they were doing to be a role model and encourage more women into leadership positions. Some of them answered that they have been giving women employees more assignments and make them to perform by themselves, helping the staffs to be committed to their work and be motivated. One manager said that most of the time she prefers to delegate female staff in her absence to help them to build their confidence.

Life, family and work burden is another challenge to women career progression due to their multiple roles in handling a career and a home and family (Judith, 2010). Due to demanding job, women have to work long hours and may have to forgo relationships in personal life and the opportunity to have children if they wish to progress to the top of the profession. According to data obtained from the respondents 14.2 % of the respondents are accept on very great extent ,21.1% of them great extent, 32.1% of the respondents are say in some extent , 17.9% of the respondents are not at all and the rest 14.7 % undecided about the issue

Regarding the barrier that affecting women are Lack of understanding by employees, from the respondents 5.8% of the respondents agreed to a very great extent , majority of the respondent 31.1% of them great extent , 25.8% agreed to some extent and the rest of them 26.3 and 11.1 % undecided to answer and not at all .

According to the data obtained another barrier that hindering women from position is non availability of qualified women. From the respondents 6.8% agreed to a very great extent, 19.5 %of the respondents great extent, 24.7% agreed in some extent the majority of the respondents undecided and the remaining 20% were not at all to be a barrier.

From the table indicating above The relationship of men with management also have impact on women leadership position from the respondent 12.6% are believe a very great extent on

women position, 17.4% of them agree a great extent, 33.2% of them some extent the remaining 23.2% of the respondent are undecided about the issue and the remaining 13.7% of the respondent not considered as a barrier.

Furthermore, social and cultural influence is a great impact on women's to participate in leadership from the respondents, 31.6% majority of the respondent considering as a very great extent to hold women from leadership, 28.4% of them great extent, 20% of the respondents agree some extent the rest of them 11.6 and 8.4% of the respondents undecided and not considered as a factor. According to interview some of the female and male managers, cultural beliefs and attitudes towards women's role and ability have very large or large influence on the involvement of women in leadership positions.

The perception of management(top management attitude) , highly linked with male are major obstacle to the participation of women in leadership 33.7% of the respondents confirmed a very great extent ,25.8 %of them agreed on a great extent ,18.4% of the respondents say some extent and the remaining 16.8% and 5.3 % of the respondent undecided and not considered as a barrier.

In addition, with the issue under consideration official interviewed have also confirmed by stating main factor also raised by the respondents is lack of confidence by women themselves and insufficient number of females are impact on their position, family burden are challenge affecting women from participating in leadership. furthermore , the interviewee suggest that, women's should be build own capacity, building network ,also management have supporting and promoting women by giving better training and developing program, in organization .

4.3. Perceptions towards women performance over male

Table 4.3.1. Analysis of data related to Women's performance compared to male

No	Description	Frequency	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	Women managers are highly committed than men toward their duties and responsibilities.	No	86	62	26	13	3
		%	45.3	32.6	13.7	6.8	1.6
2	Women managers are utilizing all possible options before making a rash decision,	No	2	23	31	66	68
		%	1.1	12.1	16.3	34.7	35.8
3	Women managers are cost effective than men	No	61	74	42	11	2
		%	38.9	32.1	22.1	5.8	1.1
4	Women managers are aggressive enough	No	38	65	44	41	2
		%	20	34.2	23.2	21.6	1.1
5	Women managers have good communication and customer handling skill	No	69	59	29	26	7
		%	36.3	31.1	15.3	13.7	3.7
6	Women managers lack ability in a place where clarity , confidence and influence can make a difference	No	21	34	24	70	41
		%	11.1	17.9	12.6	36.8	21.6
7	Women managers are not competitive enough to be successful in the banking sector.	No	16	27	41	71	35
		%	8.4	14.2	21.6	37.4	18.4
8	Women managers possess self confidence	No	11	25	49	73	32
		%	5.8	13.2	25.8	38.4	16.8
9	They are not fully capable to delegate to any specific job	No	4	8	41	81	56
		%	2.1	4.2	21.6	42.6	29.5

Source: Survey Study,2016

As indicated the table above majority of the respondents,45.3% strongly agreed women managers are highly committed than male toward the achievement of organization goal and responsibility, 32.6 % of the respondents agreed with the idea, 13.7% of the respondents become neutral, 6.8% and 1.6% of them disagreed and strongly disagreed to the point.

Regarding decision making Women managers are utilizing all possible options before making a rash decision, majority of the respondents 35.8% of the respondents strongly disagree,34.7%, disagree,16.3% become neutral 12.1% and 1.1% are strongly agree and disagree to the point stated.

For the point Women managers lack ability to position themselves in a place where clarity, confidence and influence can make a difference 11.1% of the respondents are strongly agree, 17.9% of the respondents are agreed, 12.6% of the respondents become neutral, however, majority of the respondents 36.8% disagree and the rest of them 21.6% strongly disagree.

In support of this study indicated that “women managers are governed by rule and regulation than male manger for these reason women managers are fear to decide and risk averter than men. In addition, lack of self confidence are visible barrier that hindering women from position. (woinshet ,Hana;2015)

The point raised that on cost effectiveness majority of the respondents 38.9% agree women are cost effective than male counter parts, 32.1% of the respondents are strongly agree, 22.1% of them are neutral and the remaining 5.8% and 1.1% of the respondents disagree and strongly disagree.

In addition, the interview participants have indicated that women in managerial positions have more cost effective than male. Almost all of the interviewed managers thought that having a managerial position agreed. From among these participants 8 who engaged in the different position have the same view. According to one manager who has three children explained that “women have many responsibility and manage equipment in home It just being programmed to buy and maintain as a whole establishing well built support system to

protect home equipment the same thing happen for her office equipment safety and manage material effectively through organization”.

The data collected on aggressiveness of women 34.2% of the respondents are disagree , 34.2% of the respondents are strongly disagree ,20 % of the respondents become neutral and the rest 21.6% and 1.1% agree and strongly agree. This implies majority of the respondents are agreed women not aggressive enough than male counter parts. According to the theory stated in the literature review Women apply inspiration and participative decision making slightly more than men. Female and male leaders equally use intellectual stimulation and efficient communication. Men use individualistic decision making, control and corrective action more than women (McKinsey and Company, 2008). Therefore, diversity leadership in organization is important for bringing different ways of thinking and practices and a more innovative approach to the leadership of organizations. In general women managers are more build participative management style and making good communication than male counter parts.

Women managers have good communication and customer handling skill than men managers. Majority of the respondents 36.3% strongly agreed, 31.1% of the respondents are agree , 15.3% of the respondents are undecided about it , the remaining 13.7% and 3.7% of them disagree and strongly disagree with the point raised.

In addition interview from The HR representatives were asked about the most important qualifications and characteristics required for managerial positions is communication skill .They stated that educational qualification , work experience , decision making skill , strategic thinking, coaching and mentoring ability , team building capacity , work commitment and loyalty are the most considered competence; though the required qualification varies depending on the position.

Furthermore, two of the participant support the idea said that decision making skill, communication skill are the most important skill that needed in the bank and more commonly associated with women. Others believe that the stated qualifications and characteristics

associated with both sex. Nonetheless three of the respondents believed that women are more communication skill and handling the situation than male.

Women managers are not competitive enough to be successful in the banking sector. From the respondents (8.4%) strongly agree, (14.2%) of the respondents agree, (21.6%) neutral, the majority (37.4%) of the respondents are disagree and the remaining (18.4%) of the respondents are strongly disagree with the point raised.

In contrast, the study in UK banking sector ILM (2011) Women in the banking sector still face considerable challenge as they proceed into senior and executive leadership levels when compared to their male counterparts. The industry remains a male dominated and glass ceiling still remain intact. After a survey of 800 men and women in banking to find out why so few women are working at senior levels and the challenges they face in banking sector.

Finally, The respondents say to women delegation , Women are not fully capable to delegate to any specific job 4(2.1%) of the respondents strongly agree, 8(4.2%) of the respondents agree , 41(21.6%) of the respondents are neutral , the rest 81(42.6%) of majority of the respondents are disagree and 56(29.5%) of them strongly disagree with the point in general from the data get women are fully capable to delegate in organization duty and responsibility.

4.6. Respondents views on how to support women attain leadership positions

CBE has undergone considerable change recently as a result of the implementation of core banking solution and huge expansion and these created employment opportunities. As of march 2016, CBE has over 25,000 employees, out of which women account 24.1% (6028). However, despite such improved participation in the labor force, women still lag behind when it comes to leadership positions of the Bank; that is they occupied only 12.4% of the available leadership positions (CBE-HR Department, 2016). To this end, this study was conducted to explore the challenge that hindering women from leadership position of the Bank and to suggest remedial actions.

To improve the position of women, the bank should develop:-

- law and regulation adjustment to enhance women participation in leadership position ,
- establishing solid policies to prevent discrimination against women in their workplace ,
- continuous revision and strengthen of strategic plan for women leadership development and empowerment ,
- Ensure justice, honesty and equal opportunity in promotion and appointment in higher decision and leadership position finally participate, women in development dialogues, workshop, lectures and conferences to share experiences to capacitate their skills.

In addition through interview the women managers were to give advice to women aspiring for leadership position.

All the participants suggested that in order to be successful women need:

- to be self motivated and hard worker;
- to have positive attitude and commitment;
- to prove their capacity
- to focus on self development

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

In this chapter, summary of findings, conclusion and some recommendations for improving women's involvement of women to leadership position are presented. The chapter ends with suggestions for further research. To archive these objective respondents were selected using purposive sampling and interviewed some on Top Managers and HR representative.

Summary of Findings

This research look at the challenges and practices in women leadership position of CBE .The idea of the research was based on the data found and some observation. Women are still challenge to their involvement to leadership position, even though the number of women graduates as well as recruits in the Bank has been increasing and CBE is considered to be equal opportunity employer.

The major findings of the study are summarized here under.

- ❖ From the respondents 78.9% of the respondents were female 21.1% of the respondents were male. (Table 4.1.1)
- ❖ Among the Respondents 36.8% had between 5 and 10 year of experiences and the respondents' position are CSM, BM, and CSO (52.1%, 37.9%, and 10%) accordingly.(Table 4.1.1)
- ❖ The findings from the study revealed that women are indeed unattractive representation in the leadership position of the CBE.
- ❖ They represent only 12% of the leadership position in Bank. This agrees with reports of several researches (Elsi, 2013; Barmao, 2011; Oakley, 2000) that women are less

- represented in leadership positional in several corporations in many parts of the world.
- ❖ The study found out that most of the women in leadership positions in CBE have gained their professional advancement after the age of 26, when a leader starts to be considered more mature and has gained more experience, as age has an important factor for those who hold leadership position since it shows seniority and experience of a leader.
 - ❖ The practices of the bank regarding recruitment and occupied position by female managers , women has insufficient representation that is only 12.4% on management position specially , on top level of management.
 - ❖ As regard research question over level of management, the result of the study indicating that majority of women's are assigned in First level management. On the top of this, the data obtained from the bank Annual Performance report,(2015). Indicating not equal distribution of position between male and female in decision making and leadership position. The majority of respondents, the opportunity given for women to higher position far away from male counter parts. It is difficult to break and get in position by dominating male. (Table 4.1.1)
 - ❖ According to data obtained the key criteria to promotion to leadership position was Gender .in contrast to this majority of the respondent are said gender base criteria over the bank. in support of this study ILM(2011) argued promoting more women in position is the question of equity and fairness , but many of leadership position were dominated by male than women.(Table 4.2.3)
 - ❖ The challenges to which contribute for women's low number in leadership positions were categorized under three parts: societal, organizational and individual challenges. It was observed that women's career advancements are not affected by one barrier alone.
 - ❖ In addition, the current status of women managers doesn't have relation with low level women to get promotion.

- ❖ The major challenge for women involvement to leadership as per the respondents are, the perception of top management that men are better leader than women, Lack of role model, social and cultural influence over women than men and top management attitude towards women are the most challenge to women to move upward. (Table 4.2.6)

- ❖ After that, discrimination, gender based stereotyping and lacks of understanding by employees were great impact on their participation to position. However, life family priority glass ceiling, the relationship of men with management some impact on women involvement to leadership.
- ❖ In addition, Based on the data were found response performance of women manager in the bank are as they are highly committed, cost effective and good communication and customer handling skill. Moreover, the study shows that women manger poor on self confidence. (Table 4.3.1)
- ❖ The involvement of the bank to overcome the challenge to their career advancements, majority of the respondents states that their employers should give attention to the value of tender diversity at senior level as well as the gender base related obstacle in the work place.
- ❖ The management should work together with the female employees and creating friendly policy. The factors which contribute for women's low number in leadership positions were categorized under three main challenges: societal, organizational and individual level. (Table 4.2.6)
- ❖ It was observed that women's career advancements are not affected by one factor alone but a combination of the three factors.
- ❖ The interview held with HRM managers that no criteria to exist that encourage women's representation in managerial positions. it is also observe, in the four districts of Addis Ababa , the number of women branch manager and customer service managers are varies. This show that Gender diversity at managerial position is not given a priority at all levels of management. If it was given priority, the number of women would not have varied as it does.

5.2. Conclusion

The study much have been told about the bank practices and overall challenges to women leadership. Women have inevitable role for county's development. Needless to mention they can contribute with their ideas, money, effort undertaking on their area of responsibilities on their areas of interest and involve in leadership regardless of gender.

The practices of the bank regarding recruitment and occupied position by female managers , women has insufficient representation that is only 12.4% on management position specially , on top level of management.

In General, the involvement of women to leadership position is not limited to commercial bank of Ethiopia .The concern of all organization in Ethiopia and in other world as well. But the reason for not achieving this position is lot. But, the specific concern of the study is the involvement of women in leadership position.

Based on the findings it is concluded that women's career advancements in CBE are not affected by one factor alone but a combination of social, organizational and personal challenge. However, according to the majority of the respondents, societal and organizational challenge seem to have major contribution as compared to personal challenge. This study has identified the challenge that hinder involvement of women to leadership positions and hence it has significant implications for promoting gender equality in the leadership positions of CBE.

5.2. Recommendations

Given the findings and the conclusions made above, the following recommendations are forwarded:

1. At the societal level:

- ❖ Society was found to be the major contributor for the underrepresentation of women in leadership, hence societal believe and culture need to be changed towards more egalitarian attitudes through continuous effort and awareness creation.
- ❖ The Government take an active part to improve society's awareness to change the deep-rooted cultural believe towards women role by incorporating and needs to make sure that the formulated and ratified specific policies, national objectives and programs are implemented properly. Also needs to gender sensitizing courses in the educational curriculum of the educational institutions of the country.

3. At the organizational level:

- ❖ CBE's management needs to review its policies to make them more women friendly and contribute for work life balance in the form of flexible working practices, child care arrangements and transportation facilities for women.
- ❖ Women should be encouraged and supported to compete for leadership positions. Besides, mentoring women by providing them with tasks for leadership practice is of great importance to the preparation and development of women.
- ❖ The Bank needs to consider affirmative action in its recruitment and selection processes and a clear route of progression to leadership positions in order to amend gender imbalance and to guarantee women opportunities for participation

- ❖ The Bank should also take different initiatives such as ensuring more women participate in networking and mentoring. CBE needs to arrange coaching programs that can improve women's communication and inter-personal skills, personal confidence and leadership skills. All of these attributes are believed to contribute to women's career advancement. Human Resource Management should take a proactive role in educating and supporting women in their career development. It is recommended that HRM should formulate career and succession planning schemes and educate women about career advancement at the beginning of their career, and give training and mentoring programs that will prepare women with the skills they need to deal with the increasingly competitive working environment.
- ❖ The top management should change the attitude toward women leadership.

3. At personal level

- ❖ women need to be build self-confidence and educated themselves and broaden their capability
- ❖ Women have to scarify their time to participate in different networks that can create enabling environments for learning, sharing, building relationship and generating opportunities.
- ❖ Women should become aware of and be ready to face the difficulties and challenges of the socio-cultural believe and they have to make their contribution in time and money to improve their leadership skills.

5.3. Limitations of research

Although the sample was representative in terms of number, a random sampling technique was not employed because of the fact that the research focused on women leaders in Addis Ababa, who are not too many. The study sample is limited to employees in Addis Ababa and employees of the Bank outside the Capital City were not included in the study because of time constraint in interviewing, data collection and subsequent data analysis. Consequently, the research has a restricted data set which limits generalization of its findings. However, since the study is descriptive, no attempt was made to put forward hypotheses to be rejected or confirmed. Rather, an attempt was made to understand and describe the barrier that involvement of women in leadership positions.

5.4. Implication for further research

In this research, plenty of information regarding the challenges that affect women in leadership positions is identified. However, the societal, organizational and individuals factors that have impact on women's career advancement are vast and only the main factors within each category were examined in this study. Therefore, further research is required to look into more factors and other organizations.

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APPENDICES

St Mary's University **School of Graduate Studies –MBA Program**

Questionnaire to be filled by employees of Commercial Bank of Ethiopia.

Dear respondents,

I am a postgraduate student at St Mary's University in the field of General Management-MBA. I am conducting a research study titled **“Practices and Challenge to women's involvement to Leadership positions in the case of Commercial Bank of Ethiopia”** .The objective of the research is to gather valuable data on challenge that affecting women to participate in leadership position.

The information obtained will be kept confidential that used for the achieving the objective of thesis .Hence, I will appreciate your commencement to answering the questions by sparing your valuable time.

General Guiding

- There is no need of writing your name
- Please put your genuine response on the space provided

Contact address

1- 5

6-10

11-15

16-20

21 and above

4. Your position in the bank

Part II-

A. Questions related to women's position in the Bank

1. Which of the following positions are dominantly occupied by women compared to Men?

First level management

Middle level Management

Top Level Management

2. What are the key criteria to promoting to leadership position in the Bank?

Gender (Male/Female)

Based on Relationship

Work performance

Commitment to the goal of the Bank

Others [if any] please specify

3. Do you believe that women have better promotion opportunities than men ?

Yes

No

4. Do you think that the environment you have been engaged has easy entrance to managerial positions?

Yes

No

5. Do you think that women are equally represented in leadership positions in the Bank?

Yes

No

neutral

6. Do you think that women are successful compared with male on the Achievement of organizational goal?

Yes

No

7. Do you think the current women managers' performance has impact on the lower level women to get higher position in the bank?

Yes

No

B. Challenge to women’s participation in leadership position in the bank

Please use the following statements: VGE = To a Very Great Extent GE = Great Extent SE= To some Extent UN =Undecided and NA = Not at all using a tick mark ()

To what extent the following challenge affect women in getting leadership positions in the bank		VGE	GE	SE	UN	NA
1	Discrimination					
2	Gender based Stereotyping					
3	Glass ceiling effect(the invisible barrier that blocks women's chances of further promotion or advancement up the corporate ladder)					
4	Lack of role model					
5	Life, family and work priorities clash fiercely.					
6	Top management attitude toward women					
7	Lack of understanding by employers					
9	Non availability of qualified women					
10	The relationship of men with management					
11	Social and cultural influence over women that men are more better than men					

C. Women's performance compared to their male counter parts

Please indicate your opinion regarding each of the following points about the performance of women		Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1	Women managers are highly committed than men toward their duties and responsibilities					
2	Women managers are utilizing all possible options before making a rash decision,					
3	Women managers are cost effective than men					

4	Women managers are aggressive enough than men counterparts in their day to day operation					
5	Women managers are poor decision makers and risk averters than men managers					
6	Women managers have good communication and customer handling skill than men managers					
7	Women managers lack ability to position themselves in a place where clarity , confidence and influence can make a difference					
8	Women managers are not competitive enough to be successful in the banking sector					
9	Women managers are unable to coordinate and integrate organizational activities					
10	Women managers possess self confidence require of a good leader					
11	They are not fully capable to delegate to any specific job					

Part III Additional question related to the topic

1. Do you have any additional factors /challange you know /encountered other than mentioned above? Please mention?

2. What do you think the possible strategy or best tools used to enhance women’s participation in leadership in the bank?_____

Interview

1. Do you think the current promotion practices of the bank give equal chance to both men and women? if any, Please specify ?
2. Do you think the past and current performances of women leaders have impact on today women leaders? How?
3. What are the most common factor that hindering women to participate in leadership in the organization?
4. Is there any HR policy in the Bank that treats women and men differently? If yes, please specify.
5. Do you have women role model for your achievement?
6. Women are capable to delegate to any managerial position? How?
7. What factor to be consider to build women confidence and to maximize insufficient participation?
8. How women are cost effective than male?
9. Do you think women are good communication and customer handling skill than male? if so how?
10. Do you think that steps should be taken by CBE's management to ensure women qualification in leadership position and to encourage more women to apply for leadership/managerial positions? If so, what?
11. If there is any additional challenge/challenge to women in your organization?
12. What you expect with women leaders as organization?

DECLARATION

I declare that “Challange to Women’s involvement to Leadership position in Commercial Bank of Ethiopia” is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

Signed _____ Date _____

Bezawit Demisse

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a University advisor.

Advisor

St.Mary's University,Addis Ababa

Signature

June,2016