



**ST.MARY'S UNIVERSITY COLLEGE
SCHOOL OF GRADUATE STUDIES**

**FACTORS AFFECTING WOMEN
PARTICIPATION IN LEADERSHIP POSITION**

(THE CASE OF COMMERCIAL BANK OF ETHIOPIA)

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**JANUARY, 2018
ADDIS ABABA, ETHIOPIA**

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IN LEADERSHIP POSITION**

BY

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SGS/0006/2008B

**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY
COLLEGE, SCHOOL OF GRADUATE STUDIES IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE
OF MASTER OF BUSINESS ADMINISTRATION**

**JANUARY, 2018
ADDIS ABABA, ETHIOPIA**

**ST.MARY’S UNIVERSITY COLLEGE
SCHOOL OF GRADUATES
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DECLARATION

I, the undersigned, declare this thesis is my original work, prepared under the guidance of Mohammed M.(Asst. Prof.).All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either part or in full to any other higher learning institution for the purpose of earning any degree.

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January, 2018

ENDORSEMENT

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

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January, 2018

ACKNOWLEDGEMENTS

First and foremost, praise to God, the Almighty, for all the blessings and the strength he gave me throughout the time of the study as always.

I feel the deepest sense of gratitude to my Advisor Assistance Professor Mohammed M., for his proper guidance for this study upon the completion of this study.

I would also like to acknowledge to participants and contributors of the study who forwards their idea, believes, agreements and disagreements through questionnaire and interview.

My deepest appreciation and genuine thanks to my husband and my Mother, for their unreserved moral supports in the whole course of the study and to my kids the most precise gifts of my life. I do not have words for their love, support, encouragement, and patience.

Finally, my special thanks to all my colleagues, friends and relatives for the generous support and contribution of by letting the researcher to discuss and sharing idea.

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ACRONYMS

AU	African Union
CBE	Commercial Bank of Ethiopia
CO	Chief Officer
DR	Directors
DM	District Manager
EC	European Commission
FDRE	Federal Democratic Republic of Ethiopia
HR	Human Resource
HRD	Human Resource Development
IBR	International Business Report
ILM	Institute of Leadership and Management
ILO	International Labor Organization
NME	None Managerial Employees
MOWEA	Ministry of Women's Affairs
MPUDiO	Managerial Posts under Directors Office
MPUDO	Managerial Posts under District Offices
OECD	Organization for Economic Cooperation and Development
WAO	Women Affairs offices
WEF	World Economic Forum (WEF)
UK	United Kingdom
VP	Vice President

ABSTRACT

The Commercial Bank of Ethiopia (CBE) is the largest financial institution in Ethiopia. Although the number of both female and male employees of the bank increased over time, the participation of women in leadership position lowers than men. The study aimed to examine the major barriers that hinder women's participation from leadership and to evaluate their impact on participation. The study had employed mixed (quantitative and qualitative) research approaches. Primary data gathered from permanent employees (192 male and 171 female) using structured questionnaire to examine the factors (constraints). In addition, 10 women who have administration experience were purposively selected to investigate the gap and secondary data gathered from various related literature, articles and procedure of the CBE. Data analyzed using both quantitative and qualitative (SPSS Version 20) method. Findings from the study revealed that data analysis results through regression show 54.3 % of a combination of individual, organizational and societal factors affect the participation of women in the leadership position. Family commitment, lack of sufficient role models, inflexible working hours and failure of line managers to assume women's advancement as their responsibilities are major barriers. The study shows that women's participation in leadership position affected by a combination of social, organizational and societal factors. To the other end, attitudes of people towards women role and being motherhood are the major barriers women to assume leadership positions. Therefore, to enhance the participation of women in CBE, top managements should be committed to implement affirmative action, awareness creation program should be implemented to the society, and strong network of women should be designed through which they can share experience.

Keywords: CBE, Participation of women, Leadership

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Women have vital role in a country economy and development. Assigning women on leadership position and use their skill is helpful for the growth of the economy and the organization. Advancing women into leadership positions where they can make the greatest contributions is civilization and has a significant role in changing development (World Bank, 2001).

The argument for women's participation in decision making and leadership is based on the recognition that every human being has the right to participate in decisions that define her or his life. This right is the foundation of the ideal of equal participation in decision-making among women and men. It argues that since women know their situation best, they should participate equally with men to have their perspective effectively incorporated at all levels of decision-making, from the private to the public spheres of their lives, from the local to the global (Miranda, 2005).

Women and men have different needs, interests and priorities arising from their specific roles and situations. Even when men are aware of and seek to represent this difference, they lack information in the same way that mainstream decision makers are unable to capture the perspectives and needs of minority cultures or the poor. This failure to incorporate women's concerns in decision making represents a major loss for society as a whole. Women's needs, interests and concerns are not just those of women themselves, but reflect their primary roles as mothers, wives and caregivers. Therefore, incorporating a woman's perspective in decision making should result in better decisions that more adequately reflect the needs and interests of children and families (including the male members) thereby foster sustainable development. (Shakeshaft,C 1989).

According to UN, 2015 report women in power and decision-making are required for democratic governance and it was identified as one of twelve critical areas of concern in its Beijing Platform for Action. For this concern, the platform recommends two strategies: First, “take measures to ensure women's equal access to and full participation in power structures and decision making” and second, “increase women's capacity to participate in decision-making and leadership”. Both strategies are proposed to be addressed by governments,

national bodies, the private sector, political parties, trade unions, employers' organizations, research and academic institutions, sub-regional and regional bodies, and non-governmental and international organizations.

In Africa, traditionally women's work has remained mostly informal sector comprised of home and family based responsibilities. Josephine M. Kiamb (2008) argues that in Africa, Women's participation in economic, freedom struggles and democratic processes of many African countries have been notable. However, their participation has not always translated into equal representation in Leadership positions. There are challenges women still face in taking leadership positions, including the barriers related to culture and cultural expectations; the choice and/or balance between work and family; and the stress that accompanies positions of leadership as experienced differently by men and women.

Gender equality and women's empowerment is at the center of sustainable development efforts in least developed countries. Without gender equality and women's empowerment policy measures, it is hardly possible for least developed countries like Ethiopia to realize poverty reduction goals, millennium development targets and sustainable development objectives (Ogato, 2013). Hence, ensuring gender equality is a must to have sustainable development and avoid social inequity.

According to (Haregewoin and Emebet, 2003 & Genet, 2007) Ethiopia is a patriarchal society that keeps women at a subordinate position, using religion and culture as an excuse. These excuses have for many years been supported by laws and legislation, that uphold patriarchy and women's subordination. This has brought about and maintained disparities between men and women, in division of labor, share of benefits, in law and state, in how households are organized, and how these are interrelated.

In Ethiopia, women are actively involved in all aspects of their society's life. They are both producers and procreators and they are also active participants in the social, political, economic and cultural activities of their communities. However, the varied and important roles they play have not always been recognized. The discriminatory political, economic and social rules and regulations prevail in Ethiopia have barred women from enjoying the fruits of their labor. Without equal opportunities they have lagged behind men in all fields of self-advancement. (Ayferam G .2015).

Since the establishment of federalism in 1995 and the formulation of the new constitution in Ethiopia, women rights have become a hot agenda that has got greater attention and focus from government and non-government organizations. Among a number of fundamental rights conferred upon women, the Constitution of Ethiopia (1995) ensures this right as Ethiopia is also a signatory to various international laws of human rights. Therefore, both under national as well as international human rights law, the state is obliged to uphold and ensure whether all women are getting equal access and right to involve in development of their country. The constitution in its article 89 (7) ensured women's right states "government shall ensure the participation of women in equality with men in all economic and social development endeavors."(Genet G. & Haftu H., 2013).

The Commercial Bank of Ethiopia (CBE) is one of the leading and the largest commercial bank in the country. CBE has gone through considerable change recently by expanding its branches and services to become world class commercial bank by 2025. These expansion created employment opportunities. As of November 2017, CBE has 33,191 employees. However, despite such improved participation in the labor force, women still lag behind when it comes to leadership positions of the Bank. (Data from CBE HR Department)

Therefore, this study was conducted to identify factors affecting women participation in leadership position of the bank.

1.2. Statement of the Problem

Though, women share half of the world population, their participation in leadership is low in different organizations than men. Prejudices, beliefs and habits have made it virtually impossible for women to come to higher position. The employed women are concentrated in very specific jobs like teaching, nursing, and technical professions but professions like architects, engineering, managerial positions, and government administration positions are dominated by men (Anker, 1998:268).

According to UN the world's women 2015 report, men typically hold most positions of power and decision making, an area in which gender inequality is often severe and highly visible. Advances over the past two decades are evident in all regions and most countries, but progress has been slow. Women underrepresented in national parliaments, also largely excluded from executive branches of government. Only a minority of women is appointed as ministries and when they are, they are not usually assigned to core ministries such as cabinet

of prime minister, or minister of home affairs, finance, defense and justice.

Although no country in the world has yet achieved gender equality, the Scandinavian countries consistently stand out in the World Economic forum's annual Global Gender Gap Report, which measures how well countries are doing at removing the obstacles that hold women back.

According to 2016 WEF Report, Iceland taking the lead, followed by Finland, Norway, and Sweden. These countries have closed over 80 percent of the gender gap, making them useful as benchmarks.

These countries reached 99-100 percent literacy for both sexes several decades ago, and girls fare just as well as boys in terms of access to primary and secondary education. At the tertiary level, in addition to very high levels of enrolment for both women and men, the education gender gap has been reversed and women now make up the majority of the high skilled workforce. In Norway, Sweden and Iceland, there are over 1.5 women for every man enrolled in university, while in Finland and Denmark; women also make up the majority of those in tertiary education. There has also been success with policies aimed at promoting women's leadership. In Norway, since 2008, publicly listed companies have been required to have 40 percent of each sex on their boards (Global Gender Gap Index,2016)

In Ethiopia, women are actively involved in all aspects of their society's life. They are both producers and procreators and they are also active participants in the social, political, economic and cultural activities of their communities. However, the varied and important roles they play have not always been recognized. The discriminatory political, economic and social rules and regulations prevail in Ethiopia have barred women from enjoying the fruits of their labor. Without equal opportunities they have lagged behind men in all fields of self-advancement. (Ayferam G .2015).

When we come to CBE specifically, according to the report in its quarter news magazine, like many organization in the banking industry in the world, it is trying to implement the AU solemn declaration on gender equality, to enhance the participation of women in decision making process in the achievement of the overall goals of the bank. However, in the structure of the organization only few women individuals are involved or exist in the higher status or position of the bank. In support of this, only 28 percent of women are working at various leadership positions. Furthermore, 1891 female and 2085 male employees working in the

head office and four district offices within Addis Ababa. 71 female and 186 male has been working at leadership position. It is clear that the participation of women as leaders in CBE is low as compared to males.

Hence, due to the existence the above mentioned problems and absence of sufficient research made in relation to the subject matter in CBE , the researcher is initiated to conduct the study on this topic to contribute for effective practices in maintaining gender equality and to enhance the involvement of women in the decision making process of the bank.

1.3. Research questions

The study attempted to address the above mentioned problems by raising the following research questions:

- 1) How do individual factors affect participation of women in leadership position in CBE?
- 2) How do organizational factors affect the participation of women in leadership position in CBE?
- 3) How do societal factors affect participation of women in leadership position in CBE?

1.4. Objectives of the study

1.4.1. General Objective

The general objective of the research is to identify the factors that affect women's participation in leadership position in CBE.

1.4.2. Specific objectives

1. To identify individual factors which affect participation of women in leadership position in CBE.
2. To assess organizational factors those affects the participation of women in leadership position in CBE.
3. To identify societal factors those affect women to participate in leadership position in CBE.

1.5. Significance of the study

The findings of the study would have the following significances:

- ❖ It would help Commercial Bank of Ethiopia, to show the actual participation of women in leadership position and to identify the problems that discourage women to be leaders in middle and higher level.
- ❖ It would give insight evidence about the existing factors that challenge Women participation in leadership position.
- ❖ The study would benefit women in recognizing the factors that influence their career advancement and to manage these factors accordingly
- ❖ Also lead to policy makers' new orientation in formulation and implementation of Affirmative action policies that could enhance women's participation in organization.
- ❖ It also paves the way for other researches who are interested in the area.

1.6. Scope of the Study

This thesis mainly concentrates on the discussion relating to the factors affecting women's participation in leadership position of CBE by collecting the required data from relevant source.

Several factors can cause for low number of women in the higher positions such as economic, political, demographic and global conditions. However, the study did not go to analyzing these factors though they affect women's participation in leadership position. The researcher assumed that in Ethiopia the major challenges for low participation of women are individual, organizational and societal. In addition, although CBE has 15 districts throughout the country, this study involved the head office and the four districts offices in Addis Ababa area.

1.7. Limitations of the Study

The major limitation of this research was the respondents' reaction towards the questionnaires. The main source of primary data were the company employees who are placed at managerial non managerial position and most of them were not timely responding which had an impact on the research schedule. In addition to that some were even not responding an open ended question in a proper manner. Besides, lack of interviewees'

cooperation to devote their time to provide the researcher with the relevant information may seriously limit the outcome of the research.

1.8. Organization of the study

The study is organized in five chapters; the first chapter contains an introduction for the study which contains background of the study, statement of the problem, objectives of the study, significance of the study, and scope of the study and operational definition of terms. The second chapter focuses on review of literatures related to the study, in these chapter general concepts and definitions, basic issues related to the leadership discussed in detail. Third chapter devoted to research design, samples selected, sources of data, data collection tools, procedures of data collection and the methods of data presentation. The fourth chapter concerned with discussing the findings, analysis and interpretation in which the collected primary and secondary data analyzed and organized in meaningful manner. The last chapter, chapter five, present the conclusion and recommendation part of the study.

1.9. Definitions of Key Terms

Gender: Gender refers to the personal sexual identity of an individual, regardless of the person's biological and outward sex. How people define masculinity and femininity can vary based on the Individual's background and surrounding culture. Differing societal expectations in different cultures establish the behavioral, psychological and physical attributes that are associated one gender or another.

Leadership position: the activity of leading a group of people in an organization. In its essence, leadership in an organizational role involves; establishing a clear vision, sharing that vision with others so that they will follow willingly to realize that vision (Mary, 2013).

Participation: 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, Process director, department manager, district manager, operation manager, branch manager in the bank.

Top management position: The top management of an organization determines the objectives, Policies and plans of the organization. Thus based on this study top managerial position are vice presidents, directors, district managers, district operation managers.

Gender Stereotyping: Attitude of people regarding men and women or its imbalance of men and women and women seen as less capable than men for positions of high responsibility in organizations. (Terborg and Ilgen, 1975).

Discrimination: the practice of treating women's less fairly than men (CALD, 2008)

The Glass ceiling- refers to the series of hurdles or events that hamper women's advancement or promotion beyond a specific point or level.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Meaning and the Concept of Leadership

Different scholars define leadership differently. As stated by Dimmock et al (2005:11) it is “an inspiring performances and achievements among staff that extend beyond what might have been reasonably expected.” Moreover, it is the ability to direct people towards the achievement of goals and it is associated with the setting of goals and visions to the future and to go pass through the process to achieve the desired goals (Chandan, 1999: 298).

As indicated by Aquino (1999:22), leadership is a process that takes place in the context of organizational or group behavior. Leadership, however, is a powerful word capable of conveying much more than can be contained within a concise definition and capable of meaning many different things to different audiences in different contexts.

Leadership is complex, multidimensional phenomena. It has been defined as: a behavior; a style; a skill; a process; a responsibility; an experience; a function of management; a position of authority; an influencing relationship; a characteristic; and an ability (Northouse,2007). John Maxwell defined leadership by influence (Maxwell, 1998). Kotter(1990) stated that ‘Leadership is the capacity for collective action to vitalize’. Robert Greenleaf defined effective leadership as people who serve others, while they follow them (Bennis & Nanus, 1997). Moreover, Peter Drucker defined a leader is someone who has followers (Drucker, 1999). However, some theorists believe that leadership is a form of social influence process (House and Aditya, 1997). Although there is a variety of leadership definitions focused on two components which are: the process of influencing a group of individuals to obtain common goal, and to develop a vision.

2.2 The meaning of women Leadership

Women leadership is just one branch of leadership concept and can also be defined in different ways. Some understand women leadership as the fact that women can be and are leaders, others may define it from a feminist point of view and as a matter of equality and the right to have the same opportunities.

Some say, it refers to certain feminine characteristics which are valuable in today's organizations (Palm-Joronen 2009, 172). Others think that leadership should not be differentiated as women leadership at all.

Specifically, emphasizing femininity in leadership means that it is recognized that there have been and still are less women than male leaders and that it is changing. In that sense, the word women is seen to work as sort of a reminder of the fact that there have not always been women leaders.

According to Piha(2006,132), some women want to use the words women leadership purposefully, to bring out the competitive advantage that different skills and capabilities can create, this way bringing up the advantage of femininity. Sometimes being a women leader and representing minority in some sense can be beneficial as some organizations may consider a woman as a more interesting choice or as a new asset.

In general, the world needs leaders who will bring the agenda of peace, equality, and sustainable development.

2.3 Characteristics of Leadership on Gender

There are certain characteristics of leadership that are described as feminine characteristics and masculine characteristic. Some of the characteristics often found in male leaders are ;competitiveness, focusing, goal orientation, and inventiveness and performance orientation while Feminine characteristics include social skills and social interaction, conversational style of communication, acceptance of differences, being multi skilled and working well in groups (Piha 2006,94). These characteristics merely represent different kind of leadership behavior which can be applied by both women and men.

Ignoring all the details of stereotypical characteristics of women and men, it comes down to the differences between perceptions. According to Palmu-jorone (2009, 174), due to biological differences women and men think about things in different ways, emphasize different aspects and approach problems in certain ways. Depending on the situations, women can think in masculine way men in feminine way.

In the real world, the characteristics of a good manager are usually matched by masculine characteristics and many women in high positions use a masculine style of leading(Palmu-

Joronen 2009,181;Heiskanen 2013,38).In that sense, certain aspects of femininity are still seen as weakness in the business world.

Generally speaking, leaders do not consciously make decisions based on their gender. The different way of perceiving things is still present.

2.4 Workplace Gender Equality

Workplace gender equality is achieved when people are able to access and enjoy the same rewards, resources and opportunities regardless of gender. The aim of gender equality in the workplace is to achieve broadly equal outcomes for women and men, not necessarily outcomes that are exactly the same for all. To achieve this requires:

- Workplaces to provide equal pay for work of equal or comparable value
- Removal of barriers to the full and equal participation of women in the workforce
- Access to all occupations and industries, including leadership roles, regardless of gender; and
- Elimination of discrimination on the basis of gender, particularly in relation to family and caring responsibilities.

Achieving gender equality is important for workplaces not only because it is ‘fair’ and ‘the right thing to do,’ but because it is also linked to a country’s overall economic performance.

Workplace gender equality is associated with:

- Improved national productivity and economic growth
- Increased organizational performance
- Enhanced ability of companies to attract talent and retain employees
- Enhanced organizational reputation. (Netsanet W.2013)

2.5. The importance of women leadership in the organization

The dynamics of today’s business environment has changed particularly because of women business leaders playing an important role in making the transition away from business as usual. Not only are they leading in managerial roles but also assuming personal responsibility for tackling issues concerning gender equality, poverty eradication, children, education and

climate change. For women to lead and take charge in taking such responsibility they have to be capable of holding positions of power and influence in the business world. (Gender Advisory Council 2008)

Women in senior positions and government have made breakthrough in influencing the course of public investments. In a world where women care about different things from men (and women do appear to care for children, rights, poverty eradication and environment more than men do), it may be that when women have more voice, but they drive institutional investments in a way that favors children, environment and sustainable development. So, when women have more rights in the political arena, the nature of public investments also changes. The world is a better place when women have the power to lead. (Ilona p., 2014).

2.6. Women and Leadership

2.6.1. Global Context

Even if women share half of the world population, their participation in leadership is low in different organizations than men. The employed women are concentrated in very specific jobs like teaching, nursing, and technical professions but professions like architects, engineering, managerial positions, and government administration positions are dominated by men (Anker, 1998:268). In relation to this, Alder et al (1992:3), argue that women represent 40 percent of the world force but they share only 20 percent of the managerial positions.

Human Development Report 2011 (2011:61) confirms that, from the Gender Inequality Index of 145 countries, the largest gender inequality is observed in sub Saharan Africa followed by South Asia and the Arab Countries. According to the report, in sub-Saharan countries, the gender inequality arise due to disparities in education, maternal mortality, and adolescent fertility rates.

However, in South Asia, in education, national parliamentary representation, and labor force women are far behind than men. Unequal labor force participation and low educational attainment are the major problems that leave women behind than men in Arab Countries. Moreover, the report indicates that women participation is low in decision making around the globe. Higher positions in decision making from 150 elected heads of state and 192 heads of government, the number of women was 7

and 11 respectively. Furthermore, the participation of women is also low in enrollment of secondary school education (Luneburg et al, 1991:521).

In relation to this, the report of 2001/02 millennium indicators base of the UN shows that the enrollment of females in secondary schools per 100 boys was 65 percent in Burkina-Faso and 47 percent in Benin. Furthermore, as shown in Ouston (1993:3), the participation of women in educational leadership was low as compared to men. For instance in England and Wales the participation of women in secondary schools was 17 percent in 1990 and 18.3 percent in 1991. In general, around the globe, the participation of women in education and decision making positions is low as compared to males.

2.6.2 Ethiopian Context

Similar with that of other developing countries, the problem of gender inequality is a common phenomenon in Ethiopia. In our society, women involve mainly in domestic activities where as men involve in outdoor activities like education and community services. In relation to this, the FDRE gender perspective guide line (2001:1) shows that, women in the rural part of Ethiopia spend more than 15 hours per day for activities like fire wood collection, water fetching, childcare, petty trade, spinning vegetable, and gardening.

Similar with the rural women, urban women of Ethiopia also involve in selling of foods and drinks, petty trades, and spinning and in both cases, the majority of women participate in informal economic activities. As a result, they have little or no time for education. On the other hand, males, unlike females, have sufficient time for schooling and therefore, this creates discrimination of women from men and this attitude, as indicated in World Bank report (2011:21), can become a trend from generation to generation. So that, this gender stereotyping of males and females in the society creates differences in employment rate and the number of women especially in professional areas becomes low.

I. During Haile Selassie Regime

Before the 1974 revolution, Ethiopian society has a strong religious base and the political culture has derived its strength from those religious beliefs. Orthodox Christianity was the dominant religion at the time forming the ideological base of the ruling monarchs. Within the stratification system, women were not only placed at the lowest hierarchical level, but were also expected to show utmost respect and submission to men and never question the motives of their husbands, fathers or male relatives. This hierarchy was also explicitly stated in the Fetha-Negest (as cited in Biseswar, 2011):

“First, he [the judge] must be a man... the requirement of being a male is based on the consideration that man is the master of a woman, as said by the Apostle[Ephesians 5:23]. The office of a judge belongs to the superior rather than the subordinate; because a man is more intelligent, he must judge”.

Over centuries, such indoctrination became further integrated as part of culture. In this manner, women’s inferior status became established unchallenged as universal within the traditional Patriarchal ideology.

So according to Fetha-Negest, women at that time were subjected to powerful autocratic ideological control that none of them could challenge the emperor. Due to that, the Emperor had no agenda and did not consider women’s advancement as an issue. There were women’s organized activities run mainly by non-governmental (NGOs) bodies such as the Ethiopian Women's Welfare Association, the Ethiopian Officer's Wives Association, and the Ethiopian Female Students' Association. These Associations were, however, limited in scope, and only existed in the cities. Besides as it was the order that time, the monarchy did not design special measures for women’s liberation and also did nothing to alter traditional gender perceptions in the society. Therefore, they had little or no impact on government policies, laws, regulations or development programs. Most of the educated women (at the time there were very few) were also not sensitive to their own problems and could not walk further than functioning as part of the society, abiding by their feminine roles (Ibid).

Even though the first parliament was established in Ethiopia during Haile Selassie’s regime, no Woman had been given a chance of nomination. Latter, only 2 women in 1965 and 5 women in 1969 have occupied the imperial’s parliament and the senate which had 250 and 125 seats respectively. (Yalem, 2011).

II During the Dergue Regime

When the Dergue (The Military Government) took political power in the country in 1974, it dramatically changed the political course from monarchy to a communist orientation. The Revolutionary Ethiopian Women's Association (REWA) was established by proclamation, but this organization was too monolithic and too close to the Dergue to be of any real use to women.

The purpose of its establishment was, in fact, the consolidation of the Dergue's power. Promoting the interests of women was not high on its agenda nor was it designed to influence government policies or help women benefit from development programs. As a result there was little improvement in the lives of Ethiopian women, whether in the social, economic or political sphere, especially of those who lived in the rural areas (Yalem, 2011).

Even though a few development agencies, particularly NGOs engaged in relief and rehabilitation work, had attempted to incorporate women's issues into their work programs, they did not show the expected results. This was because the previous government had not given women's development the priority it deserved and therefore had not created conducive atmosphere for development initiatives for women.

The Dergue made it clear that it would not tolerate any resistance from anyone to achieving its own goals. In the first year of its power, women activists engaged on state structures (peasant associations and women's commission) to advance their agenda in mobilizing rural women in some regions. They exploited the available opportunities at the time. But that did not last long.

The Dergue assumed complete monopoly on the emancipation of women, dictating its course and actions from a distorted woman question paradigm. Within this woman question, there was no indication of altering the traditional female and male domains. In fact, these were found to be enforced and exploited to the maximum by the institutional arm of the Dergue representing all women in the country, namely the Revolutionary Ethiopian Women's Association (Biseswar, 2011)

III. During the EFDRE Regime

Things looked more promising when the EPRDF took political power in the country in 1991. Many new laws replaced the abundance of state proclamations of the Dergue, creating

opportunities for society. Initially, these laws promised much freedom and space to the people (Biseswar, 2011).

The ruling party set up its own national women's machinery in the form of Women's Affairs Offices (WAO) and bureaus to enhance women's actions. Beside the women's machinery, the EPRDF government also initiated numerous other well-intended efforts to enhance the rights of women within. These include the promulgation of a very liberal constitution containing women's explicit rights, the signing of international treaties regarding women's rights and the introduction of affirmative measures to promote women's advancement (Yalem, 2011).

The Federal Constitution of Ethiopia was promulgated in 1995 which has renewed the commitment to the gender policy and clearly expressed legislative support for women through its various articles. For example, Article 25 prohibits discrimination on grounds of gender. Article 35 is the most comprehensive law regarding women's rights and consists of nine sub-provisions.

These are stipulations on the equal enjoyment of rights; equality of rights in marriage; entitlement to affirmative measures; freedom from harmful traditional practices; maternity leave; equal participation in program planning and implementation; equal rights on property ownership; equality in employment; and full access to reproductive health care.

A number of other constitutional provisions, namely those embodied in Articles 7, 33, 38, 42, and 89, also have a direct bearing on the protection of the rights of Ethiopian women. Beside local efforts, the government in Ethiopia has always been among the first to become a signatory to the many international conventions.

It did not stop there. It was quite promising to see that the ruling party included an article in the Constitution meant to domesticate these international treaties. Article 9 (4) in the 1995 constitution stipulates that "all international agreements ratified by Ethiopia are an integral part of the law of the land". Many other steps undertaken by the EFDRE government on women's rights include revision of the family law in 2000; revision of the penal code in 2004; revision of the labor law; launching of a social welfare policy in 1997; an educational policy; the formulation of a national health policy in 1993; the promulgation of a national population policy, an HIV/AIDS policy, and many more.

Besides these, Article 3 of the constitution provides equal opportunity for women to participate in the decision making process by giving them the right to vote and be elected. In this regard, a number of measures have been taken in terms of advocacy, lobbying and awareness creation in order to increase the participation of women in the decision making structures of the country. Though much still remains to be done, there are noticeable achievements in the participation of women particularly in the parliament as well as in regional councils.

The Civil Service Reform Programs also contributed a lot to women's participation in decision making. Article 13 (1) of the Civil Service Proclamation No.262/2002 prohibits discrimination job seeker on the basis of sex. The proclamation also incorporates an affirmative action by stating that preference shall be given to female candidates who have equal or close scores to that of male candidates. As a result, the number of women indifferent decision making position has increased significantly.

2.7. Factors that hinder women participation in leadership position

2.7.1. Socio-cultural Barriers / Stereotyping/

The socialization of males and females starts from the early developmental stage of children and in most cases, pre-school girls are expected to become passive, dependent, polite, and powerless. On the other hand, boys are expected to become independent, active, dominant, and confident and this gender stereotyping and cultural attitudes towards males and females has an impact on their future Career (Talsera, 2007:187). For example, Phillips (2010:83), stated that women who accept this stereotyping /cultural influences/ show motherhood behavior and do not involve in intellectual tasks and other professions, instead they simply accept the cultural influences and they are swallowed up in their cultural traditions.

On the other side, women that do not accept these influences become psychologically strong and participate actively in intellectual tasks but these women enter in state of conflict and anxiety that resulted from fear of societal rejection or loss of 'femininity'.

Specially women in managerial position, as indicated in Ghanekar (1993:215), develop a feeling of isolation from their group /absence of female support/, develop negative attitudes towards the society that resulted from stereotyping, and moreover, these

women, because of the absence of less number of women leaders /lack of role model/, develop sense of loneliness . The suffer of these women continue in connection with home and children care; if they are more committed to the home and children care, there is a possibility to be considered they are not committed to their job and if they fully committed to their job, there is a probability to be considered as ‘male’ or ‘unfeminine’.

However, men are expected to be aggressive, independent, job oriented, dominant, more active, and sociable than women (Hale et al, 1989:22). Therefore, this stereotyping gives male advantage over female in managerial positions. (Netsanet W., 2013)

2.7.2. Organizational Barriers

The effects of gender labeling in the society creates discriminatory actions when women involve in professional activities especially in managerial positions. The abilities and skills of women are judged as lesser quality than men are. In relation to this, as cited in Ouston (1993:49), Shakeshaft (1987), confirms that the negative attitude of organization who hire women take the main share of becoming barrier to women participation in organizational leadership.

Some organizations, when they select employees for managerial positions, because of negative stereotyping, use selection criteria that completely exclude women from the competition and favor the participation of men. For example, as cited in Ouston (1993:49), Timpano and Knight (1976), describe particular discriminatory practices that some organizations use during selection of employees. These discriminatory activities are:

- Offering high payment for men than women.
- Promoting only men for interview.
- Asking questions that are not related with performance that is designed purposely to screen out female candidates etc.

These discriminatory actions are seen during the application process, when selection criteria are designed, during the interview process, and at the decision making process. For instance Shakeshaft (1989: 93-99) stated that, there are organizational

discriminatory actions while selecting women candidates for managerial position during the application process. These include:

- Asking questions concerning lowest acceptable salary that leads to unequal payment for salary for men and women.
- Separation of applications received by sex.
- Asking questions concerning the marital status ‘number of children and ages of children’ etc.

Moreover, this discrimination of women is also observed during the selection criteria of candidates for managerial position. These include:

- Allowing men to skip some selection stages but expecting women to fulfill all steps to compete. “Using criteria with unproven validity as predictors of success such as requiring a specific length of experience in a specific position.” Furthermore, during the interview process some organizations select only male interviewees by excluding women.

In addition, Shakeshaft (1989:99) indicated, discriminatory actions of women are also observed in decision making process by assigning job titles at lower salary than those of men candidates. Generally, these institutional barriers and discriminatory actions contribute to the low participation of women in leadership position. (Netsanet Weldeyesus, 2013 pp. 15-16).

A. The Glass Ceiling

The glass ceiling refers to the series of obstacles or events that hamper women’s advancement or promotion beyond a specific point or level. It is a concept used to describe the barriers blocking women from rising to positions of leadership regardless of their education and professional credentials in organizations.

The glass-ceiling is the invisible, impassable, artificial barriers, created by attitudinal and organizational prejudices, which block women from senior organizational positions. Many women at this level face a major concern with the glass ceiling as a result women marginalized to attain positions of power in organizational management (ILO Report, 2007). Most women in Ethiopia have been unable to shatter the glass ceiling in organizational management, regardless of their talent, efficiency and experience.

With women's gradual achievement of educational qualifications and changes in social attitudes, it had been tacit that women would swiftly move up the career ladder and make an impact in the men's domain, but this has been difficult for them due to the invisible barriers across the ladder. But, education is the key that would guarantee equality of women as well as to climb the leadership ladder.

B. Mentoring

A mentor is a trusted experienced professional who is willing to assist a less experienced person by listening, sharing experience, advising, and guiding (Davies et al, 2005:104). Mentors share experience and skill to the inexperienced person (Hale et al, 1989:19) and mentoring enables women leaders to have the necessary skills on how to handle managerial positions. It involves sponsoring, giving training, giving advice, building confidence, and nurturing managerial skills (Hale et al, 1989:31). Furthermore, the presence of mentors make women to be active in professional and management work and it increases the mobility of women in managerial position but if there are no mentors, it will indicate "no entrance" signal to most qualified and motivated women who aspire leadership. So that, having mentors is crucial to support women to achieve in educational leadership

C. Women's status in the Workplace and prevalent Negative Stereotypes

Women are underrepresented in management positions in comparison to men in almost all organizations (Deborah 2006). In Ethiopia, even though it is not supported by formal research, most people talk about gender roles in their day to day activities and consider gender role stereotyping as the main reason why the number of women are few in the managerial position. Compared to men, women in Ethiopia are clearly in a disadvantageous position in all aspects; they hold inferior position in all economic, political, social and cultural affairs.

Women managers are faced with strongly negative stereotypes, distinguishing them from their male counterparts in the workplace. Past research results done by Owen and Todor, 1993 indicated women managers as less self-confident less emotionally stable, less analytical, less consistent and having poorer relationship abilities than male managers. Some assumptions, typical of negative stereotypes attributed to female administrators are that: women tend to place family demands above work considerations. They have children to care for; thus, they lose time for an interest in their jobs; women work for supplemental income and that they lack the necessary drive to succeed in business. Mounting evidence suggested

that there are negative gender stereotypes about women which make them encounter more barriers than men in the workplace. The negative stereotypes or beliefs are more apparent when women seek or hold managerial positions.

2.7.3 Individual Barriers

Individual barriers are barriers that can be created within the individual himself or herself. There are different individual barriers that are responsible for the low participation of women in organizational leadership. The next part of the study deals with how the three individual barriers; aspiration level, self-confidence, and fear of balancing work and family life reduce the participation of women as leader in organization.

I Aspiration Level

Having more female role model leaders will increase the aspiration level of other women to become leaders and the reverse is also true (Ouston, 1993:51).

Furthermore as cited in Shakesahft (1989:85), Andrews (1984), argue that, “low self-confidence can affect aspiration level.” A person with high self-confidence has a chance to attempt any action than a person with low self-confidence. Therefore, because of cultural barriers like stereotyping or unfamiliarity of the public sphere, those women who developed low self-esteem can develop low aspiration level to participate in any public services and as a result, these women lack the chance to move upward position to hold managerial positions than those who have high aspiration level.

II Self - esteem (Self - Confidence)

Lack of self-confidence is resulted from a sex-structured community that believes women inability to participate in different positions including managerial positions. Therefore, this makes women to develop lack of self-confidence in public areas that resulted from absence of support and negative discriminatory actions that excludes women from the sphere. As a result, women develop low self-esteem and give chance to the establishment of male dominated society (Shakeshaft, 1989: 139). Moreover, lack of self-confidence leads to unfamiliarity of conditions that discriminates women from the society.

For instance, as indicated by Ouston (1993:51), if women and men apply for any kind of job whether they are qualified or not, and if they are not successful, men blame for the external factors for their failure. However, the story in females is quite different; if they are not successful, they code the failure as personal failure and decide not to compete or apply any managerial position. Those people who have high self-confidence tend to develop skills, attitudes, values, familiarity with conditions, and high aspirations and they can apply and compete for any job opportunity including school administration (Kanter, 1977:158 cited in Shakeshaft 1989:89).

III Fear of Balancing Work and Family Life

In addition to lack of self-confidence and low aspiration level to managerial position, fear of balancing work and family life is one of the great challenges that women face to become leader. As compared to women, men have fewer domestic responsibilities than women of the same position do. For instance, women are responsible to care for children, cooking of food etc. (Hale, 1989: 25).

Furthermore, Vertz (1985) as cited in Hale (1989:25), in addition to domestic activities, absence of support from husband /spouse/ by sharing of domestic work, number of siblings, and perception of the importance of one's work are the major challenges that women face to become leader in the organization. If there is no support from the family for division of labor, if there are large number of children ,and if the family or husband perceive that women managerial position as less important ,usually the woman will less aspire to become manager fearing of balancing those domestic burden with that of professional work.

2.8. Empirical Literature

Endale A, 2014 studied on Factors that affect Women Participation in Leadership and Decision Making Position in bedelle town Jimma university and he states that the majority (68.93%) of total respondents indicated as women are underrepresented in public leadership and decision making positions. The major factors that hinder women's participation in public leadership and decision making positions are: absence of commitment by the concerned(top decision making)body, backward socio cultural attitudes, overburden of domestic responsibilities, lack of confidence from women themselves and negative attitudes of men towards women.

Onsongo (2004) on his research Factors Affecting Women's Participation in University Management in Kenya. and Elsi L. (2013) Women and leadership: Factors that influence women's career success in Finland they also found that the barriers for women career progression were categorized under societal, organizational and individual levels. E.Lahti's research further revealed that organizational factors were considered to influence women's career development the most factors Affecting Women's Participation in University Management in Kenya

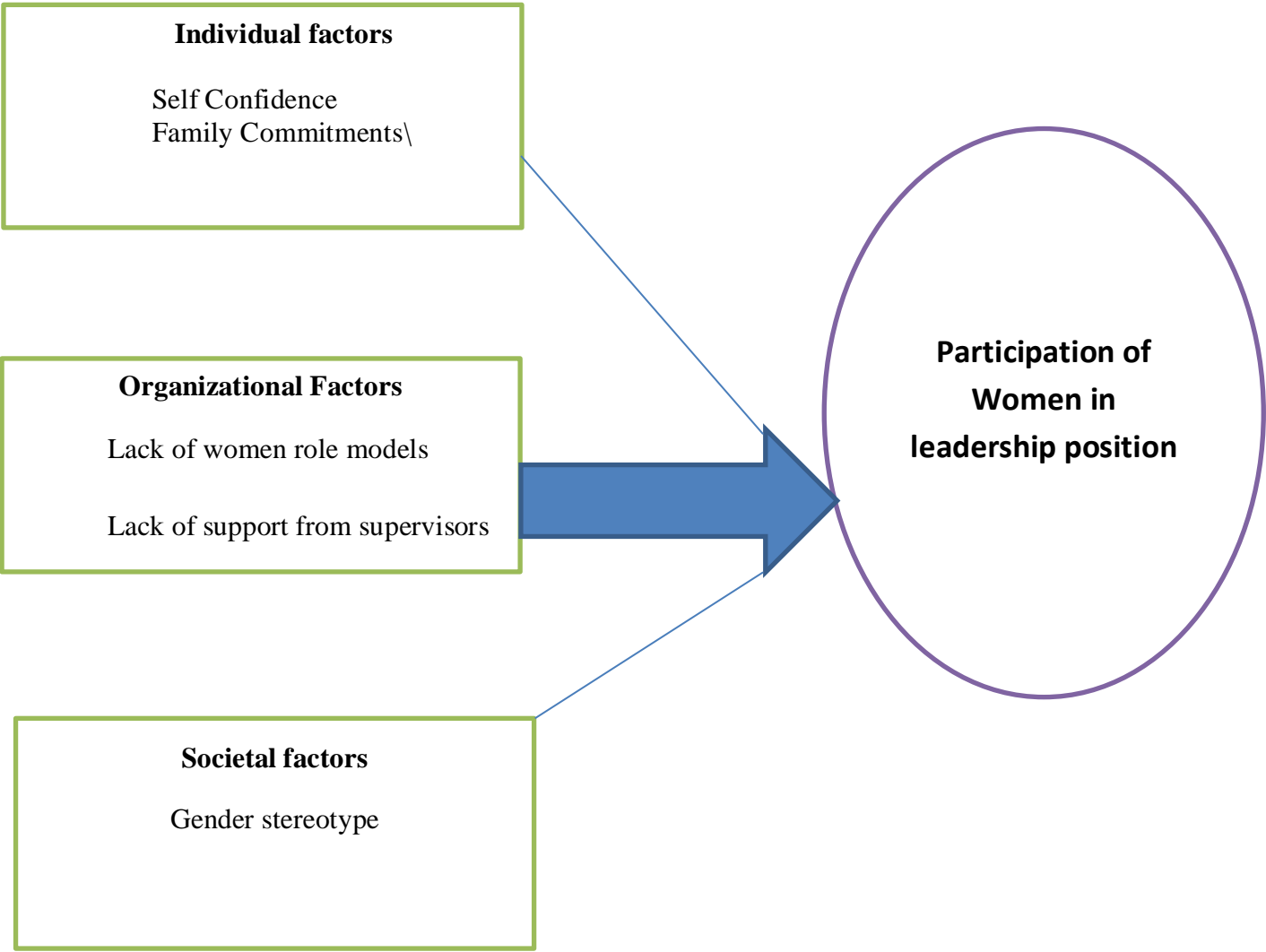
Excimiry A.2013 investigated the relative under representation of women in senior management positions in UK travel and tourism showed that the majority of respondents cited career breaks for child birth, child care and the pressures of combining work with family and personal commitments as the key issues.

Man and Dimovski (2009) study results showed that women middle managers face a glass ceiling in their working environment which inhibits the promotion of female managers and entails a barrier to the career development opportunities for women and entails that women do not have enough organizational support, such as: networking, mentoring and family friendly initiatives.

The research made by Institute of Leadership & Management in UK examine why so few women are promoted to senior levels and the challenges they face in the banking industry. The results show a mix of cultural and organizational barriers make it difficult for women to rise to senior levels of leadership. This research identified five major barriers preventing women's advancement to senior roles. These 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.

The study further revealed what employers and organizations can do to improve women participation in Leadership position. Some of these are; attracting more female graduates into careers with opportunities for advancement, promotion based on merit rather than hours in the office, increasing female representation at all levels of management, creating sponsorship and mentoring programs, making senior female role models to be more visible to encourage other women, establishing flexible and remote working for both men and women.

Conceptual Framework



CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1. Research design and Approach

This research used correlational as well as descriptive research design. According to Sekaran (2003), a correlational research design is undertaken to study relationship between independent and dependent variables while descriptive study is carry out in order to ascertain and be able to describe the characteristics of the variables of interest in a situation and to be able to observe a large mass of target population and make required conclusion about the variables.

The study used both the qualitative as well as the quantitative/mixed approach/ to have best understanding about the research problems and also achieve better outcome from the study. The researcher has assumed that the correlational and descriptive type of research was the most appropriate method to be used to show the association of variables and to describe the characteristics of the variables.

3.2. Population and Sampling Techniques

For the study both probability as well as non-probability sampling technique have been used to select the respective participants to be included in the sample size. In order to distribute the questionnaires to the respective participants, the study has used stratified random sampling technique (which is probability sampling technique) since the population is heterogeneous but within a group they have homogeneity. And samples are then randomly selected from each stratum.

In determination of sample size the three criteria are very important to gather the required data from sample respondents. These included level of precision, the level of confidence or risk and the degree of variability in the attributes being measured that enable the researcher to determine appropriate sample size (Miauou & Michener, 1976). According to the data obtained from HR department, there are 3336 permanent employees at head office and 640 employees within four district offices (East, West, North and South) and total 3976 employees exist. Therefore, by considering these issues sample size to collect data through questionnaire for this research was determined by using Yamane's (1967) formula.

Sample size determination formula

$$n = \frac{N}{1 + N(e)^2}$$

n=Sample size; N= Total population

e=Significance level or error of sampling

$$n = \frac{3976}{1 + 3976(0.05)^2}$$

$$n = \underline{363}$$

Therefore, the sample size for the study according to the formula is **363** out of the total population.

Table 3.1 Sample size of participants

No	Participants	population	Sample size
1	Female	1891	171
2	Male	2085	192
	Total	3976	363

Source: Human resource management

3.3 Data Source and Collection Methods

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

In order to investigate the research objectives stated above, both secondary and primary data was collected and analyzed. The first stage of the research process was an extensive search of articles, reports and professional information related to the study area, using the internet and academic databases. Secondary data was collected in order to ensure relevance to the research problem, eliminating duplication of what has been done and provide a clear understanding of existing knowledge base in the problem area. In the second stage of the study, primary data was collected. Hair et al., (2003) asserts that primary data is needed to thoroughly answer the

research question and is collected specifically for the research project being undertaken. Thus, the use of interview and questionnaires help to collect valid and reliable data relevant to the research questions and objectives (Saunders et al, 2003)

A. Questionnaire

According to Neuman (1997), a questionnaire is a document in research that has set of questions directed at respondents. The questionnaire is prepared for CBE employee's officers and managers. The questionnaire contains three sections; the first section is about general information of the study, the second section is regarding the respondents profile and the third main section includes specific questions which are relevant for the study. The questionnaires prepared for both women and men who are consisted of a combination of close ended and open-ended questions which are presented simultaneously on the questionnaire to obtain objective answers using close ended questions and acquiring the respondent's view through open ended questions. Totally 363 questionnaires are distributed to the female and male managers and non-managers.

B. Interview

Interviews were conducted with 10 purposefully selected women managers, because of their position in the Bank to learn women's own experiences and reflections on the issues at hand. More comments from the interviewees focusing on issues related to existing practice were collected.

C. Document review

To supplement the data gathered through the questionnaires and interviews, a review on available materials is conducted, mainly to assess the Bank's policy and procedure regarding gender diversity and HR management practices.

3.4 Methods of Data Analysis

This study specifically employed the quantitative and qualitative method in order to provide an extensive explanation on the subject matter. Data captured from the questionnaires were analyzed using tables, figures, percentages and present results.

In addition, analysis was made to test the independent variables among individual, organizational and societal factors on the dependent variable "i.e., the participation of women

in the leadership position of CBE. To do this part of analysis Pearson correlation is used to see the relationship and direction of the independent and dependent variables. To measure the individual effect of the predicting variables on the dependent one, regression analysis was conducted.

Information gathered through interviews and document was analyzed in the form of narratives, and those data corresponded with those from the questionnaire were integrated and the findings were interpreted accordingly.

3.5. Trustworthiness of data (reliability and validity)

According to Golafshani, N. (2003) reliability and validity are conceptualized as trustworthiness, rigor and quality in qualitative paradigm. Together they contribute to the trustworthiness of the study by eliminating bias and increase the researcher's truthfulness of a proposition about some social phenomenon using triangulation. Further, triangulation is defined to be "a validity procedure where researchers search for convergence among multiple and different sources of information to form themes or categories in a study" (Creswell & Miller, 2000 cited in Golafshani, N., 2003).

In this study triangulation results from the use of multiple data collection methods including questionnaires, interview, and document review. Interviewees were selected from the total participants in order to ensure a greater likelihood of obtaining reliable and consistent data. Prior to launching the full-scale study, the questionnaires were pretested on a sample of 10 managerial and 5 non-managerial staff.

3.6. Ethical Considerations

Ethical considerations are very important for every research study. 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 PRESENTATION

This chapter depicts data presentation, analysis and discussion of the quantitative and qualitative data collected through the use of questionnaires and individual interviews.

Table 4.1 Response Rate of respondents

Description	Count by position				Total	%percentage of response rate i.e.,
	Managerial males	Managerial females	Non managerial males	non managerial females	Number of questionnaires distributed	The ratio of collected over total distributed
Number of questionnaires' which were filled and returned	84	62	86	98	330	90.90%
Number of questionnaires' which were not collected	16	9	6	2	33	9.10%
Total	100	71	92	100	363	100%

As mentioned in methodology part of the study, a total of three hundred sixty three (363); seventy one (71) to female managers, one hundred (100) to male managers and (100) to non-managerial females' employees and ninety two (92) non managerial male employees, were distributed. Out of 363 questionnaires total of 330 questionnaires returned; 62 from female managers, 84 from male managers and 98 & 86 from non-managerial females and males employees were returned respectively. It represents a response rate of 90.9%; .Which can be considered as representative or enough to infer about the population in general. (Table 4.1)

Data obtained through questionnaires were analyzed and interpreted using descriptive statistics such as frequency, percentage, correlation and linear regression analysis. In the same manner, data gathered through interviews have been analyzed , summarized contextually (qualitatively) and interpreted by triangulating with the quantitative one. Then major finding have been summarized and presented as follows.

Table 4.2 Demographic information of respondents

Character	Scale	Female		Male		Total	
		Count	% with in sex	Count	% With in sex	Count	% percentage
Age	18-25	3	2%	7	4%	10	3%
	26-35	60	38%	46	27%	106	32%
	36-45	78	49%	85	50%	163	49%
	46-56	14	8%	29	17%	43	13%
	>=56	5	3%	3	2%	8	3%
Total		160	100%	170	100%	330	100%
Marital status	Single	18	11%	20	12%	38	11%
	Married	120	75%	126	74%	246	75%
	Widow	20	13%	24	14%	44	13%
	Divorced	2	1%	0	0%	2	1%
Total		160	100%	170	100%	330	100%
Number of children	None	46	29%	9	5%	55	17%
	1	29	18%	42	25%	71	21%
	2	50	31%	94	55%	144	44%
	3	32	20%	25	15%	57	17%
	4	3	2%	0	0	3	1%
Total		160	100%	170	100	330	100%
Education	Diploma	8	5%		0	8	2%
	BA/BSc	131	82%	108	64%	239	73%
	Master	21	13%	62	36%	83	25%
	PHD		-	-	-	-	-
	Others		-	-	-	-	-
Total		160	100%	170	100%	330	100%
Total service year	<3	4	3%	7	4%	11	3%
	5-Mar	6	4%	1	0%	7	2%
	10-Jun	32	20%	18	10%	50	15%
	15-Nov	51	32%	40	23%	91	28%
	16-20	29	18%	80	47%	109	33%
	>20	38	24%	24	16%	62	19%
Total		160	100%	170	100%	330	100%
Current position	VP	2	1.25%	4	2.4%	6	1.8%
	CO	1	0.60%	1	0.6%	2	0.60%
	DR	3	2%	6	3.5%	9	2.70%
	MPUDiO	49	31%	53	31%	102	31%
	DM	0	0	4	2.3%	4	1.2%
	MPUDO	7	4.38%	10	6%	17	5%
	NME	98	6.12%	92	54%	190	58%
Total		160	100%	170	100%	330	100%

VP=Vice President, CO=Chief Officer, DR=Director, MPUDiO=Managerial Posts under Directors Office, DM=District Manager, MPUDO=Managerial Posts under District Offices, NME=None Managerial Employees

The majority of women and men who participated in the study are aged between 26 and 45 years (81%). Respondents with age of below 25 and above 45 years are very few (19%) (Table 4.2). From these figure it is possible to conclude that most of the respondents were matured enough to answer and analyze questions related with women participation in leadership.

Whilst the majority (75%) of the respondents are married, less than or equal to 13% of the respondents are either single or widow. With regard to family responsibility most of the respondents (82%) have 1-3 children whereas 17 % of the respondents have no children (Table 4.2). Therefore, since the majority of them were exposed to dual responsibilities; domestic and professional, they had a better understanding of the domestic and social barriers that affect the participation of women in leadership.

In terms of education, male respondents (73%) have first degree while 25% and 2 % have second (masters) degree and diploma respectively . 82 % of women participants have first degree and the remaining 13% and 5 % have second degree and diploma respectively, which indicate that women leaders have well developed academic background and they are qualified to be a leader. In addition, 13% of females have got MA while males have got MA 36% out of 64 %. Therefore, the finding confirms that the respondents had a better understanding the issues related with women and leadership. Moreover, it was encouraging that most of the women were first degree holders, so that most women meet the minimum requirement for leadership position. If they were given the chance they would have become leaders. Therefore, much should be done to encourage women to participate in leadership and this requires the commitment of stakeholders to enhance the participation of women.

70% of females have been serving the Bank from 6 to 20 years while male respondents serving the bank are 80% . 24% of female and 16% of male have been serving the bank more than 20 years respectively. This shows that most respondents have an experience and have full knowledge about the practice of the bank. (Table 4. 2)

With regard to the composition of senior managerial positions, there is no position held by women in the Board of directors only 25% of VP position (2 out of 8) is held by a woman. Furthermore, women account 25% (4 out of 16) of directors and 25% (1out of 4) of Chief Officers.

In addition to this, the review analysis results of internal document of the bank has indicated that in the head office and four district offices majority of (72%) the higher position are held by males significantly as depicted in the following manner .

Generally, the characteristics of respondents revealed that, the majority of them were matured enough, well experienced, well qualified, and they were exposed to family responsibilities. Therefore, the response obtained from the respondents would help to get information that is more reliable and enable to come up with concrete finding and conclusion.

4.3. Factors that affect the participation of women in leadership positions

Table 4.3 Individual Factors

No	Points Individual Factors	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
1	Women have interest in positions of higher responsibilities	Female	25%(40)	38%(61)	12%(19)	15%(24)	10%(16)	100%(160)
		Male	15%(25)	32%(54)	3%(5)	29%(49)	21%(37)	100%(170)
		Total	20%(65)	35%(115)	7%(24)	22%(73)	16%(53)	
2	Women have confidence in being successful in administration.	Female	18%(29)	8%(13)	26%(41)	38%(61)	10%(16)	100%(160)
		Male	7%(11)	24%(41)	6%(10)	38%(65)	24%(41)	100%(170)
		Total	12%(40)	21%(54)	16%(51)	38%(126)	17%(57)	
3	Women have adequate job knowledge	Female	17%(27)	14%(22)	8%(14)	28%(44)	33%(53)	100%(160)
		Male	39%(27)	27%(25)	13%(22)	18%(51)	3%(45)	100%(170)
		Total	56%(54)	41%(47)	21%(36)	29%(95)	30%(98)	
4	Women have adequate academic qualification	Female	41%(65)	29%(46)	13%(22)	13%(20)	4%(7)	100%(160)
		Male	53%(90)	23%(39)	10.5%(18)	10.5%(18)	3%(5)	100(170)
		Total	90%(148)	49%(81)	24%(40)	52%(49)	8%(12)	
5	Females fear failure in administration responsibility.	Female	23%(37)	41%(65)	4%(6)	13%(21)	19%(31)	100%(160)
		Male	10%(16)	59%(100)	5%(10)	10%(16)	16%(28)	100%(170)
		Total	23%(37)	33%(53)	9%(10)	100%(114)	35%(59)	100%(160)

6	Women committed on carrying out family responsibility	Male	21%(36)	62%(105)	3%(5)	5%(9)	9%(15)	100%(170)
		Total	42%(72)	109%(180)	7%(11)	18%(30)	23%(37)	
7	Women leaders have the right communication skills	Female	24%(39)	22%(35)	7% (11)	30%(48)	17%(27)	100%(160)
		Male	13%(22)	27%(46)	4%(7)	35%(59)	21%(36)	100%(170)
		Total	43%(61)	57%(81)	11%(18)	59%(107)	38%(63)	

- **Women have interest in higher position**

Majority of female 63% and 50% of male disagree that women have interest in higher position responsibilities. The finding implies that women in CBE tend to direct their career goals towards occupations that are in line with social perception of female roles and they do not aspire for challenging jobs.

- **Women have confidence**

Above 55% of the respondents that low self-esteem and the image women have about themselves holds them back in their career progression. This implies that women seem to lack self-esteem and often under value their skills and competencies when it comes to leading. Women in CBE might need more encouragement that they are suitable and competent for position.

- **Women have adequate academic qualification and job knowledge**

The findings in table 4.3.1 shows that the respondents, with 60% agreed lack of familiarity with job of the challenges holding back women from achieving leadership position. Furthermore, it was stated by respondents that one of the reasons why it can be more difficult for women to be selected for top management jobs in the bank is that their management experience is not sufficiently diverse.

They have not been exposed to all types of company operations during their careers and thus have not gained sufficient experience in general management across several functional areas. Female (77%) and male (66%) respondents point out women have adequate academic qualification. This shows that employees believe that women have adequate qualification to the higher position of the bank.

- **Females fear failure in administration responsibility**

According to the respondents 64% of female and 69% of male where fear of failure is the major challenge of women in CBE. This implies that since some of the employees are afraid of failure especially those who start their leadership path, they tend to lag behind the ladder of leadership position.

- **Women committed on carrying out family responsibility**

More than half of (68%) of female respondents and three quart of male respondents (83%) mentioned family commitment as having large influence on the participation of women in to the leadership position of CBE.

- **Women leaders have the right communication skills**

As for communication style genders have different ways of expressing with other employees and female managers have shown to express more emotion while communicating compared to male. According to table 4.3.1 respondents who agreed on the subject matter that women are less likely to negotiate for what they want which in return holds them back from reaching to their aspired position in the bank its mentioned by different scholars that women are often held back by the fact they don't demand what they deserve and this seems to be true as indicated in table

Table 4.4. Organizational factors

The managers and non-managers also responded to organizational factors that they think are responsible for representation of women in the leadership position of CBE. The results are summarized in the following table

No.	Points Organizational Factors	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly dis agree	Total
1	There is top management's commitment to implement gender sensitive policies to encourage women	Female	9%(16)	24%(39)	9%(15)	34%(54)	16%(26)	100%(160)
		Male	8%(14)	30%(51)	13%(22)	25%(43)	18%(30)	100%(170)
		Total	17%(26)	54%(100)	22%(37)	59%(97)	34%(70)	
2	Discriminatory promotional	Female	12%(18)	14%(22)	21%(34)	30%(48)	23%(36)	100%(160)
		Male	3%(5)	24%(38)	25%(38)	7%(11)	57%(78)	100%(170)

3	practice is a challenge for women advancement	Total	15%(23)	26%(60)	46%(72)	37%(59)	80%(114)	
	Large numbers of successful role models of female employees in the hierarchy of the organization	Female	6%(9)	9%(14)	16%(26)	47%(76)	22%(35)	100%(160)
		Male	10%(16)	10%(16)	14%(25)	37%(63)	29%(50)	100%(170)
		Total	8%(25)	9%(30)	15%(51)	42%(139)	26%(85)	
4	Enough institutional networks for women employees	Female	10%(17)	14%(22)	19%(31)	34%(55)	22%(35)	100%(160)
		Male	17%(29)	19%(33)	16%(27)	23%(40)	25%(42)	100(170)
		Total	14%(46)	17%(55)	16%(58)	29%(95)	23%(77)	
5	There is support by supervisors to enhance the participation of women in leadership position	Female	14%(23)	24%(38)	6%(10)	39%(63)	16%(26)	100%(160)
		Male	14%(22)	32%(51)	24%(40)	24%(40)	10%(17)	100%(170)
		Total	14%(45)	27%(89)	15%(50)	32%(103)	13%(43)	
6	There is attractive work environment to enhance women participation in leadership position	Female	10%(16)	25%(40)	19%(31)	35%(56)	11%(17)	100%(160)
		Male	23%(39)	25%(42)	17%(29)	21%(35)	15%(25)	100(170)%
		Total	17%(55)	25%(82)	18%(60)	28%(91)	12%(42)	
7	There is flexible working hours to enhance the participation of women in leadership position	Female	11%(17)	16%(25)	21%(34)	36%(58)	16%(26)	100%(160)
		Male	9%(16)	20%(34)	22%(37)	27%(46)	22%(37)	100%(170)
		Total	10%(33)	18%(59)	22%(71)	32%(104)	19%(63)	
8	There is positive perspective /attitude/ by the management towards women advancement in leadership position	Female	5%(9)	23%(40)	11%(18)	38%(65)	16%(28)	100%(160)
		Male	22%(38)	19%(32)	19%(33)	27%(46)	13%(12)	100(170)%
		Total	14%(47)	22%(72)	15%(51)	34%(111)	12%(40)	
9	There is opportunities to work on challenging, high profile assignments for women	Female	6%(10)	26%(45)	13%(21)	33%(53)	19%(31)	100%(160)
		Male	27%(45)	27%(45)	6%(11)	26%(45)	14%(24)	100%(170)
		Total	34%(55)	27%(90)	10%(32)	30%(98)	17%(55)	

- **Top management commitment to implement gender sensitive policies**

More than 50% of female and male respond that top managements are not committed to implement gender sensitive policies such as affirmative actions.

- **Discriminatory promotional practice is a challenge for women advancement**

Concerning unfair promotional practice the respondents shows 53% of female and 57% of male indicates they disagree that there is an unfair promotions and about the subject matter, indicating that there is a fair promotion and women have equal chance on career advancement.

- **Enough institutional network for women employees**

56% of women and 48% of men respondents shows that there is no any institutional network for women to share their experience and information.

- **Support by supervisors to enhance the participation of women in leadership position**

More than 50% of respondents show that there is no support from supervisors to exercise the higher position .This implies supervisors not delegate and encourage women to exercise the leadership practice.

- **There is flexible working hours**

Flexible working hours are cited by 52% of women agree as factors that influence women's progression. Since such percent of the women respondents have given their negative feedback towards them. This implies that inflexible working hours is comparatively a challenge in CBE. Respondents also mentioned that they do not want to be the subject of special treatment or quotas, but what they do need are flexible solutions to manage work and family time commitments since most of the responsibilities of household lays upon them.

- **Opportunities to work on challenging**

Both the female (52%) and male (50%) respondents felt that lack of opportunity to work on challenging or high profile assignments. This implies that opportunities given to women they can exercise the leadership position.

Table 4.5. Societal factors

No	Points	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
1	Cultural beliefs and attitudes of people towards women role have an impact on women participation in leadership position.	Female	35%(56)	41%(65)	3%(5)	11%(18)	10%(16)	100%(160)
		Male	35%(60)	35%(60)	6%(11)	13%(22)	10%(17)	100%(170)
		Total	30%(116)	38%(125)	5%(16)	12%(38)	10%(33)	
2	Gender stereotype is the barrier for women participation in leadership position	Female	18%(29)	33%(53)	17%(27)	19%(30)	13%(21)	100%(160)
		Male	16%(27)	16%(27)	13%(22)	22%(38)	33%(56)	100%(170)
		Total	17%(56)	33%(109)	14%(51)	21%(68)	15%(48)	
3	Support by family so as to enhance participation of women in leadership position	Female	13%(23)	39%(66)	10%(17)	25%(43)	7%(12)	100%(160)
		Total	27%(45)	71%(12117)	28%(46)	50%(83)	18%(41)	
4	Being a motherhood is the major barrier to participate in leadership position	Female	31%(49)	27%(43)	11%(17)	30%(48)	2%(3)	100%(160)
		Male	20%(34)	42%(72)	5%(8)	24%(40)	10%(16)	100%(170)
		Total	25%(83)	35%(115)	8%(25)	27%(88)	6%(19)	

- **Cultural beliefs and attitudes**

Regarding backward religious beliefs it was indicated from respondents agree that backward religious beliefs holds women back from advancement. The finding is more convenient with the analysis made by Helgeson(2005) and Charles and Davies (as cited in morely, n.d). According to these researchers women have been socialized into the believing that they do not deserve senior positions by referring to religious books and misinterpreting them. Few believe that women and men are equal and have different perspective than the majority if they have been exposed to different situation, Besides this Shakeshaft indicated that not only women socialized in ways that have not made them administratively inclined, those who hire have been socialized to believe that those qualities, which associated with females are adversative to those qualities needed to lead and, conversely, that qualities needed to lead are ones not possessed by women.

- **Gender stereotype**

As indicated in table 4.3.3 ,respondents agreed that gender stereotype slows down of the process of career advancement of women in our society, which indicates that female employees of the bank are seen as more of as a secondary gender which is a barrier for

women to reach to leadership position in the bank. Gender stereotype in Ethiopia has consistently demonstrated that men are generally seen as more competent than women, while women are seen as more expressive and communal than men. So that makes women less confident on their work and achievement, as well as unable to express themselves freely as men thus making women a second choice in the eyes of managers.

- **Lack of support by family**

Another obstacle face by women is lack of support from family and the society 50% of female and male of respondents implies that the respondents agreed that lack of support is an obstacle. In Ethiopia women participation is mediated through men, either their father or husband and their contribution to the society often goes largely unrecognized. Additionally, women decision making power is very minimal even in the society which is very discouraging. From the above it is implied that there is a lack of support from families and the society as a whole for female employees of the bank thus discouraging them to reach their potential in the bank and achieve leadership position.

- **Being a motherhood**

Regarding motherhood respondents supports that indeed a women career is affected by her being a mother and delays her upward mobility in the bank. Guilt at having to pay more attention to her career rather than to her offspring, partly because societal norms dictate that her first responsibility is to her family, also plays a part. In many instances, women with kids have to compromise their own promotion prospects and interrupt their careers because the need to take care of them first and foremost (Sutherland, 1985). This is also proven to be true in CBE. The respondents also stated that being a mother is a full time job by itself, unless there is someone to help around in the house it hampers one's ability to do job full heartedly let along progress to a leadership position. This implies that women in the bank are affected by motherhood that clashes fiercely with office work.

4.4. Correlation and regression

4.4.1 Correlation result

The researcher here also test whether individual ,organizational and societal factors have a relation and also to show the impact of independent variables on the dependent variable “i.e., the participation of women in the leadership position of the organization.

Independent variables	Items within variables	Pearson Correlation	My immediate supervisor invite me to participate in decision making	My supervisor is willing to delegate me for practicing the leadership	my supervisor empower me to participate in decision making	My supervisor coaches me to exercise my leadership skill at my work place
Individual	Women have interest in position of higher responsibilities	Pearson Correlation	0.538	0.879	0.672	0.899
	Women have adequate qualification	Pearson Correlation	0.767	0.63	0.881	0.7
	Women perceive leadership is given to male	Pearson Correlation	0.677	0.561	0.095	0.076
	Women fear in succeeding balancing professional work and family	Pearson Correlation	0.664	0.767	0.583	0.561
	Women employees do not have the right ambition to be a leader	Pearson Correlation	0.541	0.72	0.511	0.92
	Women have confidence in being successful in administration	Pearson Correlation	0.98	0.932	0.512	0.659
	women leaders have the right communication skills a leader should have	Pearson Correlation	0.674	0.586	0.612	0.712
	Women committed on carrying out family responsibility	Pearson Correlation	-0.653	-0.543	-0.731	-0.765
Organizational	There is coaching to enhance the advancement of women in leadership position	Pearson Correlation	0.59	0.641	0.654	0.557

	There are successful women role models in the hierarchy of the org	Pearson Correlation	0.765	0.628	0.654	0.6
	There is top management commitment	Pearson Correlation	0.69	0.529	0.908	0.813
	HRM follow transparent promotional practices	Pearson Correlation	0.978	0.93	0.569	0.56
	There is enough institutional network	Pearson Correlation	0.92	0.87	0.55	0.645
	Supervisors assume as their responsibility the advancement of women	Pearson Correlation	0.983	0.935	0.57	0.591
	There is flexible working hours	Pearson Correlation	0.549	0.629	0.84	0.624
Societal	Cultural belief	Pearson Correlation	0.982	0.933	0.525	0.588
	Gender stereotype	Pearson Correlation	0.943	0.91	0.592	0.899
	Lack of support by family affect participation of women in leadership position	Pearson Correlation	0.978	0.929	0.504	0.581
	Being a motherhood is the major barrier to participate n leadership	Pearson Correlation	0.958	0.922	0.682	0.67

When we look at the table above, except one independent variable i.e., women commitment in carrying out family responsibility, all the other variables have got positive correlation with the dependent variables .The negative correlation result ,which has been shown by the women commitment in family (IV) with the dependent variable , has indicated the existence of an inverse relationship between themselves ,which means when women committed in family cases ,their aspiration to participate in LP could be low.

Specifically, when we see the correlation results of major independent variables i.e., major elements under the individual, organizational and societal factors, the following relations have been found:-

1. under individual

concerning the relationship between the interest of women to participate in leadership position ,the correlation results have shown that the existence of strong positive(i.e., > 0.5) relationship with the items under the dependent variables .And from this we can say ,that so long as there is an interest by women to participate in LP and the existence of empowerment and the willingness of supervisors to delegate women ,the advancement of women in higher position could be enhanced accordingly .

In the same way, when we look at the fear by women in succeeding to balance work with the family responsibility, the result of correlation has shown that there is a strong positive correlation (i.e. > 0.5) with the dependent variables. And it indicated that if there is a fear by women to balance work with family responsibility and absence of empowerment and coaching by supervisors ,there could be definitely low participation of women in the LP of the organization .

Finally , when we the correlation result in terms of confidence to succeed and having the right skill of communication by women, again the results have shown that there is a strong positive correlation (i.e., > 0.5)with the dependent variable which means ,if women have confidence and the right skills of communication and also support and empowerment by the supervisors ,the advancement of women in LP could be high

2. Under the organization

When we look at the correlation table above, we can see that there is a positive relationship between the independent variables with the dependent variable .since the majority of figures are positive and 0.5 and above.

Specifically, when we see the results in terms of coaching and the existence of successful role models of women in the hierarchy, there is strong relationship between the coaching by the supervisors and having role models with the participation of women in LP, since the existence of successful role models and effective coaching along with empowerment by immediate supervisors can enhance the advancement of women in LP of the organization as the literature review result has indicated.

Again in term of the top management commitment and enough institutional networks, the result of correlation has shown that there is strong correlation between them and the

dependent variable i.e., the participation of women in LP .Since the results have shown that above 0.5.Which means that the commitment by top level management and the existence of enough institutional networks can strongly enhance the advancement of women in LP of the organization as the literature review has indicated.

3. Under societal

Similarly , When we look at the correlation table above, we can see that still there is a positive relationship between the independent variables with the dependent variable .Since the majority of figures are positive and 0.5 and above. Which means there is a strong relationship between cultural belief, gender stereotype and lack of support by family with the dependent variable i.e.,the participation of women in LP of the organization

For testing their relation as well as their impact on the dependent variable (D), a statistical test called Correlation and regression analysis test which is appropriate for ordinal data type using Likert’s scale were employed with the help of SPSS statistical package.

4.4.2. Regression Analysis

Dependent variable (LD): participation of women in leadership position.

Independent variables (IN, OF, SF) (IN) Individual factor, (OF) Organizational factor (SF)

Societal factor

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	SF, IN, OF ^b	.	Enter

a. Dependent Variable: LD

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.737 ^a	.543	.539	.55632

a. Predictors: (Constant), SF, IN, OF

From the above model summary $R=0.737$ which shows high degree of correlation among dependent (participation of women) and independent variables (IN, OF, SF).

R^2 implies that the above three independent variables (IN, OF, SF) contributed for under representation /participation/ of women in the leadership position of the hierarchy of the organization of 54.3%, where the rest 45.7 % explained by other variables.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	119.832	3	39.944	129.063	.000 ^b
	Residual	100.895	326	.309		
	Total	220.727	329			

a. Dependent Variable: LD

b. Predictors: (Constant), SF, IN, OF

The above table indicates that the regression model predicts the dependent variable significantly well. Since the statistical significance of the regression model that was run. Here, $p < 0.0005$, which is less than 0.05, and indicates that, overall, the regression model statistically significantly predicts the outcome variable (i.e., it is a good fit for the data).

F is 129.063 at a significance level of 0.000 which implies there is a strong positive relationship between the participation of women in leadership position (the dependent variable) and the independent variables.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.000	.146		6.849	.000
	IN	.713	.637	.014	.361	.008
	OF	.187	.047	.170	3.959	.000
	SF	.498	.034	.641	14.831	.000

a. Dependent Variable: LD

Participation of women=1+0.713IN+0.187OF+0.498SF

The regression analysis result shows that here individual factors increase by 1% participation of women increase by 71%, when organizational factor increase 1%, the participation of women increase by 18% and societal factors increase by 1% the women participation increase by 49.8%. This result shows that individual factors such as self-confidence, fear of balancing professional work and family responsibility, fear of failure have most influential factor to participate in leadership position.

4.5. Response of Interview

Interview administered to women cited several factors categorized under societal cultural, organizational and personal factors contributing to the under representation of women in leadership positions. Some of them argued that female employees put family responsibility their priority and shy away from career responsibilities until their children were grown up.

The interviewed women managers were asked about their career path and most of them disclosed that the hard work, their persistence dedication and commitment have helped them to get where they are today. The women managers were asked about types of barriers that can prevent them reaching the leadership position. The majority of the women managers said they had faced some barriers to their current positions, while some said they did not face any social barriers. Some of the barriers mentioned include perception and lack of support from employees under their supervision, male bosses, and lack of network, inflexible working hours and family responsibility.

In addition, the interview participants have indicated that women in leadership position may have difficulty in balancing family (i., e, especially child care) and work responsibilities. Especially, women managers who have children at handling household and work responsibilities is not an easy task. Among the participants 8 are married with children while 2 are single. However, most of them confirmed that a balance can be obtained to handle both responsibilities. According to one female manager who has three children explained that “It just requires being programmed and establishing well-built support system”. Two female managers who have kids stated that the support they obtained from family members helped her to keep the balance of both their work and child caring duties effectively. Another female manager who have been in the bank for more than two decades state that they managed to raise a family while climbing the hierarchical ladder. These managers further indicated that

most junior employees might be afraid that having a managerial position may prohibit them from household responsibilities. And hence refrain themselves from aspiring to such positions.

Most of the female managers spoke about the support and encouragement they received from their family, especially from husband and mother. They emphasized the role of the family in woman's profession success.

The factors that helped the women to acquire managerial position in the Bank, as illustrated by the respondents, were hard work, dedication, having the bigger picture in mind and focusing on the end results, family support and some managers who notice their hard work. The women managers were also 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 female manager said that most of the time she prefers to delegate female staff in her absence to help them to build their confidence.

With regard to their future plan; the interviewed women managers (2) have aspiration to continue their education for second degree. Furthermore, most of them expect family responsibility will continue to be their challenge.

4.6. Relationship of Findings to the Literatures

The results of this study related to the literatures on factors contributing to the low participation of female in leadership positions of organizations. There are several factors at the personal, organizational and societal levels preventing women from ascending to leadership positions. This would parallel the findings of Onsongo (2004), E. Lahti (2013) and Jabeen and Jadoon (2009) where the researchers also found that the barriers for women from participating in the higher position were categorized under societal, organizational and individual levels.

E.Lahti's research further revealed that organizational factors were considered to influence women's career development the most. The findings of the study, however, revealed that both societal, individual and organizational factors in combination were the most contributors for the low participation of women in the leadership position of the Bank depending on the type and nature of the elements included under each factors.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

In this chapter, summary of findings, conclusion and some recommendations for improving women's participation in leadership position are presented. The chapter ends with suggestions for further research.

5.1 Summary of major findings

This research set out to study factors contributing to women participation in leadership position of CBE and to identify the specific interventions required to improve women's participation in leadership positions of the Bank. The idea of the research was based on the problems that women numbers are still low in 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.

- ✓ The findings from the study revealed that women are indeed low in the leadership position of the CBE. They represent insignificant numbers of the leadership position in Bank. This agrees with reports of several researches (Oakley, 2000) that women are less participated in leadership position 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 (Table4.3), 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 majorities of female respondents (more than 50%) have household responsibilities and at the same time have well developed academic background (Table 4.3.1).
- ✓ The factors which contribute for women's low number in leadership positions were categorized under three main factors: individual, organizational and societal factors. It was observed that women's career advancements are not affected by one factor alone but a combination of the three factors. According to the respondents (54.3%),

there are individual, organizational and societal factors that have major contribution to the low representation of women in the leadership positions of CBE.

- ✓ The research outcome revealed that leadership is still dominated by men in the Bank. Even though there are female leaders in the Bank nowadays, they still encounter different challenges such as meeting social expectations of their role and balancing their work and the other areas of their lives.
- ✓ As for organizational factors, most respondents believe that failure of line managers to assume women's advancement as their responsibility, few numbers of female employees in the pipeline and inflexible working hours were rated by the majority of the respondents as organizational factors that largely hinder women career advancement in CBE (Table 4.3.2)
- ✓ The interviewed women leaders also explained that balancing work and household responsibility is their challenge. However, support from both family members and at work place help women employees advance to leadership positions.
- ✓ Almost all of those interviewed women managers explained that they had not planned for their career path at the start of their career. Also it was revealed that there is no special support offered to women by the bank for advancing their career within the Bank.
- ✓ With regard to research question one, the study indicates that family commitments and fear the failure in administration is a major personal/individual / constraints that create serious challenges for women to advance to leadership positions and limit their opportunities in the work place as women put family and motherhood as their first priority (Table 4.3.1).

5.2. Conclusion

It is concluded that women's participation in leadership position in CBE are affected by a combination of social, organizational and individual factors. The research revealed that dual duties and responsibility such as motherhood and balancing work and family are indeed a challenge in CBE for women to advance into leadership position, furthermore, the findings showed that society's cultural belief such as gender stereotype, backward beliefs of religious practice, lack of support strongly influence women's ability to reach to leadership position.

The society believes that women's primary role and responsibility is managing household and care giving for family whereas men are considered head of their household. Hence women are expected to commonly give priority to family over career. As for organizational challenge, inflexibility, gender preference of managers to delegate and proper Implementation of affirmative action are challenging female employees of the bank to reach higher position of leadership. Lack of confidence, fear of failure, lack of role models are the major individual barriers holding women back from achieving leadership position.

According to findings, it can be seen that while women have the potential and ability to be leaders to perform at the top level of public life, the vicious cycle of challenges against their leadership trajectory often constrain their success. Apart from internal factors among themselves, external factors such as social and cultural stereotypes, have contributed significantly on constraining their leadership.

5.3 Recommendations

Given the findings and the conclusions made above, the following recommendations are proposed to indicate the areas that need prime focus by all stakeholders.

1. At individual level

- ✓ Women need to educate themselves and broaden their capability so as to break away from the stereotypical behavior.
- ✓ Since family commitment is a major personal challenge, there should be support from family members to women to advance themselves to leadership positions.
- ✓ 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.

2. 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 and child care arrangements for 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 improved women's communication and inter-personal skills, personal confidence and leadership skills.
- ✓ 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.
- ✓ Women who are already in leadership positions should be brought in to forefront and assigned as mentors. The Bank should set up professional networks which help women to share and exchange knowledge and experiences in leadership as networking and mentoring are all good ways to promote female leadership.
- ✓ There is a need to improve working practices by implementation of flexible working hours that can improve both work/life balance and output for both men and women. In effect it increases number of women who aspire for higher leadership positions.
- ✓ 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 then the women will be encouraged to aspire to managerial positions.

3. At the societal level:

Society was found to be the major contributor for the low representation of women in leadership, hence societal believe and culture need to be changed towards more democratic attitudes through continuous effort and awareness Creation

- ✓ Families as well as schools need to educate children about gender equality.
- ✓ The Government needs to make sure that the formulated policies, national objectives and programs are implemented properly.
- ✓ The government also needs to take an active part to improve society's awareness to change the deep-rooted cultural believe towards women role by incorporating gender sensitizing courses in the educational curriculum of the educational institutions of the country.

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Appendix I

Questionnaire to be filled by employees of CBE

This questionnaire is prepared to gather data for the research to assess factors affecting women participation in leadership positions in commercial bank of Ethiopia for the partial fulfillment of Master of Business Administration.

Your genuine response for all the questions provided is crucial for the success of the research and the information obtained will be confidential and it will be used only for the academic purpose and will not be disclosed to any third party.

Thank you in advance for your co-operation.

Direction I.

❖ Please make tick (√) mark in the boxes.

❖ Please give only one answer for each item.

Part One: Demographic Information

1. Sex

A. Female B. Male

2. Age

A.18-25 B.26-35
C.36-45 D.46-55 E.56 and above

3.Educational level

A. MA/MSc B.BA/BSc degree C. Diploma

4. Number of children _____

5. Years of service in CBE _____

A. less than 3 years B.3-5 C. 6-10
D.11-15 E. 16-20 F. 21 years & above

6. Please indicate your current position _____

Part Two: Factors that affect women participation in leadership position.

Please put “(√)” mark.

In the following tables, there are suggested factors that hinder women to leadership position. So that you are kindly requested to rate the barriers in relation to women’s participation in leadership position.

5=strongly agree, 4=agree, 3=Neutral, 2=disagree 1=strongly disagree,

No.	Points	5	4	3	2	1
1.	Individual Factors					
1.1	Women have interest in positions of higher responsibilities					
1.2	Women have confidence in being successful in administration					
1.3	In CBE women have adequate academic qualification					
1.4	Women perceive leadership is given to males.					
1.5	Women fear in succeeding balancing professional work and with family Responsibility.					
1.6	Women employees have the right ambition to be a leader					
1.7	Women leaders the right communication skills a leader should have					
1.8	Women committed on carrying out family responsibility					
2.	Organizational Factors					

2.1	There is mentoring /coaching to enhance the advancement of women in leadership position					
2.2	There are successful women role models in the hierarchy of the organization					
2.3	There are opportunities to work on challenging, high profile assignments for women advancement in leadership position.					
2.4	There is top management's commitment to implement gender sensitive policies to encourage women					
2.5	There is good perspective /attitudes / by top management towards women in advancing to leadership position					
2.6	There is enough institutional networks for women employees is a barrier for women advancement					
2.7	There is a support by supervisors to enhance the participation of women in leadership position					
2.8	There is by the supervisors to assume the advancement of women to participate in leadership position as their responsibility					
2.9	There is attractive work environment enough to enhance the participation of women in leadership position					
2.10	There is flexible working hours to enhance the participation of women in leadership position					
2.11	Discriminatory promotional practice is a challenge for women advancement					
3.	Socio-Cultural factors					
3.1	Cultural beliefs and attitudes of people towards women role have an impact on women participation in leadership position.					
3.2	Gender stereotype (notion that women are not good leaders) is the barrier for women participation in					

	leadership position					
3.3.	There is support by family so as to enhance participation of women in leadership position					
3.4.	Being a motherhood is the major barrier to participate in leadership position					
4	Participation of women					
4.1	My immediate supervisor invite me to participate in decision making					
4.2	My supervisor is willing to delegate me to practice the leadership					
4.2	My supervisor empower me to participate in decision making					
4.4	My supervisor coaches me to exercise my leadership skill at my work place					

What do you think are the most contributing barriers for underrepresentation of women in leadership position in CBE? _____

What remedial actions or solutions do you suggest?

Appendix II

Interview Questions for women in leadership/managerial position in the Bank

Interviewee's Position: _____

Date of Interview: _____

1. Personal data: Sex, Education level, Job Experience, number of children?
2. How long have you held managerial position?
3. Have you aspired to be a leader when you are hired?
4. Did you have role models that set an example for you when you joined CBE? Women or men?
5. What has been your career path? How have you got to where you are today?
6. Describe any types of barriers that you have encountered, if any, encountered to obtaining the Leadership position?
7. What challenges, if any, do you face as a woman on the leadership position?
8. As a woman in a demanding position, how do you balance your professional life with your Personal life? Which of your responsibilities were very hard to deal with and why?
9. What is the role of your family in determining your career success?
10. Did you have to make any change in your personal, professional and career life to accommodate? Your leadership role? Please elaborate.
11. Do you think men and women staffs in your branch/department are equally interested in Promotion and professional development? if no why?
12. Are you doing anything to be a role model and encourage more women into leadership positions? If so, please specify.
13. What particular traits do you think women in general bring to leadership roles?
14. What do you believe are the main barriers contribute to the underrepresentation of women in the Leadership position of the Bank and how do you think these can be overcome?
15. If you could give any advice to a female staff aspiring to be a leader, what would it be and why?
16. Do you have any other comments you would like to add?

Thank you very much!