ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

AN ASSESSMENT OF WORKERS ATTITUDE TOWARDS FEMALE MANAGERIAL COMPETENCE: THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY

TEWODROS ASFAW

JUNE, 2019

ADDIS ABABA, ETHIOPIA

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

AN ASSESSMENT OF WORKERS ATTITUDE TOWARDS FEMALE MANAGERIAL COMPETENCE: THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY

TEWODROS ASFAW

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

JUNE, 2019

ADDIS ABABA, ETHIOPIA

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

FACULTY OF BUSINESS

AN ASSESSMENT OF WORKERS ATTITUDE TOWARDS FEMALE MANAGERIAL
COMPETENCE: THE CASE COMMERCIAL BANK OF ETHIOPIA

BY

TEWODROS ASFAW

APPROVED BY BOARD OF EXAMINERS

_____   _____

Dean, Graduate Studies   Signature

_____   _____

Advisor   Signature

_____   _____

External Examiner   Signature

_____   _____

Internal Examiner   Signature

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Goitom Abraham (Asst. Prof.) All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has to been submitted either I part of in full to any other higher learning institution for the purpose of earning any degree.

TEWODROS ASFAW

_____   _____

Name   Signature

St. Mary's University, Addis Ababa   **June, 2019**

ENDORSEMENT

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

GOITOM ABREHAM

_____	_____
Advisor	Signature

St. Mary's University, Addis Ababa   **June, 2019**

TABLE OF CONTENETS

CONTENETSPAGE

ACKNOWLEDGEMENTS

ACRONYMS

ATWAM	Attitudes towards Women as Managers
CBE	Commercial Bank of Ethiopia
CFO	Chief Financial Officers
CWD	Committee on Women Development
MAWWWS	Multidimensional Aversion to Women Who Work Scale
SPSS	Statistical Package for Social Science
US	United State
UK	United Kingdome
UNECA	United Nations Economic Commission for Africa
WAMS	Women as Managers Scale

LIST OF TABLES

ABSTRACT

This paper is focused on to assess workers attitude towards female managerial competence in the case of Commercial Bank of Ethiopia west Addis district. The study used mixed research approaches (qualitative and quantitative) and descriptive research design. Descriptive statistics (percentage, frequency,mean and standard deviation)and explanation were used to analyze the data. To assess the attitude of superiors and subordinates towards female managerial competence, closed ended questionnaire and interview were used the data were analyzed with data collected from seven female manager superiors, fifteen female managers itself by interview and all subordinates under the supervision of female managers were 136. The findings of this study show that the attitude level of superiors towards female managers is not favorable. This unfavorable result is an implication that the superiors hold attitude that considers female manager as a less confident and unable to make decision for the managerial position than the males. Similarly subordinates attitude towards female manager is not favorable. This unfavorable result is an implication that the subordinates hold an attitude that considers female managers as a less qualified, and biased for the managerial position than the males. Failure to be committed to handle the managerial responsibility, be forceful in managerial position that demand it, being aggressive in a business situation of the bank, are the reasons superiors undermine women managers and subordinates disrespect and disobeyed for their instruction in a day to day business of the bank, lost confidence by superiors to make a decision based on information came from female managers, mistreat by superiors, deficiency of enough time to exercise their responsibilities at a managerial position as men, are the major problems that women face at a managerial position and hinder women managers to exercise their responsibilities as men. Further study suggested to investigate the attitude towards female managerial competence can be assessed better by taking in to account more companies together. Finally, recommendations are forwarded for different concerned groups in the study including female mangers, employees or subordinates, management bodies or superiors in organizations, and the concerned parties in the country for ensuring the equality of females.

Key word: Workers attitude, female managers, superiors and subordinates

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Women in managerial positions in the corporate world have been few in almost all countries of the world and especially in some developing countries. The Beijing conference in 1995, the Fourth World Conference on Women, sought to narrow the gap between men and women and to give equal opportunity to women. To a large extent, this goal has been achieved in many developed countries.

On the other hand, recent findings suggest that there is a positive correlation between the number of women in top executive positions and the financial performance of organizations (Catalyst, 2004). This holds true even when women find themselves on a glass cliff (Ryan, Haslam, &Postmes, 2007) where their position of leadership is associated with high risk of failure. Ryan and Haslam (2005) examined the performance of the top 100 companies in Britain and found that the appointment of women to positions of power in companies struggling with financial downturn resulted in a marked increase in share price. More recently, Ferrary (2010) reported a negative association between the percentage of women managers and decline of stock price following the economic crisis in CAC 40 list.

According to Herbert & Yost (1978b) as cited Alexander Preko (2012), attitudes have powerful influences on the behavior of people at work. This has created an environment where male subordinates do not effectively adhere to instructions emanating from female managers at workplaces. There are situations where the male subordinates might politely turn down the instructions from their female heads. Negative comments are often passed among males: "what is this woman saying?" Sometimes, the males do not basically applaud the efforts of females, because "women are always women"; no matter how educated they are, their reputations are still opposed by their male counterparts. Even with equal qualifications and achievements to that of their male counterparts, women are perceived less favorable in terms of their ability and accomplishments. This stereotyping tends to be reflected in evaluations and promotions and places women at a disadvantage for advancement (Eagly&Carau, 2001).

There was a cross section of factors that hinder women's access to political participation in Ethiopia. However, the government of Ethiopia has declared its commitment to gender equality and empowerment of women by stipulating the rights of women in its constitution, issuing the women's policy of the country and National Action Plan for gender equality to put gender mainstreaming into action in Ethiopia and in its regions across the various policies.

Despite all these policies and efforts majority of women are still at the subordinate position and women in the country occupy low status in the society. Their involvement in policy formulation and decision making processes has been minimal. But, if half of the world's population remains vulnerable to economic, political, legal and social marginalization, the hope of advancing democracy and prosperity will remain serious jeopardy. Additionally the active participation of women, on equal terms with men, at all levels of decision-making is essential to the achievement of equality, sustainable development, peace and democracy and the inclusion of their perspectives and experiences into the decision-making processes can result to the solutions that satisfy larger number of the society, which have social benefits, better and more appropriate social, political, legal, and economic solutions for their problems

"Women have faced and are still facing a multitude of challenges and obstacles to their wellbeing and development including poverty, discrimination, marginalization, violence, abuse, deprivation, exclusion among others." This was a speech made by the United Nations Economic Commission for Africa (UNECA) deputy, Executive Secretary Jennifer Kargbo, in the opening of the four day forum by UNECA Committee on Women Development (CWD), on May 17, 2011, at the UN Conference center, Addis Ababa. The goal of the four day forum was to define strategies maximizing African women opportunities and influence change in a way that registers concrete results in the next five years. The secretary said that the committee needs to rethink the existing strategies in order to accelerate a gender responsive social and economic transformation in Africa as a way of delivering the much needed changes demanded by African women (The Ethiopian Herald May 18th 2011).

Therefore, it is essential to understand the issues of attitude so that we can work to maximize positive outcomes and minimize negative ones. Thus, the purpose of this study is mainly aimed at studying attitude of superiors and subordinates towards female managerial competence at management position in Commercial Bank of Ethiopia West Addis district, in order to identify

the attitude level of workers towards female managerial competence the study also has distributed questioners and conduct interview to the concerned bodies of the organization.

1.2 Background of the Organization

The history of commercial bank of Ethiopia dates back to the establishment of the state bank of Ethiopia in 1942. Commercial bank of Ethiopia was legally established as a share company in 1963. In 1974, commercial bank of Ethiopia merged with the privately owned Addis Ababa bank. Since then, it has been playing significant roles in the development of the country.

Commercial bank of Ethiopia (CBE) is pioneer to introduce modern banking to the country.CBE is committed to best realize stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state-of-the-art technology. The bank strongly believes that winning the public confidence is the basis of his success. It has 15 Districts including west Addis Ababa under those more than 1346 branches stretched across the country and it is one of best African bank with the assets of 481.7 billion birr as Dec 31 2018.

1.3 Statement of the Problem

The roles of females have an inevitable contribution for a diversified development of the country. Now days, displaying men's behavior in managerial positions, engaging in those activities, which were mostly performed by men and the like, are among the few things that women use to express equality with men. These are all good things. However, women have to know that they have feminine qualities that are proved by research, which are effective, fit this contemporary business environment and put them in advantageous position than men's way of doing things.

In Ethiopia, where the culture is mostly male dominating and hindering the potential of females, one can expect same results (unfavorable attitude), if not worse, as that of the studies mentioned earlier. But, one might also expect a changed attitude towards females in general, hence female mangers in particular, due to the widely declared policy of Females" Equality in terms of education, job opportunities, and managerial positions, in 1986 Ethiopian Calendar (The Ethiopian Women Development and Change Package, 1998Eth. Cal., pp.5).

By The preliminary survey of the researcher on Commercial Bank of Ethiopia West Addis Ababa District, workers attitudes towards female managerial competence is unfavorable and they believe that females couldn't have potential and skills to be a manager, female managers are not capable enough to make decision and committed for their responsibilities, female managers have no confidence for their decisions and actions. As a result worker attitude toward female managerial competence is not favorable and they are undermined by workers because of their gender back ground.

According to the earlier understanding of the researcher, there has not been a study conducted in the target organization to examine the attitude of subordinates which have been ignored by most of the studies towards women at managerial positions. Therefore, this study tried to fill the gap by conducting an assessment in Commercial Bank of Ethiopia West Addis Ababa District.

1.4 Research Questions

1.4.1 General research question

What are the overall workers attitudes towards female managerial competence in Commercial Bank of Ethiopia?

1.4.2 Specific research question

- ➢ What are the views of subordinates on female managerial competence?
- ➢ What are the views of superiors on female managerial competence?
- ➢ What are the perceptions of female managers regarding the organizational situation?
- ➢ What are the major attitude problems that women face at a managerial position?

1.5 Objectives of the Study

1.5.1 General objective

To investigate the overall workers Attitude toward female managerial competence in Commercial Bank of Ethiopia West Addis Ababa District.

1.5.2 Specific objectives

The specific objectives are to

- ✓ To examine attitude of subordinate on female managerial competence

- ✓ To assess the attitude of superior on female managerial competence

- ✓ To explore female manager perception regarding the organizational situation

- ✓ To findthe major attitude problems that women face at a managerial position

1.6 Definition of Terms

Attitude is an expression of inner feelings that reflect whether a person is favorably or unfavorably predisposed to some object. It has three components; affective (feelings), cognitive (beliefs, information possessed) and behavioral (the likely action towards the object). (William G. Zikmund, 2003). This study will focus on the cognitive component of attitude, since it is investigating the belief workers hold towards Female Mangers.

Gender Stereotyping: Gender Stereotypes/Sex-role stereotypes related to management appear to stem from common views of males as more independent, objective, task oriented, aggressive, and generally better able than females to handle managerial responsibilities, whereas females are seen as more sensitive, gentle, consideration oriented, passive, and less suited than males for positions of high responsibility in organizations (Terborg and Ilgen, 1975).

1.7 Significance of the study

This study is believed to contribute to all levels of Female managers working in Commercial Bank of Ethiopia in General and West Addis District in particular, helping them realize that attitude of workers towards them could still be both favorable and unfavorable. The unfavorable attitude could happen for no reason but just because of an old rooted belief; that gives the managerial position appropriate for men only. It is also expected to be useful to all concerned parties or other Commercial Banks to give attention to those determinate variables of attitude towards female managerial competence in order to design an appropriate strategy on the issues. Moreover, the use of the research is extending to researches and professions in the area. It can be

a tool for further research in the area of attitude towards female managerial competence. The study could also pave the way for further study on the effect of attitude on the performance level of female managers and thereby track for possible remedy to change, reduce even eliminate the negative attitude workers or any individuals have.

1.8 Scope of the Study

This study will focus on finding out workers attitude towards female managerial competence, the managers being either their immediate supervisors or higher level in the bank. The workers are to be selected from Commercial Bank of Ethiopiathose have female managers working. Even if the bank have 15 districts all over the county this study will focused on only in West Addis Ababa district city branches.

The research is also delimited in constructing and taking population size i.e. only considering subordinates who are under the supervision of female managers. Moreover, it is delimited to the data obtained from the rate using questionnaires and interviews in the West Addis branch only while further study of the regions in the country will have s significant effect on the comprehensiveness of the study.

1.9 Organization of the Paper

The paper will includefive chapters: The first chapter deals about the introductory parts it includes women on background of the study, statement of the problem, significance, and research question, objective of the study and scope of the study. The second chapter state with related literature reviews the third chapter deals with Research design and methodology parts. The fourth chapter will presented the data presentation, analysis and interpretation and The last chapters will addresses withsummary, conclusion and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1. Theoretical Literature Review

2.1.1 Definition and Theory of Attitude

As Zikmund (2003) defines it; "attitude is an expressions of inner feelings that reflect whether a person is favorably or unfavorably predisposed to some object." He mentions in his book that there are three components of attitude; affective (feelings), cognitive (beliefs, information possessed) and behavioral (the likely action towards the object). This definition relates with that of Katz"s (1960), who defines attitude as "the predisposition of an individual to evaluate some symbol or object or aspect of his world in a favorable or unfavorable manner."

Katz(1960), in his theory of attitude, asserts that at the psychological level the reasons for holding onto or for changing attitudes are found in the functions they perform for the individual. He mentions four functional approaches to attitude; adjustive function, ego defensive function, value expression function, and knowledge function. In the Adjustive function, attitudes are affective associations based upon previous experiences. The adjustive function is the focus of this study because, individuals are believed to hold their attitude towards females because of their experience on women as housewives, cooks, servants, mothers, and many more, not as someone who is capable of doing the many things that men do like, succeeding in education, assuming managerial positions and contributing to developments.

The ego-defensive attitude stems from internal conflicts, for example, hostility towards a minority in order to protect oneself from feelings of inferiority. The value expressive attitude gives a positive expression to a central value or to the type of person an individual conceives himself to be. Finally in the knowledge function, an individual seeks knowledge to give me.

2.1.1.1 Formation of Attitude

Attitudes are hypothetically constructed and there is no way to directly observe the attitude but it can be inferred from the individual. Attitude is formed by the extinction of a need in the individual (Lifton, 1956). It can be triggered by the environmental facts and conditions or it can arise within the personal concept of individual. Attitude can be formulated in the perception of

local social culture, environment, family status etc. Attitude is formed through different learning situations. It is generated through stimulus and conditional neutral object. For example, somebody might have no attitude towards a song and he or she has a positive attitude towards a beach. He or she might pass whole day in the beach while listening to that song and you being very happy. The neutral object, the song, now has the same attitude like the beach. It is the effect of unconditional stimulus and neutral object. Now, while he or she is at home, will listen to the song and will have the same attitude which is developed with the stimulus-beach (Kelmen, 1954). Another theory of attitude formation can be operant conditioning where positive consequences cause positive attitude and vice-versa. Attitude can be constructed in direct observation or direct communication

2.1.1.2 Factors Determining Formation of Attitude

The attitude of a person is determined by psychological factors like ideas, values, beliefs, perception, etc. All these have a complex role in determining a person's attitude. Values are ideals, guiding principles in one's life, or overarching goals that people strive to obtain. Beliefs are cognitions about the world subjective probabilities that an object has a particular attribute or that an action will lead to a particular outcome. Beliefs can be patently and unequivocally false. For example, surveys show that a third of U.S. adults think that vaccines cause autism, despite the preponderance of scientific research to the contrary (Dixon et al., 2015). It was found that beliefs like these are tenaciously held and highly resistant to change. Another important factor that affects attitude is symbolic interactionism; these are rife with powerful symbols and charged with affect which can lead to a selective perception. Persuasion theories says that in politics, successful persuaders convince its message recipients into a selective perception or attitude polarization for turning against the opposite candidate through a repetitive process that they are in a noncommittal state and it is unacceptable and doesn't have any moral basis for it and for this they only require to chain the persuading message into a realm of plausibility (Gopnik, 2015 &O‟Keefe, 2016).

Family

Family plays a significant role in the primary stage of attitudes held by individuals. Initially, a person develops certain attitudes from his parents, brothers, sister, and elders in the family. There is a high degree of relationship between parent and children in attitudes found in them.

Society

Societies play an important role in formatting the attitudes of an individual. The culture, the tradition, the language, etc., influence a person's attitudes. Society, tradition, and the culture teach individuals what is and what is not acceptable.

Political

Political factors such as ideologies of political parties, political leaders and political stability affect the attitudes of people.

Economic

A person's attitude also depends on issues such as his salary, status, work as such, etc. aning to what would otherwise be a chaotic and unorganized universe.

2.1.1.3 Attitude Change

Attitude change is a modification of an individual's general evaluative perception of a stimulus. Attitude change exercises social influence. Kelmen (1954) has distinguished three ways or process of social influences attitudinal change. First, the influence which will lead to change in attitude is how important the change is to the subject matter to reach his or her goal. Second, his or her thought, whether the theory or opinion is ready to accept or not. Third, influence power is the key to open the lock. One of the surprising findings in the area of attitude change is that unreinforced, repeated exposures to a novel or unfamiliar stimulus result in positive attitude. Previous researches resulted in theoretical advances which specify the cognitive process activating through a presentation of an attitude.

2.1.2 Roles Held by Women

Globally, fewer than one in 10 businesses are led by women, indicating that it is ever harder for women to reach the very top of the business world.9% of businesses have a female CEO, although this ranges from 15% in the ASEAN and Europe,13% of businesses are led by a woman, ahead of Latin America, the Nordic region and BRIC economies (all 9%) and the G8 (8%).(World Development Report,2012)

Australia emerges as the country with the highest proportion of female CEOs; three in 10 businesses are led by women, ahead of Thailand (29%), Italy (24%) and Argentina (23%). Botswana, Brazil and Japan (all 3%) perform worst on this measure, with the United Kingdom and the United States (both 6%) not far ahead.(World Development Report,2012)

Women are best represented in finance and human resources positions. In terms of finance, 13% of businesses have female chief financial officers (CFO), and a further 13% of businesses employ women in other senior finance roles such as corporate controller. More than one in four businesses in Asia Pacific (excl Japan), Nordic and BRIC economies employ a female CFO. At the country level businesses in Taiwan (48%), mainland China (39%), Sweden (37%) and Finland (31%) are most likely to employ a woman as CFO. (World Development Report,2012)

A further 21 % of businesses employ womenin senior human resource (HR) roles. These roles are more common for women in North America (22%) and Europe (21%) than those in finance. Senior management roles with in HR are held by large proportion of women in Poland (39%), France (37%), the Philippines (34%) , Hong Kong and Russia (both 33%). A further 12% of businesses have a female chief operating officer-rising to 45% in main land China –whilst just 8% of businesses employ women as their head of sales or head of marketing. (World Development Report 2012)

2.1.3 Barriers to Gender Equality in Senior Positions

Women are not found in managerial position in proportion to their presence in the work force due to barriers to women's advancement. Whether these barriers are real or imagined, the structural barriers to women's career progress should not be considered as single, isolated once but as multi-level impediments that impinge on women's progress at the entry level as well as

every occupational /functional and hierarchical level throughout the company. Once one barrier has been evaded or overcome, others come into play. The situation facing women is thus complex multi-dimensional and multi-faceted (Van der Colff&VanScheers, 2004). These barriers create a "glass ceiling" for women at their place of work.

2.1.4 Gender Stereotyping (The Glass Ceiling)

Ashmore and Del Boca (1979), after reviewing various definitions of gender stereotyping, tried to incorporate the idea of all with a single and simple statement. They define stereotype as a „structured set of belief about the personal attributes of a group of people". Whereas, sex stereotype or gender stereotype is, a structured set of belief about the personal attribute of males and females. Powell (1993) in his book of „Women in Management", explaining what

this set of beliefs incorporate, defines gender stereotype as a belief that sees men to be high in „masculine" traits such as independence, aggressiveness, and dominance, and women to be high in „feminine" traits such as gentleness, sensitivity to the feelings of others, and tactfulness. Powell (1993), further explaining about this belief mentions that beliefs about sex differences appear to have remained essentially the same since the late 1960s, despite the increased attention given to gender stereotypes in the popular media and the considerable changes that have taken place in the work world since then.

A Glass Ceiling is a metaphor introduced in 1986 by writers of the Wall Street Journal to explain the contradiction of an increasing number of women entering the labor market and their persistently limited access to leadership positions (Black and Rothman, 1998; Oakley, 2000; Weyer, 2007). The metaphor portrays the difficulty that women in the corporate world face, in order to attain positions of higher levels, although these appear to be attainable, given their achievements in education and abilities. So, it looks as if they were falling on an invisible wall, since the difficulties are not very clear and evident at first sight. The glass ceiling, thus, constitutes an invisible barrier for women and minority groups, preventing them from moving up the corporate ladder (Weyer, 2007). The phenomenon has been explained in many ways, including corporate practices, such as recruitment (Powell, 1987), retention, remuneration and development (Witt and Nye, 1992), structural and cultural factors, as prescribed by feminist theory (Robeyns, 2003; Noble and Moore, 2006) and behavioral causes, such as stereotyping and

preferred leadership. Of the above mentioned, Gender role Stereotypes is the major reason for the existence of the Glass ceiling. As mentioned earlier, Gender stereotypes are common beliefs about character traits that describe men and women. Indicatively, characteristics such as self-reliance, independence and aggressiveness, which are thought of as male characteristics, are usually attributed to successful leaders. On the other hand, traits such as non-aggression, spiritual values, artistic inclinations and concern for others are mostly attributed to women. Therefore, the existence of gender stereotyping puts women with power in a disadvantaged position compared to their male counterparts, exactly because their gender stereotype conflicts with the leadership stereotypes. (Galanaki, et al, 2009).

2.1.5 Women in Organization

Decades of existence of equality legislation between men and women, research evidence continues to show that women are paid less in leadership roles in organization if it is compared to the equivalent role of men. A study in UK shows that an average executive earned a basic salary equivalent to 40 thousand pounds per year approx. in case of men whereas 30 thousand pounds per year for female executives for the equivalent position in the organization (Blair, 2012).

Still the Stupid Curve „theory exists. It was a term mentioned over 10 years back from now on and it describes that in spite of getting equivalent number of male and female executives in the organization, less women make it somewhere near top position in the organization structure (Schreiber, 2011). ILO, 2012 report shows that there exists a huge unemployment gap between men and women. Temporary contracts are higher among women worker than men. Career interruption due to child rearing causes huge period of unemployment and loosing position in the organization (International Labor Organization, 2003). Key facts regarding previous studies of women at work are-

- ✓ 40% of the global labor force.

- ✓ 12 countries have female head of the state including Bangladesh among 192 countries.

✓ 1% to 3% top management executives are female in global context.

✓ Female workers spend more on unpaid services, thus degrade their positions

Moreover, there still exist three key indicators for gender equality which are inadequate (Facts on WOMEN AT WORK).

1. Glass Ceiling: The concept of equality in top management positions between men and women. Women lie under huge gap.

2. Sticky Floor: It represents that women are underpaid in equivalent organizational position compared to men (Gatrell and Cooper 2007).

3. The gender pay gap: ILO‚s report shows that women are underpaid and discriminated in payment basis in large organizations (ILO‚s Global employment trends, 2003).

The overall context shows that women in the organization are not getting equal privilege as men working in the organization according to the previous researches.

2.1.6 Woman as Managers Scale (WAMS)

Several of Woman Managers scales have been developed by many researchers, to study attitude towards females in management or work in general. Among the few are; Multidimensional Aversion to Women Who Work scale (MAWWWS) (Valentine and Mosley, 1998), Attitudes Towards Women as Managers (ATWAM) scale (Yost & Herbert, 1985) and Woman As Managers Scale (WAMS) (Peters et al, 1977).

Opinion is, according to Katz (1960), the verbal expression of an attitude. The measurement scale of attitude for this study is the widely used Woman As Managers Scale (WAMS). It investigates the true opinion of individuals; workers in our case, thereby to enable generalize their attitude towards woman managers. This scale, specifically developed to measure attitude towards Women Mangers, was developed by American researchers, (Terborg, Peters, Ilgen, & Smith, 1977). The scale contains 21 items in a Likert-like format. Each item, with opinions about the qualification of females to a managerial position compared to the males, having seven response alternatives ranging from 'strongly agree" to 'strongly disagree". The 21- item Women

as Managers scale (WAMS) is one of the most often cited instruments for measuring attitudes towards managerial women. The item content for the scale includes statements about women‟s leadership potential (e.g., .It is not acceptable for women to assume leadership roles as often as men), as well as beliefs regarding the degree to which women possess various traits thought to be useful in managerial positions (e.g., .Women are not ambitious enough to be successful in the business world.). The WAMS, however, also contains items that tap attitudes toward women‟s employment more globally (e.g., .On the average, a woman who stays at home all the time with her children is a better mother than a woman who works outside the home at least half time.) and general skills (e.g., .Women are less capable of learning mathematical and mechanical skills than are men.). The full format of the scale is found in the annex.

2.1.7 Women Related Issues in Ethiopia

2.1.7.1 Women status in Ethiopia

Ethiopian women are actively involved in on aspects of their society's life. Women are both producers and procreators and they are also active participants in the social, political and cultural activities of their communities. However the varied and important roles they play have not always been recognized. Thediscriminatory political, economic and social norms and regulations prevailing in Ethiopia have barred women from enjoying the fruits of their labor. Withoutequal opportunities, they have lagged behind men in all fields of self-advancement.

Economic development is unthinkable without the participation of women in some economic sectors women even constitute a proportionally larger group of the labour force than men. However, because their participation in the economy has not been valued, Ethiopian women have not received their fair share of the nation's wealth. (The Federal Democratic Republic Of Ethiopia ministry of Women's affair, July 2007).

Soon after the downfall of the Derg regime, the various political and national organizations, setting aside their differences, formed a transitional government whose principals were set out in a charter in which peace was the main principle of governance. This brought a period of relief to all Ethiopians, specially to women. The democratic process is able to grow and develop effectively when all people are given equal encouragement to exercise their democratic rights, and when women can experience the benefit of their labor or an equal basis with men. With this

realization, the governments of Ethiopia, both the transitional government and the first elected government in 1995, have given priority to the speeding up of equality between men and women.

Although women have made substantial contributions to the struggle Ethiopian people have waged to ensure their rights and freedoms, their struggle up to now has not been sufficiently institutionalized. Women issues do not only concern women. Women's problems cannot be solved by women alone, but by the coordinated efforts of the society as a whole, including government. Careful planning in full consultation with women is essential, drawing lessons from past failures and experiences.

Women's demand to participate actively in national development and to exercise their right to enjoy its fruits is now receiving support in government and local communities. One effect has been the creation of a modus operandi which increasingly free from partiality in sexual discrimination. Of course there is still a long way to go(National Policy on Ethiopian Women, ministry of Women, Youth and Children Affairs 1998).

2.1.7.2 Women in Power and Decision Making in Ethiopia

Due to the various obstacles that women have such as violence against women, lack of education etc, their representation and participation in leadership and decision making position has also been limited.

Despite the government policy of equal opportunity for both men and women to participate in the democratization of the country; women have not been adequately represented at all levels of decision-making positions.

Out of 547 seats reserved for parliamentarians in 1995, it was only 15(2.74%) that was occupied by women. However , by the next round election , an increasing trend of women's participation has been observed. During the 2000 House of People's Representative elections, about 42(7.7%) of the candidates for parliamentary seats were women compared to 207% in 1995. (Office of Council of ministers,2004)

Although not satisfactory, women participation in local authorities has further been improved. With the introduction of a federal system of government, In 1991, by devolution of decision

making power and responsibilities to regional states, an increasing trend of women participation in authorities have also been observed.

During the 1995 general elections for regional councils, out of 1355 members 77(5.0%) were women. This number increased both in terms of membership and number of women in 2000 elections. Thus, in the election held in 2000 for regional councils, while the number of members increased to 1647, there were 244(12.9%) women, which has shown an increase by 10%. At the lowest level of Woreda Council, only 6.6% are women out of the 70,430 council members. At the lowestworeda administrative unit, the kebele, women constitute only 13.9% of the 928,288 elected officials. Further, at the level of international representation, among the 28 ambassadors that Ethiopia appointed at different mission abroad, only 4(14.3)are women.(Office of Council of Ministers, 2004)

In the area of employment, while the number of women in the Ethiopian civil service has been relatively small, the senior positions are overwhelmingly held by men. According the Federal Civil Service Commission recent statistics revealed the fact that the overwhelming majority of women civil servants are concentrated in positions suchas secretaries, cleaners, and other. (A national report on progress made in the implementation of the Beijing platform for Action (Beijing +10) Ethiopia, Prime Minister Office (Women Affairs sectors, 2004)

2.1.8 Review of Related Articles

Owen and Todor (1993) conducted a comparison study on Attitude towards female managers, also used the WAMS, with an effort to find out, which group, the HR professionals (experienced with female mangers) or Undergraduate students, have a more positive attitude towards Female Mangers. The results indicating the HR professionals' attitudes toward women as managers were significantly more positive than the attitudes of the students.   This indicates that lack of experience might, in part, explain students' negative attitudes toward women as managers. In addition, within each of the two groups, the mean WAMS score for women was significantly higher than the score for men. This finding leads to a conclusion that, attitude of Men towards female managers, might be better with a level of education and experiences, but still remains to be less positive than that of Women‟s attitude towards female mangers.

Elamin and Omair (2010), conducted a research on "Males" attitudes towards working females in Saudi Arabia", with the objective of first, analyzing the males" attitudes and expectation towards working females; second, examining the impact of some demographics variables such as marital status, employment status, education level, and age on attitudes towards working females in Saudi Arabia. The researchers were also aimed at testing the validity of the recently developed multidimensional aversion to women who work scale (MAWWWS) in Saudi Arabia. They found out that Saudi males hold very traditional attitudes towards working females. The paper also reveals that, the single, unemployed, young and educated Saudi males report less traditional attitudes towards working females compared with married, employed, old, and less educated ones. Age was found to the most important predictor of the males" attitudes towards working females. The scale (MAWWWS), was also validated with this study.

A research conducted in Malta, with the objective of investigating specific barriers that might be hindering Maltese women from achieving a managerial position. The study was focusing on both the internal barriers and the external barriers. Cortis and Cassar (2005), the researchers of this study, "Perceptions of and about women as managers: investigating job involvement, selfesteem and attitudes", discusses that Family obligations and domestic responsibilities are mostly for women, which makes women to be less involved in their work. They claim that this may be one explanation why males populate managerial positions, since it is a career that requires an adequate degree of job involvement. The more the Job involvement the more positive would be one"s self-esteem, because, the researchers argue that employees who are job involved are more likely to believe in their work ethic and to exhibit growth needs, consequently enhancing how one views him/herself within the organization. Therefore, job involvement and self-esteem was the internal factor the researchers considered. The external barrier that hinders the Maltese woman from achieving a managerial position was considered to be attitude towards women in management. According to Cortis and Cassar (2005), despite the gains that women in Malta have made, negative attitudes and stereotypes of women as leaders still prevail. The researchers used some statistical measures to measure the impact of Job involvement and self esteem on the achievement of women in managerial positions; they also used the measurement WAMS, Woman as Managers Scale, to measure attitude. The participants of the study included male and female middle managers, female and male employees and Commerce students. In their findings, the researchers concluded that results indicate no differences between job involvement

and work-based self-esteem of male and female managers. On the other hand, both male employees and students seem to hold more stereotypical attitudes towards women in management than their female counterparts.

On the other hand, Sayo (2011) found in his study that educational level affected attitudes of teachers towards female managers; 59.7% who had university level education were of the opinion that responsibilities in public mixed secondary schools should be shared equally among male and female teachers.

This study in St. Mary's university conducted by Tewodros (2019) using a sample of 136 Employees (87 males and 49 females) from Commercial Bank of Ethiopia west Addis district generally held workers attitude towards female managers. The study found that; gender, age, marital status, and level of education affected workers attitude towards female managers. The findings showed that Male expressed positive attitudes towards female managers than Female. This study reveals the consistency in people's attitude, it also reveals that as people age their attitude become more liberal, however it does not tell us what other factors bring about these changes in peoples attitude. The studies reviewed here have explored the traditional variable which includes gender, age, marital status, educational level. However, this study placed emphasis on organization and direct experience with female managers which have been largely ignored by most of the studies conducted on attitude towards female mangers in Commercial Bank of Ethiopia (CBE).

2.2 Conceptual Frameworks

The relationship of the conceptual framework is described and the implication is mentioned

Here under.

After going through tremendous literatures (journals, articles, books and etc.) the researcher has tried to extract the conceptual frame work of this study in four essential parts: subordinates attitude, superiors' attitude, female manager attitude and female managerial competence which is the ultimate goal of collaboration. As the diagrammatical expression of the conceptual framework indicates commonly known female managerial competence.
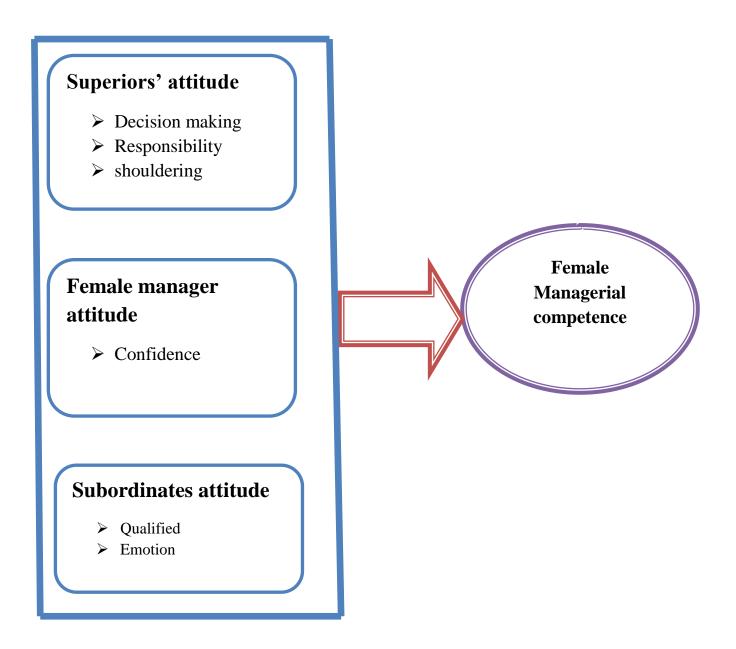
Figure 2.1: Conceptual framework developed based on the literature

According to the conceptual framework of this study female managerial competence is the implication of the superior attitude, subordinate attitude and the female managers itself. The female managers' attitude most of the time suffer on the attitude of superior and subordinates.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design and Approach

The research used a mixed research involving both qualitative and quantitative approaches. Quantitative Research approach is used to quantify the respondents" attitude towards female manager by way of generating numerical data or data that can be transformed into useable statistics.Qualitative research is used to gain an understanding of employees under female leaders and superiors experience, opinions, and attitude with respect attitude towards female leaders by use of unstructured or semi-structured data collection techniques i.e. interview, and the enterprises report.

Descriptive research design is used to assess the attitude of subordinates towards female manager and providing possible conclusion and recommendations. It is also used to assess and analyze the demographic and background information of the respondents.

3.2 Population,Sample Size and Sampling Techniques

3.2.1 Population

The total population in the study is workers working in the Commercial Bank of Ethiopia West Addis Ababa District City branches, who are working under the supervision of female manager and exposed to female managers counted to 2025.

3.2.2 Sample Size

The total size of the sample for the study was subordinates, who are under the supervision of female managers; those are workers in the selected branch counted to 136. To determine this sample size the researcher was used a formula it is called (Watson, 2001) it enable to ensure the correct sample size for the study. Since the workers are homogeneous, the sample size will be good representation of all target population.

3.2.3 Sampling Techniques

The researcher was used probability sampling technique, since it is unlikely to address all branches in west Addis Ababa district, the district has 81 city branches and 40 outline branches in the district as per January 2019 bank statics. The researcher used cluster sampling technique because easily represent a branch as a cluster therefore, 2025 target population was divide into 81 branches (cluster) and 8branches (Ayer Tens Adebabay, TesfaDirijit, AlemuAbera, zenebework, Dubai Tera, Girar, Tropical and Good shepherd) were randomly selected to represent all the branches. The workers in the selected branches had female mangers as their immediate or higher level supervisors.This study was focused on only city branches because of time and cost constraint and 136 sample participants from each nominated branch was select and questionnaires would be distributed.

3.3 Sources of Data and Tools of Data Collection

3.3.1 Data Sources

The researcher was used both primary and secondary data source. The primary data was collected through questionnaires distributed to workers in the selected west Addis Ababa district branches. Samples of 136 were used in the study. The researcher selected those branches based on the information that female managers currently work there.

Secondary data were collected internally from the bank website, commercial bank of Ethiopia (CBE) portals, brochure, journals and bank memos.

The main purposes of primary data in this research was toanswer the research questions and also contain up- to- date information those information's were directly applied and used. Secondary data had it own purpose for this research because of its less expensive and time saving therefore, it help to know the total no of population and help to describe background of the organization were some of its purpose.

3.3.2 Data Collection Tools

Mainly the data collection tool the study used is questionnaire. Questionnaire is selected because, firstly, it is economical in terms of researcher time, effort and cost than most other methods. Secondly, it is more appropriate and found easy for respondents to fill and forward their feelings and responses for questions. It kept away from researcher bias, guiding and cues that can impact the legitimacy and reliability of the data collection.

Unstructured interview was also conducted with concerned seven female managers. The major purpose of the interview was to substantiate certain facts therefore, the un-structured interviews were conducted to enhance and supplement the results of the study.

3.4 Procedures of Data Collection

The data were collected using two instruments: First, a questionnaire that consists of demographic information of the respondent which includes; age, sex, education level, marital status and job position the employee assumes in the branch. But the last demographic variable, which is job position was not used in the analysis because, almost all the workers participated in the study were found to be non-management employees (same level). Since the organizations, having female managers working was intentionally selected, all respondents were found to have more or less a close relationship with the female managers in the Organization. Therefore, the respondents" attitude towards the female managers is believed to be based on their exposure to female managers. Second, the widely used attitude measurement scale, the Woman as Managers Scale (WAMS) was used to investigate attitude of workers towards female managers. The Women as Managers scale (WAMS) was designed to identify and measure stereotypical attitudes towards women managers (Peters, et al, 1977). The scale contains 21 items in a Likert-like format. Each item has five response alternatives ranging from 'strongly agree" to 'strongly disagree". Ten items are worded to portray women as managers favorably and eleven items are worded to describe women managers unfavorably. The favorably worded items portray men and women managers as equal and the unfavorable items depict women as inferior to men. The eleven unfavorably worded items are reverse scored because disagreement with a negative item would indicate a favorable response.

The total score is the sum of all the responses and can range from 21 to 105 or taking the average, from 1 to 5 because, the average of each score is analyzed, with high scores, 4 to 5, indicating favorable attitudes towards women as managers and low scores, less than 4, indicating less positive attitudes. The Scale is categorized as: 1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree Average score of 4 is the expected score to conclude that the workers have a favorable attitude towards female mangers. Any score less than 4 shows that the respondents tend to hold a less favorable attitude. To come up with the average score of each respondent's attitude, the total score is divided by the 21 items; which gives it a range of scores from 1 to 5. Note that the unfavorable worded items are reversely scored distributed to the target population 136 respondents. From the total respondents, all of them responded and it accounted for 100% response rate, all the questionnaire will fill well and returned successfully.

3.5 Method of Data Analysis

Descriptive Statistics (Mean and Standard Deviation) was the core output for analysis of this study; In addition to that frequency and percentage were also vital role to analyze the data. Along with the individual mean and standard deviation of that 21 statement and an aggregate response of the total population is calculated to excavate a general opinion on the issue.

Descriptive Statistics provides summary statistics such as mean, median and standard deviation (Pallant, 2011) descriptive statistics were used basically to define the population quantitatively. Mean and standard deviation are traditional measures used to describe data. The mean represents a broad view of the data and the standard deviation is a measure of dispersion and gives the way to define where any given data value is located with respect to the mean (Kessler, 2013). The statistical package for social science (SPSS) 8 was used to analyze the data. After the data was collected, it was edited, coded and then entered in to SPSS and the result is analyzed accordingly.

3.6 Measurement of Reliability and Validity

3.6.1 Reliability Assurance

Reliability refers to the quality of a measurement procedure to provide repeatability and accuracy. A construct is said to be reliable or consistent if it brings same result when we use it

multiple times (Bhattacherjee, 2012). Since the researcher used multiple-item construct measure to the respondents, the extent to which respondents rate those items in a similar manner or in short the „internal consistency" was estimated after conducting pilot survey by including all the items. The internal consistency of the scale items was computed using the commonly applicable method called Cronbach alpha. Thus, the reliability of instrument of total 21 items scale was found 0.738 which indicates the acceptability of the items. Because The value of CronbachAlpha must be greater than 0.60 to be considered reliable (Aggarwal, et al. 2011). So, the developed instrument is considered as reliable.

Table: 3.1 to show the reliability statistics by Cronbach's Alpha coefficient

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.738	.722	21

3.6.2 Validity Assurance

Validity is the extents to which the interpretations of the results of a test are warranted, to assure validity, theoretical assess of validity was undertaken. Accordingly, the items were partially adopted from previous studies and partially based on the definitions given by different researchers listed above. Besides, appropriate research procedures were applied to find the answers to the basic question. With this the construct validity is also assured.

To assure the validity of this research the researcher consults experts in the study and looks a consensus of judgments, this consensus of contents included aspects like reliable contents. The advisor also gives comments to enhance the validity of the research.

3.7 Ethical Considerations

Ethics is related to moral choice affecting decisions, standard and behavior. So it is quite hard to lay down a set of clear rules, which cover all possible moral choice. Especially in research, where the practical aspect of a study (e.g. how and when to meet people for interview, which data to sample, how to deal with someone changing their mind about being part of a study, coming across information which you aren't really supposed to have etc) and the potential isolation of the research (not being in a group or class all doing the same thing, but following my own research with my own object and contacts), as well as possible inexperience of research at this stage of my studies, can all contribute to a feeling of doubt and worry about what to do for the best.

The researcher was ethically conducted the district office to receive the necessary documents by offering legal letter from researchers' university. The respondents in the selected branch were involved willingly to respond the questioner properly and their responses kept carefully therefore, this research is studied highly considering ethics and confidentially it is free from plagiarism.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Finding of the Study

4.1.1 Overview of the Data

The survey was undertaken to assess the attitude of superiors and subordinates towards female manager in the case of Commercial Bank of Ethiopia West Addis District. For that purpose questionnaire was developed and distributed to the subordinate (total of 136) and interview was conducted with superiors of the Bank and the female manager itself.

Table 4.1: Return rate of questionnaires distributed

Questionnaires	Respondents Number	Percentage
Released Questionnaires	136	100
Not- Returned	0.00	00
Returned	136	100
Total Sample Size	136	100

Source: Survey questionnaire, 2019

From the distributed 136 questionnaire all 136 were responded. This makes the response rate 100%. At the time of data screening for accuracy and completeness no questionnaire was found to be unusable, the reason behind was the respondents were given enough time to replied all parts and items completely and the researcher highly follow up the respondent by sending messengers of the bank in each selected branch and the like.

4.1.2 Demographic Characteristics of Respondents

This part discusses the demographic background and characteristics of the respondents" such as Gender, Age, Marital Status, Education level.Those demographics are grouped in frequency and percentage of the respondents listed below.

Table 4.2: Demographic characteristics of respondents

	Frequency	Percent
Respondents Gender		
Male	87	64
Female	49	36
Total	136	100
Respondents Age		
<=30	98	72.1
31-40	35	25.7
41-50	2	1.5
>=50	1	0.7
Total	136	100
Respondents Marital status		
Married	51	37.5
Single	85	62.5
Total	136	100
Respondents Education Level		
Diploma	24	17.6
BA/BSC Degree	67	49.3
Masters Degree	45	33.1
Total	136	100

Source: Survey questionnaire, 2019

Based on gender, 64% of respondents were male. The remaining 36% were female. This indicates that the numbers of female subordinates in the bank under the supervision of female managers are low in number compared to male subordinates.

The majority of the respondents (about 72.1%) are categorized as the younger group of workers (i.e. below the age of 30). 25.7% of the respondents are between the age of 31 and 40. The rest 1.5% and 0.7% are between the age of 41 - 50 and above 50 respectively. As mentioned above the majority of the respondents (about 72.1%) are young.

According to the above table, majority of the respondents (62.5%) are single and 37.5% of the respondents are married. This indicates that single respondents (62.5) might have a problem in relationship and communication with female manager.

Based on the respondent's educational level 49% of the respondents have a BA/BSC degree, 17.6% have a diploma, 33.1% have Master's degree.

4.2 Analysis of Data Collected for the Study

Frequency is the number of occurrences of a repeating event per unit time. Frequencies are simple representation of the respondents" opinion so reverse encoding was not done for this analysis. Here, we analyze the number, not the central tendency which is required to measure mean or standard deviation.)

Table 4.3: Respondents view on the possibility of pregnancy, menstruation and emotions

of female managerial competence.

No	Women as a Managers Scale	Level of Agreement	Frequency	Percent
1	The possibility of pregnancy does not make women less desirable managers than men.	Strongly Disagree	7	5.1
		Disagree	16	11.8
		Neutral	33	24.3
		Agree	39	28.7
		Strongly Agree	41	30.1
		Total	136	100
2	Problems associated with menstruation should not make women less desirable than men as employees.	Strongly Disagree	2	1.5
		Disagree	21	15.4
		Neutral	26	19.1
		Agree	45	33.1
		Strongly Agree	42	30.9
		Total	136	100
3	Women would no more allow their emotions to influence their managerial behavior than would men	Strongly Disagree	14	10.3
		Disagree	33	24.3
		Neutral	34	25
		Agree	42	30.9
		Strongly Agree	13	9.6
		Total	136	100

Source: Survey questionnaire, 2019

The first serial no on the above table implies the majority (30.1%) of the respondent agreed that the issue of pregnancy and maternity actually does not make women less desirable employees than men. This response is actually favorable attitude for women leadership.

The majority 33.1% agree that menstruation should not make women less desirable than men as employees. But the 15.4% disagree.

Respondents opinion on the emotions of women on their job were 30.9% respondents agreed with the fact that women would no more allow their emotions to influence their managerial behavior than would man. Nevertheless, 10.3% respondents agree with the fact that women would allow their emotions to influence their managerial behavior than men. The positive responses actually reflect a favorable attitude towards % women Management.

Table 4.4: Respondents view on the aggressiveness, acquire the necessary skill and objectivity

of female manager

No	Women as a Managers Scale	Level of Agreement	Frequency	Percent
1	Women cannot be aggressive in the business situations that demand it	Strongly Disagree	20	14.7
		Disagree	29	21.3
		Neutral	37	27.2
		Agree	41	30.1
		Strongly Agree	9	6.6
		Total	136	100
2	Women have the capability to acquire the necessary skills to be successful managers.	Strongly Disagree	5	3.7
		Disagree	8	5.9
		Neutral	18	13.2
		Agree	44	32.4
		Strongly Agree	61	44.9
		Total	136	100
3	Women have the objectivity required to evaluate business situations properly.	Strongly Disagree	4	2.9
		Disagree	7	5.1
		Neutral	26	19.1
		Agree	58	42.6
		Strongly Agree	41	30.1
		Total	136	100

Source: Survey questionnaire, 2019

Even if maximum amount of respondents (30.1%) agreed about women not being capable of being aggressive in business situation; the response cannot be determined as the overall attitude as other response percentage lies in close proximity.

The major portion of the respondents (44.9+ 32.4 =77.3%) has a positive view about women being capable of acquiring the necessary skills to be successful managers.

Regarding the item "women have the objectivity require evaluating business situations properly" most of the respondents accounted for 58 (42.6) closes the native end about women having

objectivity.   But, 26 (19.1%) respondents took a neutral standpoint on this matter. So it can be extracted from the extract that people are not sure about women having objectivity for evaluating business situations.

Table 4.5: Respondents view on women possession of self confidence for managerial

position and societal acceptance

No	Women as a Managers Scale	Level of Agreement	Frequency	Percent
1	Women possess self-confidence required of a good manager.	Strongly Disagree	6	4.4
		Disagree	19	14.0
		Neutral	16	11.8
		Agree	57	41.9
		Strongly Agree	38	27.9
		Total	136	100
2	The business community should someday accept women in key managerial positions	Strongly Disagree	38	27.9
		Disagree	51	37.5
		Neutral	21	15.4
		Agree	14	10.3
		Strongly Agree	12	8.8
		Total	136	100
3	Society should regard work by female managers as valuable as work by male managers.	Strongly Disagree	5	3.7
		Disagree	7	5.1
		Neutral	25	18.4
		Agree	56	41.2
		Strongly Agree	43	31.6
		Total	136	100

Source: Survey questionnaire, 2019

41.9% of respondents agree to the statement that women possess the self-confidence required of a good leader but 14% of the respondents slightly disagree.

Frequency distribution clearly indicates that popular opinion about accepting women in key managerial position in business community is positive 37.5%.

Majority (41.2 %) respondent have a positive opinion about regarding work by female managers as valuable as work by male managers. And the negative tale of the distribution is so thin that the opposite end holds extremity in a very positive way

Table 4.6: Respondents opinion on women opportunity for participation and leadership roles

No	Women as a Managers Scale	Level of Agreement	Frequency	Percent
1	It is acceptable for women to compete with men for top executive positions.	Strongly Disagree	8	5.9
		Disagree	9	6.6
		Neutral	18	13.2
		Agree	45	33.1
		Strongly Agree	56	41.2
		Total	136	100
2	Men and Women should be given equal opportunity for participation in management training programs.	Strongly Disagree	7	5.1
		Disagree	20	14.7
		Neutral	9	6.6
		Agree	42	30.9
		Strongly Agree	58	42.6
		Total	136	100
3	It is not acceptable for women to assume leadership roles as often as men.	Strongly Disagree	9	6.6
		Disagree	16	11.8
		Neutral	19	14.0
		Agree	48	35.3
		Strongly Agree	44	32.4
		Total	136	100

Source: Survey questionnaire, 2019.

41.2% respondents have a positive view about the accepting women to compete with men for top executive position. This indicates that there is a positive attitude towards female Managers.

42.6% respondents are strongly agreed that men and women should be given equal opportunity for participation in management training programs. That is actually a rather positive attitude towards women management in commercial bank of Ethiopiaare being encouraged to participate more.

32.4%, 35.3% respondents strongly agree and agree that women leadership is rare to accept in comparison to male managers. However, another 11.8% showed slightly disagreed that women leadership is rare to accept in comparison to male leaders. The scenario for this statement People have week tendency to accept women as manager.

Table 4.7: Respondents view on the assertiveness, competitiveness and ambitious enough on women in the working world

No	Women as a Managers Scale	Level of Agreement	Frequency	Percent
1	Women cannot be assertive in business situations that demand it	Strongly Disagree	23	16.9
		Disagree	15	11.00
		Neutral	37	27.2
		Agree	32	23.5
		Strongly Agree	29	21.3
		Total	136	100
2	Women are not competitive enough to be successful in the working world	Strongly Disagree	42	30.9
		Disagree	28	20.6
		Neutral	15	11.0
		Agree	27	19.9
		Strongly Agree	24	17.6
		Total	136	100
3	Women are not ambitious enough to be successful in the working world.	Strongly Disagree	41	30.1
		Disagree	23	16.9
		Neutral	15	11.0
		Agree	23	16.9
		Strongly Agree	34	25.0
		Total	136	100

Source: Survey questionnaire, 2019

Overall response is not positive. Maximum 27.2% of respondents Neutral to the statement that women can be assertive in business situations

Maximum Responses 30.9% about women are not being confident enough to be successful in business world strongly disagree with the statement. They believe strongly women are enough successful in the working world and have a favorable attitude towards female Managers.

Maximum Responses 30.1% about women are not being confident enough to be successful in business world disagree with the statement. They believe strongly women are enough successful in the working world and have a favorable attitude towards female Managers

Table 4.8: Respondents view on the organization and home responsibility of female managers

No	Women as a Managers Scale	Level of Agreement	Frequency	Percent
1	It is less desirable for women than for men to have a job that requires responsibility	Strongly Disagree	34	25.00
		Disagree	23	16.9
		Neutral	26	19.1
		Agree	31	22.8
		Strongly Agree	22	16.2
		Total	136	100
2	On the average, women managers are less capable of contributing to an organization's overall goals than are men.	Strongly Disagree	40	29.4
		Disagree	29	21.3
		Neutral	13	9.6
		Agree	28	20.6
		Strongly Agree	26	19.1
		Total	136	100
3	On the average, a woman who stays at home all the time with her children is a better mother than a woman who works outside the home at least half time	Strongly Disagree	36	26.5
		Disagree	30	22.1
		Neutral	20	14.7
		Agree	29	21.3
		Strongly Agree	21	15.4
		Total	136	100

Source: Survey questionnaire, 2019

As shown in the table, most of the respondents, with a level of frequency 34 (strongly disagree) and accounted for 25% disagreed with the idea. This indicates that respondents express their agreement with the idea that women can handle a job that requires responsibility.

Maximum 29.4% respondents strongly disagreed and 21.3 disagree with the notion that women managers are less capable in contributing to an organization, whereas 9.6% of the sample neither agreed nor disagreed. Another 20.6 % respondent actually slightly agreed to this negative statement. Still, the most popular opinion is favorable to women leadership.

Even though, the regular mindsets of the society are negative, the respondents slightly disagree with this. They think that being a better mother requires to give enough time to the children at home is not the hinder of successful manager. The disagree of this percent sum up with 48.6% the item. But the overall scenario of this statement is a working women can be a better mother and sharing her time with family and work both.

Table 4.9: Respondents opinion on feminism, challenging work and skills of female manager

No	Women as a Managers Scale	Level of Agreement	Frequency	Percent
1	To be a successful executive, a woman does not have to sacrifice some of her feminity	Strongly Disagree	51	37.5
		Disagree	18	13.2
		Neutral	24	17.6
		Agree	27	19.9
		Strongly Agree	16	11.6
		Total	136	100
2	Challenging work is more important to men than it is to women.	Strongly Disagree	34	25
		Disagree	20	14.7
		Neutral	19	14.0
		Agree	33	24.3
		Strongly Agree	30	22.1
		Total	136	100
3	Women are less capable of learning mathematical and mechanical skills than are men	Strongly Disagree	43	31.6
		Disagree	15	11.0
		Neutral	17	12.5
		Agree	25	18.4
		Strongly Agree	36	26.5
		Total	136	100

Source: Survey questionnaire, 2019

The above table implies from the total of the respondents 37.5% are strongly disagree with the women does not have to sacrifice their feminity to be a successful manager or executive. They assume women are highly scarify their feminist being successful manager

25% of the respondents strongly disagree with the idea of challenging work being more important to men than it is to women. This indicates that women can handle managerial challenging works the same as men and it is a clear indication of favorable attitude towards female leaders.

This particular statement show favorable attitude towards women leadership as majority (31.6%) expressed agreement to this negative statement.

4.3. Attitude level analysis based on demographic data

In this analytical statistics the demographics like age, gender, year of experience were incorporated in the questionnaire design but not on the basis of dependency.

Table 4:10 Workers attitude towards female managerial competence based on demographic data

Gender	Mean	N	Std. Deviation
Attitudinal level analysis based on Gender			
Male	2.7281	87	1.45226
Female	2.4286	49	1.44338
Total	2.6176	136	1.45072
Attitudinal level analysis based on Age			
<=30	2.5816	98	1.47783
31-40	2.6857	35	1.43017
41-50	3.0000	2	1.41421
>=50	3.0000	1	-
Total	2.6176	136	1.45072
Attitudinal level analysis based on Marital status			
Married	2.5294	51	1.44711
Single	2.6706	85	1.45887
Total	2.6176	136	1.45072
Attitudinal level analysis based on Education Level			
Diploma	2.3750	24	1.61009
BA/BSC Degree	2.5672	67	1.42727
Masters Degree	2.8222	45	1.40274
Total	2.6176	136	1.45072

Source: Survey questionnaire, 2019

Comparative analysis between attitudes of the females and attitudes of the males towards female managers shows that there is slightly insignificant difference evident towards female leadership. The mean attitude of the males is 2.7281. Whereas the mean of the attitude of the female is 2.4286 so, the male show insignificantly higher positivity views towards female leadership than the female.

Even though, respondents of male havea positive attitude towards female manager, there is higher standard Deviation (x = 1.45226) dispersion in the response than female. This dispersion shows that the responses of male respondents vary more than the responses of female.

But, this scenario is expected to change. This is because females tend to believe in themselves and the society has started encouraging female leadership as much as their male counterparts. So, the day is not far when males and females will have similar degree of positivity towards female leadership.

Relative analysis among different age group attitudes towards female managers shows that there is a significant difference evident towards female leadership. The mean attitude of > 50 age group is 3.0000 while the mean attitude of 41-50 age groups is also same 3.0000. So, in both age group have the same significant higher positivity view towards female leadership. But there is slightly insignificant difference among other age group i.e. below 30 age group and age group, 31 – 40 age group with the mean score of 2.5816 and 2.6857 respectively.

Again, the respondents their age group 41-50and >=50 show a lower Standard Deviation (x = 1.41421) than other age groups. This indicates that the age group <=30 and 31 - 40 have higher dispersion in responses than the age group 41 – 50 and >=50. This dispersion shows that the responses of young vary more than the responses of older. So, it is presumed that older have a concentrated approach regarding female leadership.

Comparative analysis between attitudes of the married respondents and attitudes of the single respondents towards female manager shows that, there is a minor difference towards female leadership. The mean attitude of the single is 2.6706 whereas the mean attitude of married respondents is 2.5294. So, the single have insignificantly higher positivity view towards female leadership than the married

But, the single tend to show a higher Standard Deviation (x = 1.45887) than the married (x =1.44711). This indicates that the single have higher dispersion in responses than the married. This dispersion shows that the responses of single vary more than the responses of married.

Attitudes level analysis of respondents with different educational background towards female managers shows that there is a significant difference towards female leadership. The mean attitude of Master degree holder respondents is 2.8222 while the mean attitude of respondents with educational level diploma is 2.3750. So, the master degree holder respondents have significant higher positivity view towards female leadership than respondents with below

diploma educational background. The trend of mean score in the above table shows that when educational level increases the attitude towards female leaders getting better and better.

Master degree holder respondents tend to show a lower Standard Deviation (x = 1.40274) than other respondents with different educational background. This indicates that the master degree holder have low dispersion in responses than the others. This dispersion shows that the responses of other respondents with different educational background vary more than the responses of master degree holder respondents. So, it is presumed that master degree holder have a concentrated approach regarding female leadership.

4.4 Analysis of Descriptive Statistics

In order to describe the views of subordinates and superior towards female managerial competences, the first part of this research manly conduct analysis of descriptive statics i.e frequency and percentage of respondents for each items of the questionnaire and the second part manly focus on mean score of each respondents for each items of the questionnaire.

4.4.1 Analysis of mean score

The subordinates with experience of working with female superiors have expressed their views in response to the close ended 21 questions. On the basis of the descriptive of the data interpretation of the responses have been presented. Here, mean of the responses indicated the concentration of the responses and the tendency of the population response. Standard deviation explains the inconsistency of the responses and here it describes the strength of the tendency projected in the mean of the responses.

Table 4:11 Mean Score of favorably worded items

No	Women as a managers scales	Mean	Std.Deviation
Descriptive Statistics of subordinates (workers reporting to female manager)			
1	Women cannot be aggressive in the business situations that demand it	2.9265	1.17147
2	Women would no more allow their emotions to influence their managerial behavior than would men	2.9485	1.15033
3	Women have the capability to acquire the necessary skills to be successful managers	4.0882	1.07131
4	Men and Women should be given equal opportunity for participation in management training programs	3.9118	1.24407
5	The possibility of pregnancy does not make women less desirable employees than men	3.6691	1.17414
6	It is acceptable for women to compete with men for top executive positions	3.9706	1.16072
7	Women have the objectivity required to evaluate business situations properly.	3.9191	0.98172
8	Problems associated with menstruation should not make women less desirable than men as employees	3.7647	1.09704
9	Society should regard work by female managers as valuable as work by male managers	3.9191	1.01875
10	Women possess self-confidence required of a good manager	3.7500	1.14018

Source: Survey questionnaire, 2019

As we see from the above table the question number three has highest mean score of agreement level. Therefore the opinions of respondents regarding the idea of "Women have the capability to acquire the necessary skills to be successful managers" it is the one and the only highest mean score and have a mean score of 4.0882. This indicates that the score is at higher point in agreement level of the scale and the women have equality capability to gain knowledge and skills become visionary manager. Meanwhile, "Women cannot be aggressive in the business situations that demand it" is responded unfavorably to female leaders in leadership position with a lowest mean score of 2.9265.

Likewise even though the level of their agreement is different in mean score, the items of the questioners i.e. Women have the objectivity required to evaluate business situations properly, Society should regard work by female managers as valuable as work by male managers, those two questioners have equal mean score of 3.9191 and Men and Women should be given equal opportunity for participation in management training programs,Problems associated with menstruation should not make women less desirable than men as employees,Women possess self-confidence required of a good manager,The possibility of pregnancy does not make women less desirable employees than men,Women would no more allow their emotions to influence their managerial behavior than would men,managersand with a mean score of 3.9118, 3.7647 and 3.7500,3.6691 and 2.9485 Respectively.

Table 4:12 Mean Score of unfavorably worded items

No	Women as a managers scales	Mean	Std.Deviation
Descriptive Statistics of subordinates (workers reporting to female manager)			
1	It is less desirable for women than for men to have a job that requires responsibility	3.7500	1.21564
2	Women cannot be assertive in business situations that demand it	3.3382	1.38361
3	The business community should someday accept women in key managerial positions	2.3456	1.23755
4	It is less desirable for women than for men to have a job that requires responsibility	3.0809	1.39870
5	Women are not competitive enough to be successful in the working world	3.6691	1.37736
6	On the average, women managers are less capable of contributing to an organization's overall goals than are men	3.6103	1.38870
7	Women are not ambitious enough to be successful in the working world	3.4412	1.53365
8	To be a successful executive, a woman does not have to sacrifice some of her feminity	3.0221	1.39559
9	On the average, a woman who stays at home all the time with her children is a better mother than a woman who works outside the home at least half time	2.7721	1.43999
10	Challenging work is more important to men than it is to women.	3.5221	1.40879
11	Women are less capable of learning mathematical and mechanical skills than are men	2.9706	1.62363

Source: Survey questionnaire, 2019

The above eleven unfavorably worded items are reverse scored because disagreement with a negative item would indicate a favorable response. For favorable worded items the average of each score is analyzed, with high scores, 4 to 5, indicating favorable attitudes towards women as managers and low scores, less than 4, indicating less positive attitudes however, for unfavorably worded items the average of each score is analyzed with low scores 1 to 2, indicating favorable attitude towards female as a managers and higher scores greater than 2 indicating less positive attitude.

Accordingly from the above table question number three has lowest mean score of disagreement level and reverse score is applied so that, a negative item would indicate a strong favorable response. Therefore, the mean score of item "The business community should someday accept women in key managerial positions" is 2.3456 indicating that the business community most of the day or always accept women in key managerial position.

However, most of the items in the above table have a mean score greater than 2 and less than 4 indicating that respondents are less favorably responded.

4.5 Analysis of Data Collected through Interview

This analysis is conducted to answer research questions 2, 3 and 4 of the study i.e. basic reasons superiors and subordinates undermine women leaders, the major problems that women face at a managerial position and the major problems that hinder women managers to exercise their responsibilities. To collect the necessary data with regard to the above mentioned questions interview was conducted for superiors of female leaders and female manages in a leadership position.

Totally seven superiors of female managers were interviewed with the aforementioned three research questions and the analysis presented as follow. Regarding the question raised for superiors about basic reasons superiors undermine women leaders, most of the respondents, believe that female managers are undermined with several reasons. Based on the data collected from superiors the reason that female managers undermined include female leaders are not committed enough to handle the managerial responsibility as men do, at the results of their busyness with family and social affairs, secondly female leaders do not have confidence to make

a decision on top urgent and complex scenario, women are not forceful in managerial position that demand it and they are not aggressive in a business situation of the enterprise.

On the other hand a total of 15 female managers at a leadership position were interviewed regarding the major problems that women face at a managerial position and the major problems that hinder women managers to exercise their responsibilities. Their response is analysis as follow. Based on the data collected from female managers via interview about the major problems that women face at a managerial position and the major problems that hinder women managers to exercise their responsibilities includes subordinates disrespect and disobeyed their instruction in a day to day business of the enterprise, superiors do not have a confidence to make a decision based on information came from female leaders, superiors do not treat them as men leaders, female leaders have more responsibility to handle family and social affairs than men at the result they don't have enough time to exercise their responsibilities at a managerial position as men, naturally as female managers are go through pregnancy that make them less desirable manager than men, during in a menstruation period, naturally female leaders feel a sense of sick and abnormality at the result they can't handle their job as usual.

Based on the above analysis it can be concluded that the problems that female managers face at managerial position hinders them to exercise their responsibility successfully.

CHAPTER FIVE

SUMMARY OF MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter provides the reader areas of future research, summary of findings from which conclusions drawn and that would precisely answer the basic research questions of the study and end up with recommendations.

5.1 Summary of major Findings

This study was mainly aimed at studying attitude of superiors and subordinates towards female managerial competence at managementposition in Commercial Bank of Ethiopia (CBE), in order to identify the attitude level of workers towards female managerial competence the study also had distributed questioners and conduct interview to the concerned bodies of the bank. The following results were found:

- ➢ The attitude level of superiors towards female managers is not favorable
- ➢ The attitude level of subordinates towards female managers is not favorable.

The demographic profiles of the respondents were analyzed and indicated that Commercial bank of Ethiopia have well educated staffs and managers. 82% of them are first degree holders and above. Based on gender, 64% of respondents were male. The remaining 36% were female. This indicates that the numbers of female subordinates in the company under the supervision of female managers are low in number compared to male subordinates.

As mentioned above the majority of the respondents are categorized as the younger group of workers this indicate that young subordinates have tendency to disrespect and violet female Managers order. According to the marital status, majority of the respondents are single this indicates that single respondents might have a problem in relationship and communication with female Managers.

From the mean analysis of demographic data the mean attitude of the male is 2.7281whereas the mean of the attitude of the female is 2.4286. So, the male show insignificantly higher positivity view towards female leadership than the female. But the dispersion shows that the responses of

females vary more than the responses of males. So, it is presumed that males have a concentrated approach regarding female leadership.

Respondents their age group 41-50 have a positive attitude towards female manager, there is higher standard Deviation (x = 3.0000) dispersion in the response than other age groups except >=50. This dispersion shows that the responses of 41 – 50 age group respondents vary more than the responses of other age group.

In addition the single tend to show a higher Standard Deviation (x = 1.45887) than the married (x =1.44711). This indicates that the married have lower dispersion in responses than the single. This dispersion shows that the responses of single vary more than the responses of married. The trend of mean score in the above data shows that when educational level increases the attitude towards female manager getting better and better.

From these analyses it can be concluded that subordinates who are under the supervision of female managers have unfavorable attitude towards female in leadership position of Commercial bank of Ethiopia west Addis district.

5.2 Conclusions

Based on the results of the study obtained and summary of findings the following conclusions are given.

> The attitude level of superiors towards female managers is not favorable. This unfavorable result is an implication that the superiors hold an attitude that considers female managers as a less confident, competent, irresponsive and unable to make decision for the managerial position than the males.
> The attitude level of subordinates towards female managers is not favorable. This unfavorable result is an implication that the subordinates hold an attitude that considers female managers as a less qualified, emotional, less confidential and biased for the managerial position than the males.
> The major problems that women face at a managerial position and hinder women managers to exercise their responsibilities as men are superiors undermine women managers subordinates disrespect and disobeyed for their instruction in a day to day

business of the bank ,lost confidence by superiors to make a decision based on information came from female managers, mistreat by superiors ,deficiency of enough time to exercise their responsibilities at a managerial position as men ,pregnancy related issues , the impact of menstruation

Constructed on Analysis of Data Collected by Interview, most of the respondents, believe that female managers are undermined with several reasons. Based on the data collected from superiors the reason that female managers undermined include female managers are not committed enough to handle the managerial responsibility as men do, at the results of their busyness with family and social affairs, secondly female managers do not have confidence to make a decision on top urgent and complex scenario, women are not forceful in managerial position that demand it and they are not aggressive in a business situation of the enterprise.

The data collected from female managers via interview about the major problems that women face at a managerial position and the major problems that hinder women managers to exercise their responsibilities includes subordinates disrespect and disobeyed their instruction in a day to day business of the enterprise, superiors do not have a confidence to make a decision based on information came from female managers, superiors do not treat them as men managers, female managers have more responsibility to handle family and social affairs than men at the result they don't have enough time to exercise their responsibilities at a managerial position as men, naturally as female managers are go through pregnancy that make them less desirable manager than men, during in a menstruation period, naturally female managers feel a sense of sick and abnormality at the result they can't handle their job as usual.

Therefore, from the study, it is understood that, though the efforts being taken currently to assure the equality of female managers in Commercial Bank of Ethiopia is encouraging, but not adequate. The less favorable attitude the workers hold towards female managerial competence is an implication that, the female managers needs to be given more attention than before.

5.3 Limitations and Areas for Future Research

The researcher believe that the study have a value in adding to already existing literature. The main limitation of this study is failure to consider the size and age of the banks for the purpose of comparison.

This study tried to assess attitude of superiors and subordinates towards female leaders in case of Commercial bank of Ethiopia west Addis district. The following limitations of the study are forwarded for future and further studies:

➢ The perspective of study is limited only to the superiors of female managers and subordinates, who are under the supervision of female manager's point of view and however different findings can be found if a study is conducted from the other workers and superior's point of view.

➢ Probably, the attitude towards female manager can be assessed better by taking in to account more companies together.

5.4 Recommendations

The recommendation is directed towards to Commercial bank of Ethiopia superiors and subordinates; it also tries to address the female group, and the management of the bank as a whole. Therefore to change the attitude of superiors (the manager of female managers), subordinates and the management as a whole the following recommendations are forwarded.

➢ The superiors and subordinates should accept females in managerial positions. Assuming managerial responsibility is not a matter of gender, it is a matter of qualification. An equally qualified female for managerial positions as the male should be equally accepted by the workers in the position.

➢ Special training should be provided to female to change the attitude of females as less qualified for managerial responsibilities than the males" starts from the changed attitude of the females themselves.

➢ By creating awareness, the workers tend to believe in what they are seeing, instead of what they have always been told about females. Once the attitude of the workers is changed, so would the attitude of the bank as a whole.

- There should also be an encouragement program to participate female in any department aspect of the bank.
- Different encouragement programs for female managers should be designed and conducted to boost female manager's confidence in managerial positions.
- Affirmative Action should be considered to give them a better opportunity to compete for promotion of managerial positions.
- An effective training on leadership and management program should be designed and continually provided to female manager to make them competent and qualified enough for managerial position.
- The bank should have to build a confidence on female managers to achieve the bank mission, vision and overall strategies.

References

Aggarwal, S. (2006).Social network and business success: the role of sub-cultures in an

        AfricanContext, American Journal of Economics and Sociology.

Alexander, P. (2012). Attitude of male employees towards female managers in some Selected

        organization in Ghana. International Refereed Research Journal 3 (3), 86-93.

Black, A.E. and Rothman, S. (1998), "Have you really come a long way? Women"s access to

        power in the United States", Gender Issues, Vol. 16 Nos 1/2, pp. 107-34.

Cortis, Rachelle and Cassar, Vincent, (2005). "Perceptions of and about women as managers:

        Investigating job involvement, self-esteem and attitudes", Women in Management

        Review Vol.20 No.3, pp.149-164. Retrieved from http://www.emeraldinsight. com/

        researchregisters/, in April 2011.

Catalyst. (2004). The bottom line: Connecting corporate performance and gender diversity

        (Research Rep. No. D58). New York, USA.

Daniel, Katz, (summer 1960), "The functional approach to the study of Attitudes", Public

        Opinion Quarterly, Vol. 24 pp 163-204.

Dixon et al.,(2015). Third of U.S. adults think that vaccines cause autism, despite the

        preponderance of scientific research to the contrary

Eagly, A.H. and Carau, S.J.(2002).Role congruity theory of prejudice toward female leaders.

        Psychological Review 109, 3, 573-598.

Elamin, Abdallah M. and Omair, Katlin, (2010). "Males" attitudes towards working females

        In Saudi Arabia", Vol. 39 No. 6, pp. 746-766, Retrieved from

        http:// www.emeraldinsight.com /researchregisters/, in April 2011.

Ferrary, M. (2010). Les femmesinfluencent-elles les performances des entreprises? Unee´tude

        des entreprises du CAC40 sur la periode 2002–2006.Travail, Genre etSocie´te´s,

        23(1),181–190.

Galanki, Eleanna, et al, (2009) "Revisiting leadership styles and attitudes towards women as managers in Greece 15 years later", Gender in Management: An International Journal, Vol.24 No. 7, pp. 484-504, retrieved from http://www.emeraldinsight.com/researchregisters/,   in April 2011.

Gatrell, C, & Cooper., C. (2007). Cracks in the glass ceiling: women managers, stress and the barriers to success. Handbook on Women in Business and Management. Cheltenham: Edward Elgar.

Kellerman, (1954) "Processes...," in Bennis, Benne, and Chin, op. cit., p. 511.

Katz, D., & Kahn, R. L. (1978).The social psychology of organizations (2nd Ed.). New York: Wiley.Journal of Social Behavior and Personality, 11(5),133-139. Lifton, R. S. (1956). Thought Reform of Western Civilians in Chinese Communist   Prisons/Psychiatry. 19, pp. 173-195

Oakley, J.C. (2000), "Gender-based barriers to senior management positions: understanding the Scarcity of female CEOs", Journal of Business Ethics, Vol. 27 No. 2, pp. 321-35. Peters, L; Terborg, J and Taynor, J, (1974). "Women As Managers Scale (WAMS): A Measure of Attitudes Toward Women in Management Positions", JSAS Catalog of Select Documents in Psychology.

Powell, Gary N., "Women and Men in Management", London, Sage Publications, 2nd edition, pp. 122-148.

Powell, G.N. (1987), "The effects of sex and gender on recruitment", The Academy of Management Review, Vol. 12 No. 4, pp. 731-43.

Ricketts, K. G. (2009). Behaving Intelligently. Leadership Traits & Characteristics. 1, pp. 1-101.

Robert, E., B., Renee L., W., & Robert, P., T. (2012). Trouble at the top: women who don"t want to work for a female boss. Journal of Business Diversity, 12 (1), 33-46.

Robeyns, I. (2003), "Sen"s capability approach and gender inequality: selecting relevant capabilities", Feminist Economics, Vol. 9 Nos 2/3, pp. 61-92.

Ryan, M. K., Haslam, S. A., &Postmes, T. (2007). Reactions to the glass cliff: Gender differences in the explanations for the precariousness of women"s leadership positions. Journal of Organizational Change Management, 20(2), 182–197.

Ryan, M. K., & Haslam, S. A. (2005). The glass cliff: Evidence that women are over-Represented in precarious leadership positions. British Journal of Management, 16, 81–90.

Sayo, A., E. (2011). Teachers" attitudes towards female school managers in mixed public schools in Nairobi province Kenya. Kenyatta University Institutional Repository-Kenya

Schreiber, R. M. a. U., (2011). Women in leadership.Women in leadership: How smart are you?

Terborg; Peters, L, J and Taynor, J, (1974)."Women As Managers Scale (WAMS): A Measure of Attitudes Toward Women in Management Positions", , JSAS Catalog of Select Documents in Psychology.

Terborg, J.R., and D.R. Ilgen, (1975). "A Theoretical Approach to Sex Discrimination in Traditionally Masculine Operations", Organizational Behavior and Performance, Vol. 13 pp. 352376.

Weyer, B. (2007), "Twenty years later: explaining the persistence of the glass ceiling for women leaders", Women in Management Review, Vol. 22 No. 6, pp. 482-96.

Witt, L.A. and Nye, L.G. (1992), "Gender and the relationship between perceived fairness of pay or promotion and job satisfaction", Journal of Applied psychology, Vol. 77 No. 6, pp. 91017.

Zikmund, W. G. (2003). Business Research Methods.(7th Ed) Cengage Learning: London.

ANNEX I

ST MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MASTERS OF BUSINESS ADMINSTARATION

Dear Respondent

This questionnaire is prepared by a graduate student from St Mary's University, school of Graduate studies for the purpose of studding to the assessmentof workers attitude toward female managerial competence in your organization. Your response is very essential for the accomplishment of this study successfully. I want to assure you at this point that your response will be kept confidential and the output is used for academic purpose.

Instruction;

- ❖ No need of writing your name
- ❖ Put " √ " on the space provided

Part one: Respondent's Personal Information

1. Gender: Male ☐ Female ☐

2. Age: <=30   31-40   41-50   >=50

3. Marital Status: Married ☐   Single ☐

4. Education Level: Diploma ☐ BA/BSC Degree ☐ Masters Degree ☐

5. Job Position:………….…………………………

6. Do u closely know the female managers (CSM) working with your branch?

   Yes ☐   No ☐

Part Two: Women as Managers Scales (WAMS)

Rating Scale:-

    1. Strongly Disagree

    2. Disagree

    3. Neutral

    4. Agree

    5. Strongly Agree

Using the number from 1 to 5 on the rating scale, indicate your personal opinion about each statement in the blank that immediately precedes it. Indicate your response by marking " √ " on the space provided. Remember, give your personal opinion according to how much you agree or disagree with each item.

PLEASE RESPOND TO ALL ITEMS

No.	Women as Managers Scale	1	2	3	4	5
1	Women cannot be aggressive in the business situations that demand it					
2	Women would no more allow their emotions to influence their managerial behavior than would men					
3	Women have the capability to acquire the necessary skills to be successful managers.					
4	Men and Women should be given equal opportunity for participation in management training programs.					
5	The possibility of pregnancy does not make women less desirable employees than men.					
6	It is acceptable for women to compete with men for top executive positions.					
7	Women have the objectivity required to evaluate business situations properly.					

8	Problems associated with menstruation should not make women less desirable than men as employees					
9	Society should regard work by female managers as valuable as work by male managers.					
10	Women possess self-confidence required of a good manager					
11	It is not acceptable for women to assume leadership roles as often as men.					
12	Women cannot be assertive in business situations that demand it					
13	The business community should someday accept women in key managerial positions					
14	It is less desirable for women than for men to have a job that requires responsibility					
15	Women are not competitive enough to be successful in the working world					
16	On the average, women managers are less capable of contributing to an organization's overall goals than are men.					
17	Women are not ambitious enough to be successful in the working world.					
18	To be a successful executive, a woman does not have to sacrifice some of her feminity					
19	On the average, a woman who stays at home all the time with her children is a better mother than a woman who works outside the home at least half time					
20	Challenging work is more important to men than it is to women.					
21	Women are less capable of learning mathematical and mechanical skills than are men					

ANNEX II

Interview Checklist

Interview Questions for Superior

1. Do you agree women are less desirable than men by their responsibility? If your answer is Yes/ No explain it

2. What type of challenge you observe women managers face?

3. Did you believe that men and women should be given equal opportunity for Participation in

Management training program? If your answer is Yes/No explain Please the reason?

4. What are the necessary skills that make women leaders successful in their Position?

5. What are the reason women not acceptable leadership roles as often as men?

6. Is that acceptable for women to compete with men for top executive position. If your answer

   Is Yes/No explaining it?

7. Describe in what way women are not competitive in the working world?

8. In your opinion, what kind s of personality women leaders reflect to Subordinate work?

Interview Questions for Female Managers

1. What are the major problems that you face when exercise your responsibilities?

2. In your opinion, what type of skills do female manager need to be a good manager?

3 Does you have the confidence to make a decision on top urgent and complex scenario?

4 In your experience, menstruation period feel a sense of sick and abnormality at the result

   You can't handle your job as usual?

5 What type of challenge you observe in your management system?

6 Did you believe your superiors do the same treat as men managers?

7 Do you have enough time to exercise your responsibilities at a managerial position and to

   Handle family and social affairs?

8 In your management, what kinds of behavior reflect from your Subordinate?