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St. MARY's UNIVERSITY COLLEGE OF SCHOOL OF GRADUATE
STUDIES

DETERMINANTS OF WOMEN'S INVOLVEMENT IN
LEADERSHIP POSITION: IN THE CASE OF CBE

BY: Meron Sisay

JANURY, 2024

ADDIS ABABA, ETHIOPIA

DETERMINENTS OF WOMEN'S INVOLVEMENT IN LEADERSHIP
POSITION.

BY

Meron Sisay
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STUDIES FACALITY F BUSINESS

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DECLARATION

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

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This is to certify that the thesis in titled; “Factors Affecting Women Participation in Leadership Position”. Suited to ST.MARY University for the award of the degree of business administration (MBA) and is a record of valuable research work carried out by Ms. Meron Sisay Beshah, under our guidance and supervision.

Therefore we hear by declare that no part of this thesis has been submitted to any other University or institutions for the award of any degree of diploma.

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ACRONYMS

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

ABSTRACT

The Commercial Bank of Ethiopia (CBE) is the largest financial institution in Ethiopia. Although a number of both female and male employees of the bank increased over time, the participation of women in leadership position lowers than men. The study aimed to examine the major barriers that hinder women's participation from leadership and to evaluate their impact on participation. The study had employed mixed (quantitative and qualitative) research approaches. Primary data gathered from permanent employees using structured questionnaire to examine the factors (constraints). In addition, 376 respondents who have administration experience were purposively selected to investigate the gap and secondary data gathered from various related literature, articles and procedure of the CBE. Data analyzed using both quantitative and qualitative (SPSS Version 23) method. Findings from the study revealed that data analysis results through regression show majority of a combination of individual, organizational and societal factors affect the participation of women in the leadership position. Family commitment, lack of sufficient role models, inflexible working hours and failure of line managers to assume women's advancement as their responsibilities are major barriers. The study shows that women's participation in leadership position affected by a combination of societal, cultural, personal and demographic factors. To the other end, attitudes of people towards women role and being motherhood are the major barriers women to assume leadership positions. Therefore, to enhance the participation of women in CBE, top managements should be committed to implement affirmative action, awareness creation program should be implemented to the society, and strong network of women should be designed through which they can share experience.

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Globally, Various scholars have defined Leadership in many different ways , most of the scholars contemporarily defined it as: a behavior; a skill; a process; a responsibility; an experience; a function of management; a position of authority; an influencing relationship; a characteristic; and an ability (Northouse,2017). John Maxwell defined leadership by influence (Maxwell, 1998) stated that ‘Leadership is the capacity for collective action to vitalize’. (Ayferam, 2014)

Moreover, Peter Drucker defined a leader is someone who has followers .However; some theorists believe that leadership is a form of social influence process. Although there is a variety of leadership definitions focused on two components which are: the process of influencing a group of individuals to obtain common goal, and to develop a vision. (Drucker, 2013)

Current’s business environment has changed mainly because of women business leaders playing a significant role in making the transition away from business as usual. Not only are they leading in managerial roles but also assuming personal responsibility for tackling issues concerning gender equality, poverty eradication, children, education and climate change. women involvement to lead and take charge in taking such responsibility they have to be capable of holding positions of power and influence in the business world. (Ilona, 2014)

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

However, women comprise far below 50% of the world labor force and not achieved much gender equality in any country of the world (ILO, 2016). Although women’s involvement in employment has increased over the past decades, their involvement in the leadership position has been insignificant, indicating the continuation of frightening factors for women involvement in th Ethiopia is under developing country in East Africa with a huge population of above 100 million

and with diverse cultures and ethnic groups. Of the total population, women account for 49% (World Bank, 2021) of the total population of the country. Following the 1994's education and training policy, a large proportion of women in Ethiopia are getting educated and their share in the labor market has been increasing and hence their role in the economic development of the country cannot be underestimated. With regard to decision making positions such as legislators, senior leadership position in the hierarchy of the organization in many countries of the world. (Manning, 2018)

The argument for women's involvement in decision making at higher leadership is based on the recognition that every human being has the right to involve in decisions that define her or his life. This right is the base of the ideal of equal involvement in decision-making among women and men. It argues that since women know their situation best, they should involve equally with men to have their perspective effectively incorporated at all levels of decision-making, from the private to the public spheres of their lives, from the local to the global (Manning T, 2018).

According to the Organization for Economic Cooperation and Development (OECD) report, women's involvement in leadership positions in private as well as public sectors is markedly low resulting in failure to make full use of available human capital. The report further stated that women involvement can improve the economic performance of organizations as they can "bring a wider range of perspectives to bear in corporate decision making, and thereby help organizations to adapt to changing circumstances. (OECD, 2016)

Involving or leveraging women's efforts in higher leadership position in any organizations can bring a major gain for society as a whole. Women's concerns mainly reflect their primary roles as mothers, wives and caregivers. Therefore, incorporating a woman's viewpoint in decision making can result in better decisions that more adequately reflect the needs and interests of children and families (including the male members) thereby foster sustainable development (Deborah,2017)

Globally, men typically hold majority higher positions in the hierarchy of most organizations and decision making, especially in an area where gender inequality is often severe and highly visible. Advances over the past two decades are evident in all regions and most countries, but progress has been slow. Women low involvement in national parliaments, also largely excluded from executive branches of government. Only a minority of women is appointed as ministers and, when they are, e they are not usually assigned to core ministries such as cabinet of prime minister, or minister of

home affairs, finance, defense and justice. (Chandan, 2016)

Officials and managers, women account insignificant number relative to other countries globally. This shows that only a small percentage of women have advanced to top management and decision making positions in Ethiopia (FDRE, 1994).

When we come specifically to Commercial Bank of Ethiopia (CBE), the history of the bank dates back to the establishment of the State Bank of Ethiopia in 1942. CBE was legally established as a share company in 1963 after splitting of State Bank of Ethiopia in to National Bank and Commercial Bank.

The Bank is established in 1942 and provides personal, commercial, corporate, and investment banking services to individuals, small and medium size businesses, corporations, and the government.

In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country. (CBE web site).

Currently CBE has more than 22 million account holders and the number of Mobile and Internet Banking users also reached more than 2.5 million as of June 30th 2019. It is pioneer to introduce modern banking to the country; has strong correspondent relationship with more than 50 renowned foreign banks and SWIFT bilateral arrangement with more than 700 banks across the world (CBE Websites).

In addition, it has subsidiary branches in South Sudan. The Bank plays a major role in supporting the country's economy towards the development and its vision is to become a world-class bank by the year 2025 and is committed to meet its stakeholder's interest by playing its financial intermediary roles through deploying enhanced technology and skill man power. Now CBE has over 40,000 employees, out of which women account less than 28% (11,200) (CBE Websites).

When we see their involvement in the employment arena, their involvement still lags behind. When it comes to leadership positions of the Bank, they hold only 13% of the available leadership positions (Data from CBE HR Department). Therefore, to this effect, the study will try to identify factors that affect to the involvement of women in the leadership position of the Bank.

1.2. Statement of the Problem

Women basically work more hours per day than men irrespective of income class which often leave heavy work burden on them and have a definite impact on women's mental health, and block their prospect in line of work (Chalchissa, Amentie & Emnet, Negash, 2013)

Globally, many of interventions have been done to achieve women's participation in leadership position. Examples interventions are included international instruments, agreement and covenants. This includes Universal Declaration on Human Rights, the International Covenant on Civil and Political Rights and the Beijing Platform for Action ((Collins, James & Singh, Val 2006.)). Internationally, the political participation of women in political leadership is low. The global average of women parliamentarians is 25.8 percent (UNDP, 2017). It falls below the 30 percent target that was to be achieved by 2005. This target was set in the 1995 Beijing Platform for Action. (Bejiga, 2015)

The Global Gender Gap report (2014) ranks Ethiopia as 121 among 134 countries in terms of the magnitude and scope of gender- based disparities. Contrary to being considered as risk averse, women are considered as risk aware which is leading to opening of a new window to consider them in leadership positions including in the selection of Board of Directors (Gujarati 2016). Globally, nations reach to several international declarations to address the gender disparity. However, the result achieved is not satisfactory enough especially in developing country where women are considered mainly as house wives and supposed to take care of children. We see few women in the top positions of organizations worldwide due to the gender disparity though the magnitude of the disparity is much bigger in developing countries than the developed ones.

When we come to Ethiopia, it has made some legal and societal leaps regarding gender equality such as the 1993's National Policy on Women (Ethiopian Society of Population Studies, 2008), in order to maintain equality between women and men involvement in all aspects of life .In addition, Article 35 of the country's Constitution stated equality in employment, involvement policy and decision making, acquisition and management of property, and right of women to plan families (FDRE Constitution).

These days the government, in this regard, is tried to increase the involvements of women in

higher leadership positions especially in public and ministry organizations in the country and led significant improvements. Despite these improvements, women still continue to lag behind men when it comes to leadership role in most organizations specially in banking industry in the country (FDRE Constitution).

When we specifically look the case the CBE, according to recent survey conducted internally by corporate human resource management department of the bank, VOL. 35 2012E.C has indicated that the number of women that are recruited have been increasing from time to time even though, women accounted insignificant percent of the current leadership positions in CBE.

Currently the compositions of top level management positions, only 13% of VP's positions are held by a woman, 11% of directors and 20 % manager. Hence from these mentioned facts we can insight that there is a practical gap in maintaining equal involvement of women with men in the leadership positions of the bank (CBE quarter bulletin v01, 30 July 2021).

Therefore, due to the existence of the above mentioned practical as well as theoretical gap/problems/ and the absence of any well done study internally in the relation to this topic this study will try to assess factors affecting the involvement of women in leadership positions in the hierarchy of CBE.

1.3. Research Questions

The following research questions have been framed; based on which the research would be conducted.

- ✓ To what extent those social factors affect women involvement in leadership position at CBE?
- ✓ To what extent cultural factors affect women involvement in leadership position at CBE?
- ✓ To what extent personal factors affect women involvement in leadership position at CBE?
- ✓ To what extent institutional factors affect women involvement in leadership position at CBE?
- ✓ To what extent demographic factors affect women involvement in leadership position at CBE?

1.4. Research objectives

1.4.1. General objective

The general objective of the study was to determine the detriments of women involvement in the leadership position in the case of CBE.

1.4.2. Specific objectives

- To investigate the extent of social factors to impact women involvement in leadership position at CBE.
- To determine the extent of cultural factors to impact women involvement in leadership position at CBE.
- To examine the extent of personal factors to impact women involvement in leadership position at CBE.
- To investigate the extent of institutional factors to impact women involvement in leadership position at CBE.
- To investigate the extent of demographic factors to impact women involvement in leadership position at CBE.

1.5. Significance of the Study

To the organization under study

To CBE , the outcome of the study shall benefits to formulate /develop strategic human resource policies and procedures which could accommodates and/or maintain gender equality in the higher leadership position and there by achieve better out comes in the achievements of the overall strategy of the bank .

To other similar organization

To the banking industry, it will enhance the paramount importance and contributions of women involvement in the leadership position by introducing and maintaining gender

equality in the formulation of strategy of each bank in the industry. In addition the study would contribute in foundation and application of new affirmative action policies that could improve women's involvement in leadership position in the banking industry. Good leadership is the ability to influence teams and achieve goals, which makes understanding the qualities of a good leader mission critical to a company's overall success. Women know that flexibility has always been needed. One study even suggests that the most common problems in the banking sector are "overloading and extreme burden of work, strictly time pressure of completion of tasks, more than 12 hours of work duration, long travel, fear of termination of job contract, etc." So, it's easy to see that this quality has only grown in importance and isn't going to disappear after the pandemic because people will continue to have obligations, outside of work.

To the body of knowledge

The study will add knowledge to the public in general as to the significant contribution of women for the better performance of institutions and/or organizations. It also would benefit women to understand those major factors that could significantly influence or affect their involvement in the higher leadership positions of the organizations.

To other researchers

Over and above, the results could also provide bases for new researchers to conduct further study on women/gender issues. Women leaders are more authentic, empathetic, inclusive, collaborative, and strategic. They lead with purpose, fuel the much-needed resilience, and inspire others to take action influence, lead change, and play a key role in developing others through intergenerational mentorship and coaching.

1.6. Scope of the Study

Methodologically, the study was limited to those main and common factors which could affect the involvement of women in the leadership positions of the organizations, though, many factors may cause for low number involvement of women in the leadership positions of the bank. And the data collection process will be limited to both primary and secondary sources of data to collect their respective data type.

Geographically, the study focused on both managerial and non-managerial women and men

permanent employees who are working in Addis Ababa area specifically at head office and four district offices such as: Bole, Megenagna, Yeka and Arada district offices to collect both primary and secondary data since the branches ' networks of CBE within each district office are established/located in a highly dispersed manner the researcher is forced to select sampled branches that are under the discretion of four district offices at which branches are found relatively at nearby distance / somehow concentrated at nearby distance with each other/ and also since the researcher is familiar with the mentioned districts it was easier to get data, in such a way that it will give the whole picture of the involvement of women in the leadership positions in bank.

1.7. Limitations of the Study

It would have been better if it is feasible to conduct sense study given the available resources nonetheless study was conducted on sample base which might be limited to employees who are located and working in Addis Ababa, this is because it is not feasible to include those employees found outside Addis Ababa given the available resources in collecting the related data and conduct subsequent data analysis process.

1.8. Organization of the Paper

The proposed research was organized into 5 chapters. Chapter one discusses the introductory part which comprises Background of the Study, Background of the organization, Statement of the Problem, General and specific Objectives of the Study, Research Questions, Significance of the Study, Scope of the Study and Limitation of the study Chapter two presents a review of available literature related to the study. Chapter three describes the methods of the study. Chapter four was the analysis and interpretation of the research results

Findings and discussion of those results and finally chapter five discusses the conclusion of the research findings and recommendations in addressing the research questions posed based on the statement of the problem

CHAPTER TWO

LITERATURE REVIEW

1. Introduction

A review of related literature in the subject matter is presented in this chapter. Literatures that support the research objectives the research problem are reviewed. The literature review focused on original sources such as journals, books, thesis and dissertations. The chapter is divided up as follows: the factors that influence women's participation in leadership position and some of the strategies that have been projected to improve their situation. It also outlines the theoretical, empirical review and conceptual frameworks.

2.1. Theoretical review

2.1.1. An Overview of Leadership

Leadership: is the process of influencing others to understand and agree about what needs to be done and how to do it, and the process of facilitating individual and collective efforts to accomplish shared objectives. (Yukle,): Factors that affect Women Participation in Leadership and, 2010) Leadership has gone through many theories and study approaches to reach its today's status. These theories include trait (skills) theory, the behavioral approaches, contingency (situational) theory and the lately introduced transformational and transactional leadership theories (Ibid).

The trait approach was one of the earliest systematic attempts to study leadership. It emphasizes attributes of leaders such as personality, motives, and skills (Yukl, 2010). This theory essentially says that leaders are born with certain traits or characteristics that make them leaders (Bertocci, 2009). In other words, a person is born either with or without the necessary traits for leadership. According to Bertocci (2009) the behavioral approaches stressed that leadership can be studied and learned. That means it can be thought in terms of the manner in which the leaders actually behave as observed by subordinates. Task behaviors facilitate goal accomplishment while relationship behaviors help subordinates feel comfortable with themselves, with each other, situation in which they find themselves. The main purpose of this approach is to explain how leaders combine the two kinds of behaviors to influence subordinates in their efforts to reach a goal (Farahbakhsh, 2006). Situational (contingency) theory emphasizes the importance of

Contextual factors that influence leadership process. The major situational variables include the characteristics of followers, the nature of the work performed, the type of organization and the nature of the external environment (Yukl, 2010). In other words, it emphasizes the interactions among leaders, subordinates and forces within the organization. Transformational theory- maintains that leadership is a process by which leaders and followers raise each other to higher levels of morality and motivation. Leaders inspire their followers to transcend their own self- interests for the good of the organization. Transactional leadership theory assumes the subordinates motivated by money and simple rewards that dictate their behavior (Ibid). In general, from these, we recognize that no single theory holds a definitive view of leadership. 2.1.2. Meaning and Concept of Leadership

There is no universal definition of leadership. Leadership is the process of encouraging and helping others to work enthusiastically toward objectives (Davis, 1989). It is the human factor that helps a group identify where it is going and then motivates it towards its goals. Without leadership, an organization would be only a gathering of people and machines, just as an orchestra without a conductor would be only musicians and instrument. Early research tried to identify the traits that differed between leaders and non-leaders, or between successful and unsuccessful leaders: Some studies focused on personality factors, like intelligence, ambition, and aggressiveness; others examined physical characteristics like height, build and attractiveness. However, no consistent agreements that are stable across groups and tasks have emerged despite continued attempts. (Ibid, 2015)

Leadership behavior i.e. the way leaders engage in their activities or perform their role as a leader, and antecedents of behavior has been widely studied. It has been found that personal direction of leaders is associated with pattern of leadership displayed by individuals (Bass, 2008). Leadership literature has identified different styles of leadership based on leader's orientation towards task and people. (Mitar, 2018)

Transactional leadership behavior is associated with the leader being more tasks oriented and with low consideration towards people. Transactional leadership is characterized by behavior associated more with the "agentic attributes" (Mitra, 2008). While transformational leadership behavior is associated with the leader having high consideration of people. It is characterized by behavior focusing on relationship and consideration of people and is associated with the

“Communal attributes” of feminine gender Communal behaviors’ at work include being concerned with the welfare of others (i.e., descriptions of kindness, sympathy, sensitivity, and nurturance), helping others, accepting others’ direction, and maintaining relationships (Ibid). This indicating that gender characteristics impact on leadership behavior. Thus it could be influenced by the gender identification i.e. how individuals identify with characteristics attributed to males or females based on gender. People who see themselves as having more feminine characteristics are likely to exhibit the transformational leadership behavior. Hence, for this study the definition of leadership as a process of encouraging and helping others to work actively toward objectives is considered since the meaning of leadership is taking into consideration as facilitator (transformational leadership style) not as a power (transactional leadership style)

2.1.2. Leadership and Power

Power refers to ability to control in such a situation (circumstances) when other human beings must obey and do what the duty requires. Power is the ability to impose one’s will in social relations despite any resistance and without reference to basis of this opportunity. Political power is a definite aspect in relations between large social groups. (Eba, 2012)

The exercise of political power is related to needs, interests which are complied with and implemented in social groups. The term “politics” refers to the exercise of power. It is used to describe the key interests of social groups, citizen participation in state duties and also to characterize the main directions in the operation (economic, national, social, cultural etc.) of the State and parties (Murnieks, 2003). Leadership can be defined organizationally and narrowly as the ability of an individual to influence, motivate, and enable others to contribute toward the effectiveness and success of the organizations of which they are member (Yukl, 1994). Organizationally, leadership has a direct impact on the effectiveness of costs, revenue generation, service, satisfaction, earnings, market value, share price, social capital, motivation, engagement and sustainability. Leadership is even used as a universal means for any social problem. Leadership exists only in relationships and perception of employees involved.

(Yukle, Gender, managerial level, transformational leadership and work, 2014)

2.1.4. Leadership and management

Naturally there is a great distinction between leadership and management. Leadership: Leadership is an influence relationship among leaders and followers who intend real changes that reflect their shared purpose (Rost, 1993). Management: Attainment of organizational goals in an effective and efficient manner through planning, organizing, staffing, directing and controlling organizational resource. Leadership is sometimes said to be about people whilst management is talked about in terms control and creating predictable results. Unfortunately, management is today regarded by some as being a lesser skill than leadership. The reality is that managers must also lead people and so leadership of a kind is needed at every organizational level (Kotter, 1990). However that neither is better than, nor a replacement for, the other and that: the real challenge is to combine strong leadership and strong management and use each.

Management is about the control process, which ensures that lapses in performance are spotted and corrected through feedback. Managerial processes therefore must be as close as possible to fail- safe and risk-free. The leadership contribution is to motivate, inspire and energise people by satisfying basic human needs for achievement, a sense of belonging, recognition, self-esteem, control over one's own life and an ability to live up to one's ideals. Good leaders motivate people by making the vision relevant to the particular group, supporting the employee with coaching, feedback, role-modeling and by recognizing and rewarding success. Adair (2002) used the original word meanings to emphasize this: leading is about deciding direction, coming from an Anglo- Saxon word meaning the road or path ahead; knowing the next step and then taking others with you to it. Managing is a later concept, from Latin 'manus', meaning hand, and more associated with handling a system or machine of some kind. This same notion of looking outwards or inwards is captured. (Netsanet, 2013)

2.1.5. Male's verse Female's Leadership Style

Many research studies have assessed the styles of male and female leaders since the fifties and found that there definitely exists the difference in leadership styles. However, these differences take the form of highly overlapping distributions of women and men in other words, the differences are small (Eagly, 2013). One of the differences, is that, the female leaders are seen to adopt a more democratic and participative style than their male counterparts (Merchant, 2012).

Men in leadership positions are found to adopt a top-down style, in general. This is the command and control

style. Although female managers are not generally more interpersonally- or communally-oriented than male managers, this tendency emerged to some extent in less male-dominated roles, where the tendency for women to be more participative than men strengthened as well. (Eagly, 2018)

Since men and women have different leadership styles, the variances do not mean that one has dominance over the other. The difference may be due in part to men seeing leadership as leading and women seeing leadership as facilitating (Eba, 2012). Although male and female administrators perform many of the same tasks in carrying out their work, different aspects of the job are emphasized women embrace relationships, sharing, and process, but men focus on completing tasks, achieving goals, hoarding of information, and winning. Various literature provide evidences that men utilize the traditional top-down administrative style; while women are more interested in transforming people's self-interest into organizational goals by encouraging feelings of self-worth, active participation, and sharing of power and information. This type of leadership that is considered to be effective in the current environment of continual change, and rapid globalization, increased labor market participation of women & other excluded groups (Eagly, 1990). There is strong evidence to support the tendency for women to adopt a more collaborative, cooperative, or democratic leadership style and for men to adopt a more directive, competitive, or autocratic style; this emerged in all types of studies, even if the selection criteria for leadership positions may even out the gender differences. (Bass, 2019)

2.1.6. The Nature of Males and Females

A common interpretation of the behavior and relation between, men and women emphasized the importance of the biological maternal function of the female in determining the nature and content of her being. A women's early life is a preparation for becoming, and her later life is devoted to being, a successful wife and mother. Her activities, though not necessarily confined to the home, at least center around it, for her primary mission is to be a helpmate to her husband and to provide a warm and safe haven for her family. If she does work for pay, she will do best in jobs compatible with her household responsibilities and her feminine personality (Blau& Ferber, 1992). Men, on the other hand, are not constrained by their paternal function from fully entering the world outside the home. On the contrary, their natural role as provider and protector spurs them on to greater efforts (Ibid). Thus, nature by itself has an impact for women for not to be influential to outside work and not make women more competitive in their assigned position.

2.1.7 The Women and Leadership in Ethiopia

From ancient Greek to today's history, surviving sources are devastatingly written by men for men. Temples, buildings and battle memorials all speak of a man's world. Even Athenian Democracy which the modern world celebrates, denied women the power of making decisions by disallowing the fundamental right to choose their leaders through the right to vote (Brenda, 2019). Thucydides, a 5th century historian comments "that the greatest glory for women is to be least talked about by men, whether in praise or blame" (Scott, 2009). The range of female influence and experience in ancient history has slowly been brought to the fore; between the fall of Athens in 404 BC and the rise of Alexander the Great in 330s BC. Women who held only household responsibilities, moved to working outside as nurses, wool workers and grape pickers. A social aspect of the woman's role in ancient Greek was of divine power as priestesses or goddesses. According to Plato (1976) explains the economic and cultural roles of women during this time to have changed with the changing political period.

Ethiopia is a patriarchal society that keeps women in a secondary position (Haregewoin, 2003). There is a belief that women are passive, submissive, patient, and tolerant of tedious work and violence, for which culture is used as a justification. (Hirut, 2018) Like many African countries, the majority of Ethiopian women hold low status in the society. Different studies indicated the low status of women in developing countries in general and in Ethiopia in particular (Almaz, 1991). They have been left without equal access to education, training, and rewarding employment

opportunities, and their involvement in policy formulation and decision making processes has been minimal. Obviously, women play a vital role in the community by taking care of all societal activities.

However, they do not enjoy the fruits of their labor and suffer from political, economic, societal, and cultural marginalization. According to Meaza (2009), although there are many women who have played important political and leadership roles in the history of Ethiopia, only few are important political roles mostly by wielding proxy power through birth or marriage. In support to this idea, as Teshome (1979) stated, in Ethiopian history, women did great contributions in both out and in door activities especially in battles and other activities. They have been actively participating in rural areas in agriculture, commercial, undertaking reproduction and social responsibilities. However, their misfortunes of living in the shadow of men have hidden from view such highly notable performances. They have been forced to lose confidence in themselves and so have been unable to act on their own action directly concerning themselves.

Literatures describe that even if women's formal participation in the highest leadership position was formally closed, it is documented that throughout the world, women had played critical roles in times of wars and peace as community organizers and activists. Above all, for instance, an Ethiopian women history, contributions and brilliant leadership role which have Emperor Minilik's (1877-1913) first formal wife, Bafena and second legal wife Empress Taitu had played is unforgettable history and comes first when one talk about Ethiopian women contributions(Eba , 2014). For instance, Taitu was acted as the chief advisor of Emperor with particular influence in the area of foreign relations. She holds high profile in the history for patriotism and uncompromisingly pursuing Ethiopia's independence (Meaza, 2009). These historical facts make it clear that despite their strengths, contributions and demonstrated leadership abilities, it has never been easy for Ethiopian women to ascend to formal political power (ibid.).

Now a day the FDRE government has adopted various enhancing instruments to promote equal participation of women in every subject of the nation's decision making positions among which the FDRE constitution is the most promising and binding one which had ever been existed in the history of the country. However, some efforts have been made still the participation of women in leadership and decision-making position is minimal as per to their counterparts (Eba, 2014).

2.1.8. Factors that Affect Women's participation on Leadership Position

There are several factors affect women's participation in leadership position includes personal, institutional, cultural and societal. These have been highlighted as major factors that prevented women from ascending to senior positions in the organizations despite being qualified. It has also been indicated that at personal level, factors such as lack of confidence and fear of public office are deterring women from taking senior management positions, at the institutional level, discriminatory recruitment, appointment and promotion procedures, political appointments, unclear promotion criteria, absence of documented staff development policies for senior managers and few opportunities for further training deride women's participation in decision making. In addition, social, religious and cultural factors such as discrimination against female child education and general beliefs about women's domestic roles have been identified as eroding women's self- perception just as those women who succeeded in public domain were seen as failures in their domestic roles.

Underrepresentation of women in senior leadership is problematic for several reasons. First, a lack of women in senior positions may discourage the lower-level women to aspire to an upper level position, because they feel that it is unsustainable at all. Highly qualified and experienced women may thus not apply for upper level positions. As a result, organizations lose the opportunity to capitalize on the skills and talent of a portion of their workforce. Further, when employees perceive a lack of women in upper management, they may form ideas about the understood values and culture of the organization, such as it is an “old-boys club,” or discriminatory in its hiring and retention practices (Willis, 2000). Therefore there are so many reasons that obstacle women from moving to leadership position and from those factors some of them are described as follows:

2.1.8.1. Social - Cultural Factors

Willis (2000) culture is that which surrounds us and plays a certain role in determining the way we behave at any given moment in time. By no means a static, concept defines culture is both defined by events that are taking place both locally as well as regionally and internationally, it is shaped by individual events as well as collective ones, and it is a feature of the time or epoch we live in. Because it is so vast, culture is also often used as a tool to validate all manners of actions not, all of which may be acceptable to all concerned and are often intimately, connected to issues of identity. Cultural frameworks are not always imposed, but are open to manipulation and interpretation from many angles and sources.

According to Mbugua, (2007) in any ethnic group in Africa a typical woman has low status particularly lack of power to make decisions on matters affecting her life and those of her family This culturally determined expectation and attitude towards the girl child influences less allocation of resources towards the girl as compared to the boys. A boy will always be considered first before a girl. This gender biased cultural assumption and the subsequent differential treatment of boys and girls in a homestead not only diminish girls’ access and performance in the education but also tend to push girls to doing the so called ‘feminine careers’.

One of the earliest biological justifications for male superiority comes from Aristotle 5th century B.C (Amrot, 1998). He stated that the world is a hierarchy composed of ruling elements and women are “naturally” fit to the second. In his own words he described it as “The male is naturally fitter to command than the female and female and women benefit most by being subject to male royal authority”. It is mainly because during that time the inequality of men and women was a legally and socially accepted fact. Therefore, this simply shows his ideological difference from contemporary

thinkers. While society believes in the superiority of men, we are in the decade of woman in which the involvement of women in many aspects is a hot issue. As Amrot, (1998) the women manager confirmed it as follows: "... The 1990's have been named the decade of Women ...changes in values technology, labor availability the work force, life styles, public attitudes, family roles, globalization, legal requirements, company recognition, emphasis on team work and employee involvement are all factors that will enhance women's opportunity to compete and survive in tough economic time."

A significant social feature resides in the double if not triple responsibilities of women: In most countries, women are perceived to have primary responsibilities as wives and mothers. But in many cases, either as a result of a preference for personal development, or out of sheer economic necessity, women also go out to work in the employment market. (willias, 2015)

2.1.8.2. Institutional Factors

According to Mbugua (2007) organizational culture is defined as the realities, values, symbols and rituals held in common by members of an organization and which contribute to the creation of norms and expectations of behavior. It defines conduct within an organization, determines what is and is not valued, and how authority is asserted. The values, which support the great majority of organizations, and thus define success, often include money, power and status. As Mbugua (2007) the corresponding behaviors include working long hours and putting in face time (as proxies for productivity), competitiveness and a willingness to put work above all else. These values and behaviors, which some authors define as being masculine, have come to dominate organizations for historical and socio-economic reasons but are increasingly being challenged by women, and many men, who want to 'work to live' rather than 'live to work'.

The organizational and managerial values in some organizations tend to be characterized by stereotypical views of women's roles, attributes, preferences and commitments. These in turn influence decisions about who is suitable for particular positions, which is seen to have potential and so forth. When women find themselves selected or assessed on the basis of group membership rather than on their experience and abilities, they experience gender discrimination. According to Miller (2006) leadership continue to be the domain of men that is 'thinks manager, think male'. This has implications for women and men, rightly or wrongly, are perceived in a particular way in society, which permeates organizations. They are assigned gender roles, which are shared beliefs that apply to individuals on the basis of their socially identified sex

2.1.8.3. Personal factors

2.1.8.4. Low Self-confidence and self-esteem

According to Karl (2012) the reason why self-confidence and self-esteem are connected is because if you have no self-belief and you doubt yourself and your capabilities you will not challenge yourself and you will stick with things which are safe and this was genuine by the study conducted in Turkey showed that women do not apply to be principals, even when they are as well qualified as the male applicants, at least in part, because they have negative self-perceptions and lack confidence in their qualifications and experience (Turan , 2006). This fear of being a leader is still even the educated female has the notion of masculine. Moreover Morris (2000); strengthens this “The perception of management as masculine prevents women from applying for promotion positions, because they believe they do not have the qualities to be managers as cited by Commbs, (2004) Attitude can be negative or positive hence, the importance of curriculum designers to represent images that create in girls and boys, positive attitudes towards taking different responsibilities, including leadership.

2.1.8.5. Family and Home Responsibilities

Family and home responsibilities, place bound circumstances, moves with spouses, or misalignment of personal and organizational goals were early contributors to women’s lack of administrative success, either because the demands of family on women aspirants restricted them or because those who hired believed that women would be hindered by family commitments. According to shake shaft (1985), a direct impediment for females in attaining administrative position is the reality based factor of family responsibility and the study documented family responsibilities as one reason why women were not choosing to enter administration.

Hewitt (1989) Personal and family impact ‘included the complexities and tensions of the role, the size of the workload, and the need to attend large numbers of meetings out of school hours. These factors interrupt into, and reduce, physical and psychological time and space which principals wish to allocate to themselves and their families. It would appear that an increasing numbers of senior leaders are re-assessing the extent to which becoming a principal enables them to maintain a preferred balance across the different dimensions of their lives.

2.1.8.6. Gender Stereotype Factors

Gender stereotypes are generalized beliefs about the characteristics and qualities attributed to men and women in a society. In general, men are characterized as aggressive, risk-taking, decisive, and

autonomous (agentic attributes), whereas women are characterized as kind, caring, relational, and humble (Mitra, 2008). Gender stereotypes can be described as the characteristics, attitudes, values and behaviors that society specifies as appropriate for the particular gender. The differences may have arisen not just from biological differences but also from sex role socialization during childhood and the way in which men and women develop psychologically. Gender stereotypes have consistently demonstrated that men are generally seen as more agent and more competent than women, while women are seen as more expressive and communal than men. (Duhre, 2017)

Gender stereotyping also explains why women and men are over-represented in particular types of jobs. Women dominate in “care” occupations such as nursing, teaching, social care and especially child-care. Men tend to be concentrated in construction and management areas associated with physical strength, risk-taking or decision-making. Such gender biases are also reflected in organizational practices. Male-dominated sectors tend to be more unionized, and men are more frequently selected for managerial positions because, some argue, they are perceived to be more willing to work longer hours and supervise others. Occupational, sectarian or time-related segregation can also be explained by women’s preferences for job security or the manner in which societies force them to balance work and family responsibilities.

2.1.9. Strategies for Women Empowerment in Leadership position Provision of specific training

According to ILO (2005) women leaders are supposed to be well versed in different fields including technical learning in their specific areas by taking or giving Knowledge-Based Training there should be concrete knowledge on the structure and function of the specific leadership system, where women leaders are working.

2.1.9.1. Restructuring Social and Work Environment

According to the ILO (2005) which is the primary means of action to improve the working and living condition of women and men, and promote equality in the work place organizations are expected formulate gender sensitive policies for both gender and social changes by: Improving women's access to training to help them run organizations effectively, Placing women in strategic positions, removing structural barriers and biases in their own policies and programmer to provide sound base for women empowerment, setting complementation of agreements and protection of women's right, develop clear recruitment and selection criteria for career.

2.1.9.2. Affirmative Action

Intended to eliminate and prevent discrimination and to offset disadvantages arising from existing attitudes, behavior and structures based on stereotypes by having commitment of members states of the UN are committed themselves to the equal representation of women and men in decision – making positions at all levels (ILO, 2005). As Young, (2005) suggested affirmative action in favor of women should not be considered as discriminatory against men.

2.1.9.3. Gender Mainstreaming

It is a means of integrating equality concerns across the broad in to all policy objectives in order to promote equality of all workers, irrespective of sex. The main areas of concerns are; Promoting and realizing fundamental principles and rights at work to ensure the principles of non- discrimination, creating greater opportunities for women and men to secure decent employment and income, enhancing the coverage and effectiveness of social protection for all in order to improve socio-economic security of all people and Awareness raising and capacity building activities (ILO, 2005).

2.2. Empirical review of the study

It is not only Ethiopia women who are underrepresented and encountered influence of challenges to get equal participation on leadership position, but such delay are both international and regional. Under this subtitle, we were taken a quick view on the other similar researches that were made under various geopolitical settings on the factors affecting women participation on leadership position.

The study under taken by Mehrotra (2005) on the title of Gender and Legislation in Latin America and the Caribbean: shows that women barriers to leadership participations and excision making process are not restricted to the women in Latin America, but it is a political problem that exists throughout the world. The main finding of the study shows that Social and economic obstacles to women's participation include: the unequal partition of and responsibility for household work, the difficulty of balancing professional life and attention to the home, judgments emanating from their civic status, preconceived ideas about women and "their role", economic dependence, and relatively lower levels of education and formal training . The socio-economic and structural impediments to women's political participation must be immediately removed; as long as they

continue in force, women's access to the decision-making process will be severely impaired and the constructive and positive energies of women will not be available for the betterment of the human condition. Petty grove (2006) had made analytical research on the hindering Leadership challenges encountered by the Jordanian women. The major finding of her study shows that the gender roles in Jordanian society under the focus, and underlined the tribal structure as one of significant factors that effected women in public and privates sphere. In public sphere, it was found that tribal social structure affects women political activity and women's abilities to participate in the political activities. As the fundamental building block of the tribe, the critical aspects of tribal structure can be traced down to the family unit, it is widely understood that the family structure in Jordanian society create significant and social and strategic barriers to women's empowerment and participation as a decision-makers in the public sphere Within the family, women generally are not involved in making decisions, as gender roles within the family are based on patriarchal values. Additionally the finding also shows that Women's commitment to the family or tribe creates a barrier to oppose which is very difficult to succeed. The family unit, as the strongest socializing factor has created homogenous belief, which in turn leads to homogeneity in political views. The data collected from the interviews made as the primary study sample shows, women could not theorize about the possibility of dissenting against their families. It was exposed that Jordanian women had no economic and educational barriers as a justification of their political backwardness. They were mobilized and organized themselves in various social organizations. Women have also equal access in terms of education and others social services provided by the state. But there are other challenges that can be attributed to their absence from political participation, particularly religious and culture.

The research under taken by Oedl-Wieser (2008), on the title of The Rural Gender Regime in Austrian Case shows that the representation of women in the Austrian political arena differs considerably across level and place, at high political level more women are participating but at regional and local level very few women are active in politics. Additionally the findings of the research show that women are thus generally poorly represented in politics but this is especially true for the rural areas. This can be explained by the conservative rural gender regime and the ongoing male dominance in the areas of political and economic citizenship. Some changes may be witnessed in the domain of rural development were gender-sensitive projects have been implemented, but in many rural municipalities and especially in the agricultural world the gender roles are firmly established and not very flexible. This means that in addition to their professional and political work women are still primarily responsible for the household and care work. Women's involvement in politics often depends on the agreement of the partner. These circumstances make it much more difficult for women to be active in local politics than for men.

Ogbogu (2012) under took the research on the title of "The Role of Women in Politics and in the Sustenance of Democracy in Nigeria". The main finding of the study shows that the obstacles that limited women's role in the

political sphere, social culture is recognized as the most complex challenge that lies in front of women's political ambitions. The observed low trend in female participation in the politics is not unconnected with the fact that more male constitute the membership of the most political parties and therefore readily available to be voted for. Also this trend demonstrates that social construction of male and female roles in Nigeria such that male rule, while the female follow (Ogbogu, 2012). In the study, most of the females' respondents indicated that exclusion from political is emphasizing by the fact that most political party networking and caucus meeting are held in the nights. The timing of such meetings are unsociable hours are not appropriate for women. Due to the prevailing gender-related labor assignments in Nigeria and the multifaceted roles of women, they claimed that they are unable to attend such meeting where very crucial decisions are taken. In addition to this, politics are characterized as a "dirty game" which is used as a cause to exclude women from political party network. The researcher has shown that economy is critical factor to women's participations in politics. The number of men who have the kind money that is required to win election outweighs the women. This interaction is culturally unacceptable and is regarded as disrespect. (Almaz, 2016)

The research done by Adhiambo-Oduol (2013) on the title of the challenges and opportunities of Kenyan women in the political participation; the researcher was identified in his study that socio- cultural beliefs, attitudes, biases and stereotypes are major barriers that prevent women from advancing to political spheres. These emphasize the superiority of men and the inferiority of women. They form the integral part of socialization process in form of gender education and training that men and women are exposed to from childhood. Another difficult barrier is the institutional framework guiding gender division of labor, recruitment, and vertical mobility. The study findings show that women are particularly disadvantaged with their labor often under-valued and under-utilized. Women are more likely to be employed than men, their average income is lower. Another obstacle confronting women is lack of enough participation and empowerment in decisions that affect their lives in political and social processes. He also notes that since men dominate public decision-making processes, it is the male values that are reflected in the decision- making bodies. Women are still under-represented in electoral politics.

The research done by Adonay (2014), on the title of women's participation in public administration in Tigray: the main objective of the study was to assess the participation of women in public administration, specifically in Tigray by taking Woreda Tahtay Machew. The main finding of the study shows the participation and involvement of women in public administration of woreda Tahtay Machew is insignificant. This low level of women's participation in leadership position affects women's life in general, because women's interest may not be reflected and addressed on decision making process of the patriarchal system. It may also lead them to be always dependent on men; it restrains them from enhancing their leadership and management skill. Additionally the findings also show that institutional policies are not hindrance to women to participate in

leadership position in the study area rather the institutional cultures and practices adversely affect them. Despite to these cultural hindrances, the government is trying to empower women's and enhance their involvement in the leadership position.

The other study undertook by Getachew (2014) on the title of investigate opportunities and challenges of women's empowerment in leadership position in Endamehoni Woreda. The objective of the study was to assess the extent and growth rate of empowering women's participation in leadership positions and identify factors that hinder them from being leaderships and to come up with possible solutions in order to improve their participation by empowering them. The major finding of the research are there were no adequate measures taken for women's empowerment in leadership positions rate due to lack of strong commitment and attentions of politicians and governors officials, Factors that hinder women's participation in leadership positions were socio-cultural, educational, institutional and personal and family responsibility as well as other related issues were found to be the key and The main criteria used for woman's selection and placement into decision making structures leadership position performance appraisal, work experience.

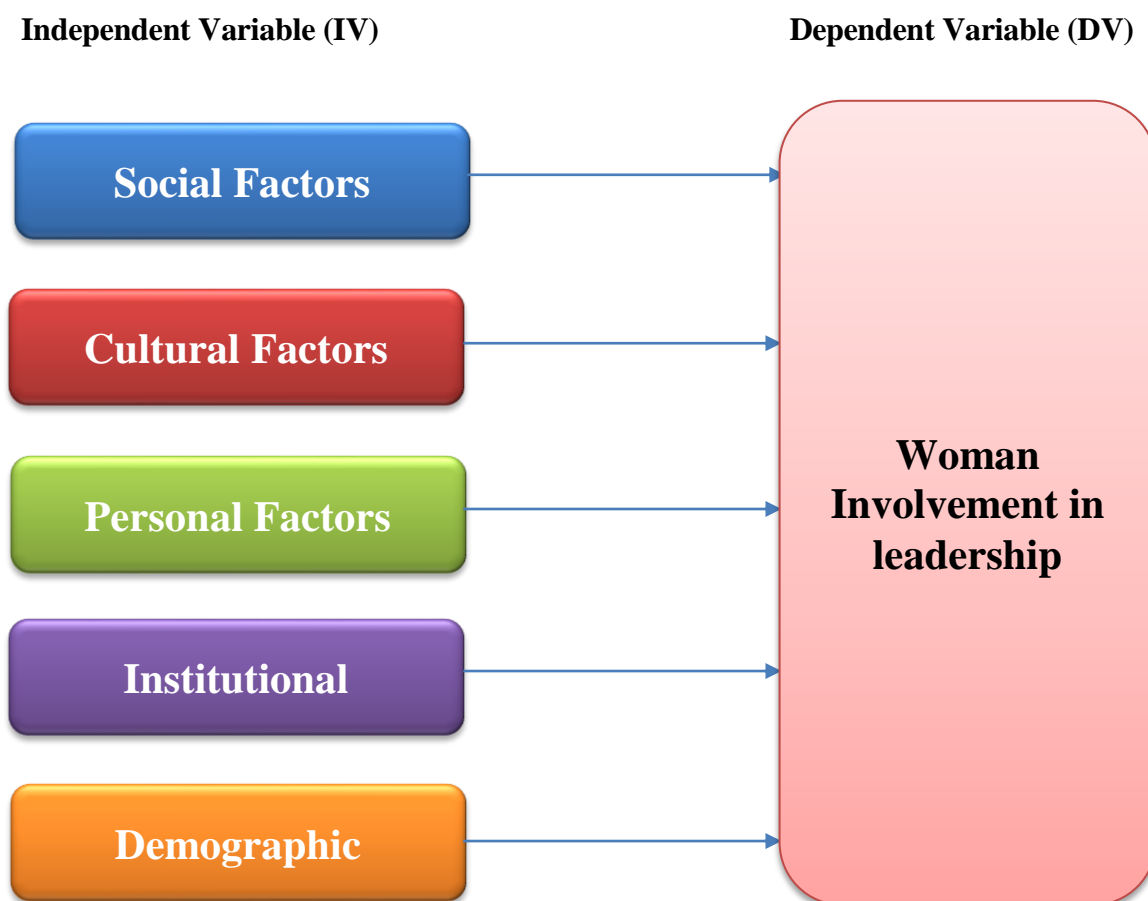
The research done by Brenda (2015) on the title of factors determining women's participation in decision making in Zambia revenue authority: the main objective of the study was to examine the factors determining the participation of women in decision making in the Zambia Revenue Authority. The findings of the study are provided in a brief that social cultural factors influence the upward mobility of women in top management positions. The work place policies are also insensitive to women roles as mothers. It was further discovered that policies addressing gender imbalance are not being implemented. The study therefore established that organization policies, culture, limited access.

2.3. Conceptual framework

The study was based mainly on the feminist theory which recognizes the all-encompassing influence of gender divisions on social life and tries to understand women's marginalization and the structures in society that support this subjugation and subordination. The feminist perspective, looking at the many similarities between the genders, concludes that women and men have equal, potential for the individual developments. Differences in the realization of that potential, therefore, result from externally imposed constraints and from the influence of social institutions and values (Osongo, 2004). The feminist theory highlights three broad perspectives in trying to explain the absence of women from senior Leadership in any organization. The first perspective is personal factors in which the scarcity of women in leadership positions is attributed to the psychosocial attributes, including personality characteristics, attitudes and behavioral skills of women themselves. The other personal factors that facilitate and/or constrain women to take leadership positions, self-esteem and self-confidence, lack of motivation and ambition to accept challenges "to go up the ladder", women's low potential for leadership, less assertiveness, less emotional stability and lack of ability to handle a crisis are identified. On the other hand, a number of other

researchers have identified a number of factors that function as barriers to women’s career advancement. According to Zhong (2006) listed glass ceiling, gender discrimination and sexual harassment, organizational culture, and work and family conflict as major barriers. The glass ceiling refers to invisible, generally artificial, barriers that prevent qualified individuals, e.g. women, from advancing within their organizations and reaching their full potential. According to Osongo (2004) also noted that nepotism, political affiliation, networking, ethnicity, qualification, administration experience, willingness to take position, assertiveness, self-confidence, and self- esteem are the major factors affecting women to advance in their career ladder. Bello (2004) also identified several obstacles that prevent women from advancing to senior management positions. The study indicated the socio-cultural beliefs as the major barriers in this regard. These beliefs emphasize the superiority of men and the inferiority of women, an additional barrier is the institutional framework guiding the gender division of labor, recruitment and upward mobility.

The conceptual framework upon which the study is based is depicted in diagram 2.1 below



2.4. Concluding remark

The above studies have identified factors influence women participation on leadership position those are

different from one continent to other continent even different from one country to other country. To generalize the empirical review done still know women participation on leadership position is low, the main reason for under representation of them are socio-cultural factors, personal factors, institutional factors, economic factors and others.

When the researcher see the gap of the literature researcher tries to see the studies that the other researchers have not seen those are: previous studies conducted; at different sectors but not at grass root level, the factors that influence women participation in leadership position at grass root level or level may vary from different industries perspective. The other concentration; earlier researchers were conducted on addressing specific factors that influence women participation on leadership position. But, this study tries to include the socio-cultural factor, institution factors and personal factors that influence women participation on leadership position.

Prior researchers were used descriptive statistics and analyzed by using different models. The other is the previous researchers were identify only factors influence women participation on leadership position, they didn't show which factors strongly influence among dependent factor. But this study prioritize among the factors that influence women participation on leadership position strongly. It is with this in mind that the study would be filling the literature gap.

CHAPTER THREE

3. RESEARCH METHODOLOGY

Kothari (2004) stated that the research design was the conceptual arrangement within which the research is conducted; it comprises the blueprint for the collection, measurement and analysis of data. According to Kothari (2005) research design is broadly classified as Exploratory, Descriptive and explanatory.

The study used descriptive and explanatory research design by combining both quantitative and qualitative research approaches to analyze data and obtain adequate information about realities of the study. A mixed methods approach was one in which the researcher based knowledge claims on pragmatic grounds. It employs strategies of inquiry that involve collecting data either simultaneously or sequentially to best understand research problem. The data collection also involved gathering both numeric information as well as text information (e.g. on interviews) so that the final database represents both quantitative and qualitative information. Additionally, it helps the researcher for triangulation purpose.

3.1. Research Approach

Descriptive research design deals on describing the characteristics of a particular individual, or of a group, in the case of this study the researcher selected to describe the status of detriments of women involvement in the leadership position in the case of CBE.

According to Kothari (2004) the emphasis of explanatory research is on studying a situation or a problem in order to explain the relationships between variables. In this case the researcher used to examine the relationship between personal, socio-cultural and institutional factors and women participation on leadership position, in addition to see their cause and effect relationship on each other.

Methodologically, mixed approach (i.e., both qualitative and quantitative approach) were used for the study to achieve better results by utilizing their respective strengths. The quantitative approach one to measure, analyzes, and describe about the phenomenon of the study. The qualitative one was to narrate conceptually the perception of the respondents as they observed and perceived the actual phenomena.

3.2. Data type and source

Both the primary as well as the secondary sources of data were used for the study to collect the primary and secondary data type. The primary data, (i.e., ordinary data tape) was acquired through distributing questionnaires, which would include both closed and open ended questions, to the respective respondents

and also through conducting interview with deliberately selected participants on the basis of their skill and knowledge that they have to the subject matter in order to substantiate the outcome of the study .

And the secondary data was collected through reviewing secondary sources such as recent articles, journal, books, and research findings of other scholars in the related discipline and the bank document itself in term of concepts and issues for the study.

3.2.1. Target Population and sample size

Kothari (2004) uses the term “target population” to refer to the intended population covered by a study in a specific geographical area such as country, region and town in terms of age group and gender. Accordingly, the target population of the study was all permanent employees’ total number is 6200 which currently working in commercial bank of Ethiopia in CBE at head office unit, districts and branches under their discretion.

3.2.2. Sampling Frame

The study sampling frame was lists of both women and men permanent employees who are working in CBE at head office, four districts mentioned above and branches under their discretion. Specifically list sampling frame comprises vice president at head office, directors at head office and at district level, managers at head office, district, and branches, and non-managerial (both male and female) at head off, district, and branches level.

Sample Size Determination

Sample size would be determined using Yamane’s /1973/ formula from the total population by taking into account 0.05(5%) standard error or significant level.

Sample size determination formula $n = \frac{N}{1 + N(e)^2}$

n=Sample size; N= Total

population e=level of precision

N=6200

Therefore sample size will be determined as

follows $n = \frac{6200}{1 + 6200(0.05)^2}$

$n = 6200/16.5$

n ~ 376

So the sample size is 376

3.2.3. Sampling Technique

For the study both probability as well as non-probability sampling technique were used to select the respective participants to be included in the sample size.

To this effect, the total population was heterogeneous but within a group they have homogeneity, simple random sampling technique was used from strata to determine the respective participants to distribute the questionnaires to each strata or group (i.e., managerial and non-managerial both female and men) included in the sample.

Non probability /i.e., purposive /sampling technique was used to select those participants to conduct interview on the basis of the skill and knowledge that they have towards the subject matter to substantiate the outcome of the study

3.2.4. Data Collection Tools/instruments

The primary data was collected through distributing questionnaires to 350 female and male permanent employee. And also interview was conducted to 26 deliberately selected participants based on their experiences, knowledge and skills towards the subject matter.

And the secondary data was collected through reviewing recent related articles & journals, books, internet web sites of the bank.

3.3. Data Analysis and Interpretation

The quantitative data was analyzed using possible descriptive statistics such as mode frequency, percentage and inferential statistics i.e., Mean, Mode of frequencies, percentile, and Correlation and Multi Regression analysis both to describe as well as explain the determinants factors of phenomena respectively with the help of software known as SPSS (version 23) after the data are encoded and entered into the mentioned software. The data acquired through interviews was analyzed using content analysis qualitatively by summarizing the concepts on the basis of their similarities and finally the results of the analysis would be combined by triangulating with the results of the quantitative one to substantiate the output of the study.

3.4 Validity and Reliability of the Instruments

Mugenda and Mugenda (2003) define validity as the accuracy and meaningfulness of inferences, which are based on the research results. The two also define reliability as a measure of the degree to which a research instrument yields consistent results or data after repeated trials. Validity and reliability were thus established for standardization of the research instrument used in the current

study.

Content validity of the research instruments was established in order to make sure that they reflected the content of the study concepts. Firstly, the researcher went through the instruments and associated them with the set objectives to ensure that they contained all the information that answered the set questions and addressed the objectives. Secondly, expert input from the UIC life Addis region management members was inspected the relevance of the items on the instruments against the set objectives. The instruments were then showed on buyers of life insurance from the same region. Cranach's Coefficient Alpha was computed for the instrument. A reliability coefficient of 0.7 or over reflects the internal reliability of the instruments (Fraenkel&Wallen, 2000).

3.5. Ethical consideration

In this study, ethical values protected to stop fabricating of data. Throughout data collection, ethical activities also preserved for collective work to inspire trust, responsibility and common respect among researcher and respondents. Such as:

- The researcher becomes the respondents 'authorization to join in the seriousness interviews and the achievement of the questionnaire.
- The researcher informed each respondent around the purpose of the study.
- The interview and questionnaire covered any questions damaging to the self-interest of respondents.
- The researcher promised respondents 'privacy and confidentiality the data.

CHAPTER FOUR

4. DATA, ANALYSIS AND INTERPRETATION

4.1. Introduction

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

4.2. Descriptive Statistics

Descriptive statistics in the form of frequency mean and standard deviations are computed for the various dimensions of factors of respondents and their perception on women's leadership positions in their respective. The factors of the respondents which are considered crucial for this study is presented as follows: -

4.2.1. Marital Status of the respondents

	Male		Female	
	Frequency	Percent	Frequency	Percent
Single	90	45.2	40	22.6
Married	99	49.7	132	74.6
Divorced	10	5	5	2.8
Total	199	100	177	100

Table 4.1 shows the Marital Status of the female respondents is 40(22.6%) are single, 132(74.6%) are married, and 5(2.8%) are Divorced. This shows most of women in CBE are Married. Therefore, most of women are married and have children due to these reasons most of women's care their children this affects for women's leadership position.

4.2.2. Sex of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	177	47.1	47.1	47.1
Male	199	52.9	52.9	100.0
Total	376	100.0	100.0	

As illustrated in Table 4.2, Sex of the respondents 177(47.1%) are Female and 199(52.9%) are male. this implied that majority of the respondents are male. So, most of CBE leadership positions are occupied by men and women have not a great chance of leadership positions

4.2.3 Educational level of the respondent

	Male		Female	
	Frequency	Percent	Frequency	Percent
Diploma/TVET	30	15.1	55	31.1
Degree	124	62.3	106	59.9
master's Degree	45	22.6	16	9
Total	199	100.0	177	100

As illustrated in Table 4.3, the education level of the respondents, female Diploma/TVET holder is 55(31.1 %), female bachelor degree 106(59.9%) and remaining 16(9 %) are masters. Therefor female respondents have lower higher educated level than male respondent. It implies that educational level affects women leadership positions.

4.2.4 Social Factors affecting Women's Leadership positions

S.N	Descriptions	SD		D		N		A		SA		Total	Mean	SD
1	Social Factors that affect Women's leadership positions	F	%	F	%	F	%	F	%	F	%			
1.1	Lack of women role model	34	9%	76	20%	60	16%	101	27%	105	28%	376	3.44	3.19
1.2	Lack of support from family.	54	14%	46	12%	80	21%	98	26%	98	26%	376	3.47	2.87
1.3	Gender stereotype (notion that women are not good leaders or lack professional commitment)	70	19%	67	18%	44	12%	98	26%	97	26%	376	3.23	2.06
1.4	Women have more family responsibilities than men.	56	15%	67	18%	78	21%	98	26%	77	20%	376	3.49	1.91
1.5	Fewer opportunities for women in education	67	18%	89	24%	34	9%	89	24%	97	26%	376	3.16	1.14
	Grand mean												3.4	

The mean score below 3.39 is considered as low; the mean score from 3.40 up to 3.79 is considered as moderate and mean score above 3.8 is considered as high (Zaidation ,2009).

As to item 4, on table 4.4, respondents were asked to rate their perception where women are more responsible to home and family related issues than men affect their participation on the leadership position.

The respondent replied that Women have more family responsibilities than men is a 'main cause' that inhibited women's participation in leadership position. As the majority of the respondent confirms that women have more family responsibilities than men influence their participation on leadership.

Regarding item 2, on table 4.4 the absence of support from family as a factor for women's participation had a mean score of 3.47, The respondents rating the item as a 'major cause' for the lower involvement of women in leadership. This indicates that absence of sufficient support from family is a main cause for women's scarce in the leadership position.

As it is indicated in table 4.4, lack of women role model as a 'moderate cause' with a mean score of 3.44. Respondents rated regarding to Lack of women role model, a 'major cause' that kept women's contribution in leadership position. This finding points out that women's Lack of women role model has sometimes put them in the position to underestimate their ability. This finding is supported by Ashebir (2014) concluded that women's perception and their Lack of women role model has been among the challenges faced to attain leadership positions.

This finding points out that Gender stereotype (notion that women are not good leaders or lack professional commitment) sometimes put them in the position to underestimate their ability, which could be due to early socialization. This finding is supported by Ashebir (2014) concluded that Gender stereotype (notion that women are not good leaders or lack professional commitment) has been among the challenges faced to attain leadership positions.

The respondent replied that fewer opportunities for women in education are a 'major cause' that inhibited women's participation in leadership position.

4.2.5 Cultural Factors affecting Women's leadership positions

S.N	Descriptions	SD		D		N		A		SA		Total	Mean	SD
1	Cultural Factors that affect Women's leadership Positions		%	F	%	F	%	F	%	F	%			
1.1	The community traditional culture does not favor women on leadership position, because they are believed to be mothers and home makers	34	9%	44	12%	77	20%	98	26%	123	3%	376	3.62	3.34
1.2	Culture requires women to observe their male counterparts without much questioning	32	9%	25	7%	50	13%	127	34%	142	38%	376	3.86	2.77
1.3	Culturally females are appreciated more for their outward show and good character (behavior) than for their competence and intellectual skills.	30	8%	56	15%	78	21%	110	29%	102	27%	376	3.53	2.18
1.4	Women's role basically focused on house works and nursery/child care roles	46	12%	57	15%	78	21%	98	26%	97	26%	376	3.38	1.54
1.5	Participation of women in leadership is low because culturally women leadership is unacceptable by the society.	32.47	12%	15.67	15%	24.8	24%	34.8	24%	37.4	26%	376	3.18	1.15
	Grand Mean												3.51	

The respondent replied that culture requires women to observe their male counterparts without much questioning is the first 'main cause' with mean score of 3.86 that inhibited women's participation in leadership position. As the majority of the respondent confirms that Culture requires women to observe their male counterparts without much questioning affects women participation from the leadership.

Referring to item 1, table 4.5 as rated by respondent, the community traditional culture does not favor women on leadership position, because they are believed to be mothers and home makers is the second major case with a mean score value of 3.62. According to the finding the majority of the respondent confirm that community culture does not be familiar with women on leadership because they believe women are created to handle home responsibility and they don't expect women to bear leadership responsibility.

As of table 4.5, item 3 culturally females are appreciated more for their outward show and good character (behavior) than for their competence and intellectual skills is the third 'major cause' with mean score value of 3.53. The respondents rating the item as a 'major cause' for the below demonstration of women in leadership position. According to the finding, the significant number of the respondent approved that in the community culturally women does not appreciate through their talent or ability and skill rather by their appearance and beautifully, which have influence on women to come to leadership position.

Generally, all cultural factor has its own contribution although differ by its significance. Therefore, one may conclude from this finding that women underestimate their abilities due to the impact of cultural Factors. It reduces their ability to actively and effectively play a part in leadership arrangement. This finding is supported by Strachan (2010) concluded that culture and gender are interwoven and reduce women participation in leadership.

4.2.6 Personal Factors affecting Women’s leadership positions

S.N	Descriptions	SD		D		N		A		SA		Total	Mean	SD
1	Personal Factors affecting Women’s leadership positions	F	%	F	%	F	%	F	%	F	%			
1.1	Women lack of self-confidence and fear of failure hinders them to participate in leadership	34	9%	76	20%	60	16%	101	27%	105	28%	376	3.44	3.19
1.2	Lack of personal sacrifices and hard work	54	14%	46	12%	80	21%	98	26%	98	26%	376	3.37	2.87
1.3	Women have less interest in positions of higher responsibilities.	70	19%	67	18%	44	12%	98	26%	97	26%	376	3.53	2.06
1.4	Self-motivation and ambition	56	15%	67	18%	78	21%	98	26%	77	20%	376	3.19	1.91
1.5	Differences in leadership style of women and men	67	18%	89	24%	34	9%	89	24%	97	26%	376	3.56	1.14
	Grand mean												3.41	

As reflected on the table 4.6 item number 5, the respondent replied that different in leadership style of women and men is the first ‘major cause’ with the mean scores of 3.56 which is moderate that inhibited women’s participation in leadership position.

Regarding item 3 in table 4.6, it had the 2nd highest the mean scores at 3.53. Respondents rated regarding to women have less interest in positions of higher responsibilities, a ‘major cause’ that kept women’s contribution in leadership position. With this regard, majority of the respondent confirmed that women restricted themselves from higher responsibilities affect their membership on leadership position. Thus, it reduces their ability to aggressively and successfully participate in leadership position.

As it is indicated in table 4.6, item 1, women lack of self-confidence and fear of failure hinders them to

Participate in leadership, which has the 3rd highest mean score of 3.44, and it is considered as moderate. The respondent replied that lack of self-confidence is a ‘major cause’ that inhibited women’s participation in leadership position.

Generally all of personal factor have its own contribution although differ by its significance.

4.2.7 Institutional Factors affecting Women’s leadership positions

S.N	Descriptions	SD		D		N		A		SA		Total	Mean	SD
1	Institutional Factors affecting Women’s leadership positions	F	%	F	%	F	%	F	%	F	%			
1.1	Negative organizational culture/attitudes hinder women commitment /being good leaders.	24	9%	76	20%	60	16%	101	27%	105	28%	376	3.34	3.19
1.2	Lack of support from supervisors hinders women to be leader.	54	14%	46	12%	80	21%	98	26%	98	26%	376	3.57	2.87
1.3	There is a priority in placement for women in the organization.	70	19%	67	18%	44	12%	98	26%	97	26%	376	3.53	2.06
1.4	There is opportunity of promotion for women leaders in the organization to the next level.	56	15%	67	18%	78	21%	98	26%	77	20%	376	3.49	1.91
1.5	The organization is committed to apply affirmative action in practice.	67	18%	89	24%	34	9%	89	24%	97	26%	376	3.56	1.14
	Grand mean												3.49	

Based on the table 4.7 item number 2, the respondent replied that lack of support from supervisors hinders women to be leader is a ‘major cause’ with the highest mean scores of 3.57 which is moderate that inhibited women’s participation in leadership position.

As to item 5, on table 4.7, respondents replied that the commitment of the organization to apply affirmative action in practice is a second ‘major cause’ with a mean value of 3.56. According to this finding greater part of the respondent approved affirmative action restricted women on group characteristics rather than individual qualifications, potential, or ability. Thus, it make them to depend on it rather than to be competent and committed.

As I observed from the finding; lack of support from supervisors and the commitment of the organization to apply affirmative action in practice are the major and significant institutional factor for the low involvement of women in leadership position.

4.2.8 Demographic Factors affecting Women's leadership positions

S.N	Descriptions	SD		D		N		A		SA		Total	Mean	SD
1	demographic Factors affecting Women's leadership positions	F	%	F	%	F	%	F	%	F	%			
1.1	Younger women may face different challenges and opportunities compared to older women.	34	10%	76	20%	60	16%	101	27%	105	28%	376	3.34	2.19
1.2	Women's decision and suggestions are undermined because of their gender.	54	14%	46	12%	80	21%	98	26%	98	26%	376	3.37	2.87
1.3	Most women have low level of educational qualification than men.	70	19%	67	18%	44	12%	98	26%	97	26%	376	3.63	2.06
1.4	Marital status and family responsibility can impact women carrier trajectories and ability assumes leadership position.	56	15%	67	18%	78	21%	98	26%	77	20%	376	3.19	1.91
1.5	Special Work experience matters for women than men to involve in decision making process / leadership Position	67	18%	89	24%	34	9%	89	24%	97	26%	376	3.56	1.14
	Grand Mean												3.41	

The respondent replied that most women have low level of educational qualification than men is a 'major cause' with the highest mean score value of 3.63 that inhibited women's participation in leadership position. According to this finding woman have low level of educational qualification than men has been the most challenges faced to attain leadership position.

Regarding item 5, on table 4.8, special Work experience matters for women than men to involve in decision making process / leadership position is the second major factor with mean score of 3.56 for the lower involvement of women in leadership.

Based on the finding, even though all demographic factors have its own contribution, the two factors; most women have low level of educational qualification than men and special Work experience matters for women than men to involve in decision making process / leadership

position are the major demographic factor for the low involvement of women in leadership position.

4.2.9 Women's involvement in leadership

S.N	Descriptions	SD		D		N		A		SA		Total	Mean	SD
1	Women's involvement in leadership	F	%	F	%	F	%	F	%	F	%			
1.1	social factors affect women involvement in leadership position)	32	10%	76	20%	60	16%	101	27%	105	28%	376	3.4	2.19
1.2	cultural factors affects women involvement in leadership position)	54	14%	46	12%	80	21%	98	26%	98	26%	376	3.51	2.87
1.3	personal factors affect women involvement in leadership position)	60	19%	67	18%	44	12%	98	26%	97	26%	376	3.41	2.06
1.4	institutional factors affect women involvement in leadership position)	56	15%	67	18%	78	21%	98	26%	77	20%	376	3.49	1.91
1.5	demographic factors affect women involvement in leadership position)	67	18%	89	24%	34	9%	89	24%	97	26%	376	3.41	1.14
	Grand mean												3.44	

Referring to table 4.9 item two, cultural factors affect women involvement in leadership position has the highest mean score value of 3.51. According to the finding cultural factor; culture requires women to observe their male counterparts without much questioning, the community traditional culture does not favor women on leadership position, because they are believed to be mothers and home makers, and Culturally females are appreciated more for their outward show and good character (behavior) than for their competence and intellectual skills have the significant impact for the low involvement of women for the leadership position.

The second significant factor which restricted women from leadership has a mean score value of 3.49 is institutional factors; lack of support from supervisors and the commitment of the organization to apply affirmative action are the dominant institutional factors.

Personal and demographic factors with a mean value of 3.41 have equal significant effect for the low involvement of women in leadership followed by institutional factor with a mean value of 3.4. From this finding one can infer that, cultural and institutional factors are the most significant factors that affect the involvement of women for leadership position.

4.3. Correlation and regression

4.3.1. Correlation result

In this part of the analysis bivariate Pearson correlation coefficient has been used to examine the relationship between the dependent and independent variable. According to (Robert, 2008), Pearson correlation coefficients ranges between -1 and +1, when 0 indicates no relationship between, -1.00 indicates a perfect negative relationship and +1.00 indicates a perfect positive relationship. For intermediary values the study uses Pallant (2010) guideline to determine the strength of the correlation, less than 0.1 indicate weak correlation, small correlation for value 0.1 to 0.29; medium/moderate for 0.3 to 0.49; and large for 0.50 to 1.00).

Table 4.3.1. Correlation about Factors that affect Women’s leadership positions

		Cultural Factors affecting Women’s leadership positions	Social Factors affecting Women’s leadership Positions	Personal Factors affecting Women’s leadership positions	Institutional I Factors affecting Women’s leadership Positions	Demographic Factors affecting Women’s leadership Positions
Cultural Factors affecting Women’s leadership Positions	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	376				
Social Factors affecting Women’s leadership positions	Pearson Correlation	1.000**	1	.		
	Sig. (2-tailed)	.000				
	N	376	376			
Personal Factors affecting Women’s leadership positions	Pearson Correlation	1.000**	1.000**	1		
	Sig. (2-tailed)	.000	.000			
	N	376	376	376		
Institutional I Factors affecting Women’s leadership positions	Pearson Correlation	1.000**	1.000**	1.000**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	376	376	376	376	
Demographic Factors affecting Women’s leadership positions	Pearson Correlation	1.000**	1.000**	1.000**	1.000**	1
	Sig. (2-tailed)	.000	.000	.000	.000	376
	N	376	376	376	376	

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

From the above table 4.3.1, it indicates that societal cultural, personal and demographic factors have significant and positive relationship with women involvement in leadership position. And also they have positively correlated and they have strong linear relationship among each other. From this analysis it can be noted that, personal, and societal-cultural has significant and positive relationship with women participation on leadership. Therefore, they have positively

correlated and strong association among each other

Based on the table each of mention variable has impact in women leadership position significant at the at the 0.01 level (the two tailed) with correlation coefficient of 1000 for a total population of 376. This indicates very strong positive relationship between each of variables.

4.3.2. Regression analysis

4.3.2.1. Model Summary

Testing assumption of multiple linear regression analysis models is very important before running regression analysis.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.672 ^a	.452	.452	.712	.452	43.276	7	367	.000

- a. Predictors: (Constant), Women’s leadership positions, Marital Status of the respondents, age of the respondents, sex of the respondents, years of service in CBE, Number of children of the respondents, Educational level of the respondent.

From the above model summery R=0.672 which shows high degree of correlation among dependent (leadership position of women) and independent variables (MS, AR,, SR,YRR,NCR and ELR).

R2 implies that the above six independent variables (MS,AR,,SR,YRR,NCR and ELR) contributed for under representation /participation/ of women in the leadership position of the hierarchy of the organization of 67.2%, where the rest 33.8 % explained by other variables.

The SPSS Output shows which contain an analysis of variance (ANOVA) that tests whether the model is significantly better at predicting the outcome than using the mean as a ‘best guess’. Specially, the *F*-ratio represents the ratio of the improvement in prediction that results from themodel, relative to the inaccuracy that still exists in the model.

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	153.640	7	21.949	0.04	0.009
	Residual	186.136	367	.507		

Total	339.776	374		
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a. Dependent Variable: women's leadership position

b. Predictors: (Constant), Demographic Factors, Marital Status of the respondents, age of the respondents, sex of the respondents, years of service in CBE, Number of children of the respondents, Educational level of the respondent.

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

F is 0.04 at a significance level of 0.009 which implies there is a strong positive relationship between women in leadership position (the dependent variable) and the independent variables.

Regression Assumption Test

For the regression model to hold there are some assumptions we need to make:

- The chosen sample is representative of the population.
- There is a linear relationship between the independent variable(s) and the dependent variable.
- All the variables are normally distributed; to check, plot a histogram of the residuals.
- There are no outliers, (if there are outliers they need to be removed); to check use a test for detecting outliers.
- The independent variables are all linearly independent (no variable depends of the other variables); to check plot the independent values against each other and look for a correlation.
- For multiple regressions there should be at least five times as many pairs of data than dependent variables.

Linear Assumptions

- The mean of the distribution of errors is 00.
- The variance of errors is constant across all levels of the independent variable, this is called homoscedasticity; to check plot the residuals versus the predicted values of y
- The distribution of errors is normal; to check this draws a histogram of the errors.
- All the errors are independent; to check plot the residuals versus the time periods.

Sources	DF	Sum of square	Mean Square	F Statistics
Regression between variables	1	36953.4418	36953.4418	0.7223 (1,1)
Residual between variables	1	51159.2249	51159.2249	
Total	2	88112.6667	44056.3333	

Source: SPSS output 2023

4.3.2.2. Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.837	.246		3.404	0.378	.353	1.320
	Social Factors	.021	.074	.011	.295	0.0345	-.124	.168
	Cultural Factors	.0443	.030	-.033	-.842	.025	-.085	.034
	Personal Factors	.022	.048	-.017	-.436	.003	-.116	.074
	Institutional Factors	.026	.042	-.001	-.025	.004	-.083	.081
	Demographic Factors affecting Women's leadership positions	.022	.026	.668	17.117	.0007	.393	.494

$$\text{Participation of women} = 0.837 + 0.022SF + 0.026CF - 0.021PI - 0.0012DF$$

The finding in the above table shows that the dominant factors that affect women involvement in leadership position is cultural factor at beta value of 0.443. This indicate that, when cultural factor increase by one percent, women participation in leadership position increase by 44.30. Institutional factor with beta value of 0.026 indicates that, 1 percent increase in institutional factor will case 2.6 percent increase in women participation in leadership. When personal and demographic factors: with beta value of 0.022 increase by 1 percent each, women participation in leadership increases by 2.2 percent. When societal factor with a beta value of 0.021 increases by 1 percent, it will affect women participation by 2.1 percent.

4.3.2.3. Reliability and validity

Case Processing Summary

		N	%
Cases	Valid	375	99.7
	excluded ^a	1	.3
	Total	376	100.0

- a. Leastwise deletion based on all variables in the procedure

Reliability Statistics

Cranach's Alpha	N of Items
.781	10

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cranach's Alpha if Item Deleted
sex of the respondents	25.03	54.536	-.055	.795
age of the respondents	23.61	53.142	-.015	.813
Marital Status of the respondents	24.84	54.017	-.020	.799
Number of children of the respondents	24.62	53.482	.008	.800
Educational level of the respondent	24.87	54.335	-.041	.798
years of service in CBE	23.38	53.802	-.064	.824
Social Factors affecting Women's leadership positions	23.85	36.377	.036	0.37
Cultural Factors affecting Women's leadership positions	23.85	36.377	0.35	0.97
Personal Factors affecting Women's leadership positions	23.85	36.377	0.25	0.2.6
Institutional l Factors affecting Women's leadership Positions	23.85	36.377	.035	0.2.5.3
Demographic Factors affecting Women's leadership Positions	23.85	36.377	0.56	0.6.3

If Cranach's alpha 0.91-1, the internal consistency is Excellent, If Cranach's alpha 0.81-0.9, the internal consistency is good, If Cranach's alpha 0.71-0.8, the internal consistency is Acceptable, If Cranach's alpha 0.61-0.7, the internal consistency is good , If Cranach's alpha 0.51-0.6, the internal consistency is poor, If Cranach's alpha 0.-0.5, the internal consistency is Unacceptable. Therefore, here the Cranach's alpha is 0.781, hence it is Acceptable.

4.4. Response of Interview

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

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

In addition, the interview participants have indicated that women in leadership position may have difficulty balancing family (i., e, especially child care) and work responsibilities. Especially, women managers who have children at handling household and work responsibilities are not an easy task.

According to one female manager who has three children explained that “It just requires being programmed and establishing well-built support system”. Two female managers who have kids stated that the support they obtained from family members helped her to keep the balance of both their work and child caring duties effectively

Another, female manager who have been in the bank for more than two decades state that they managed to raise a family while climbing the hierarchical ladder. These managers further indicated that most junior employees might be afraid that having a managerial position may prohibit them from household responsibilities.

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

The factors that helped the women to acquire managerial position in the Bank, as illustrated by the respondents, were hard work, dedication, having the bigger picture in mind and focusing on the end results, family support and some managers who notice their hard work.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

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

5.1 Summary of major findings

This research set out to study factors contributing to women participation in leadership position of CBE and to identify the specific interventions required to improve women's participation in leadership positions of the Bank. The idea of the research was based on the problems that women numbers are still low in leadership position, even though the number of women graduates as well as recruits in the Bank has been increasing and CBE is considered to be equal opportunity employer. The major findings of the study are summarized here under.

❖ The findings from the study revealed that women are indeed low in the leadership position of the CBE. They represent insignificant numbers of the leadership position in Bank. This agrees with reports of several researches (Oakley, 2000) that women are less participated in leadership position in several corporations in many parts of the world. The study found out that most of the women in leadership positions in CBE have gained their professional advancement after the age of 26, when a leader starts to be considered more mature and has gained more experience, as age has an important factor for those who hold leadership position since it shows seniority and experience of a leader. The majorities of female respondents (more than 50%) have household responsibilities and at the same time have well developed academic background.

The factors which contribute for women's low number in leadership positions were categorized under three main factors: individual, organizational and societal factors. It was observed that women's career advancements are not affected by one factor alone but a combination of the three factors there are individual, organizational and societal factors that have major contribution to the low representation of women in the leadership positions of CBE.

❖ The research outcome revealed that leadership was still dominated by men in the Bank. Even though there are female leaders in the Bank nowadays, they still encounter different challenges such as meeting social expectations of their role and balancing their work and the other areas of their lives.

❖ As for organizational factors, most respondents believe that failure of line managers to assume women's advancement as their responsibility, few numbers of female employees in the pipeline and inflexible working hours were rated by the majority of the respondents as organizational factors that largely hinder women career advancement in CBE.

❖ The interviewed women leaders also explained that balancing work and household Responsibility is their challenge. However, support from both family members and at work place help women employees advance to leadership positions. Almost all of those interviewed women managers explained that they had not planned for their career path at the start of their career. Also it was revealed that there is no special support offered to women by the bank for advancing their career within the Bank. With regard to research question one, the study indicates that family commitments and fear the failure in administration is a major personal/individual / constraints that create serious challenges for women to advance to leadership positions and limit their opportunities in the work place as women put family and motherhood as their first priority.

5.2. Conclusion

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

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

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

5.3 Recommendations

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

- CBE's management needs to review its policies to make them more women friendly and contribute for work life balance in the form of flexible working practices and child care arrangements for women.
- The Bank needs to consider affirmative action in its recruitment and selection Processes and a clear route of progression to leadership positions in order to amend gender

Imbalance and to guarantee women opportunities for participation

- The Bank should also take different initiatives such as ensuring more women Participate in networking and mentoring. CBE needs to arrange coaching programs that can improve women's communication and inter-personal skills, personal confidence and leadership skills.
- Women should be encouraged and supported to compete for leadership positions Besides, mentoring women by providing them with tasks for leadership practice is of great importance to the preparation and development of women.
- Women who are already in leadership positions should be brought in to forefront and Assigned as mentors. The Bank should set up professional networks which help women to share and exchange knowledge and experiences in leadership as networking and mentoring are all good ways to promote female leadership.
- There is a need to improve working practices by implementation of flexible working Hours that can improve both work/life balance and output for both men and women. In effect it increases number of women who aspire for higher leadership positions.
- Human Resource Management should take a proactive role in educating and supporting women in their career development. It is recommended that HRM should formulate career and succession planning schemes and educate women about career advancement at the beginning of their career, and then the women will be encouraged to aspire to managerial position.

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Appendix I

St. MARY's UNIVERSITY

POST GRADUATE STUDY: DEPARTMENT OF MBA

I am a post graduate student of SNT Marry University the department of MBA. Currently, I am undertaking a research on “On Determinants of women’s involvement in the leadership position: in the case of Commercial Bank of Ethiopia”. You are one of the respondents selected to participate in this study.

Thus, I would kindly request you to answer these questions. Your honesty and kindness would be of great help in many aspects. Finally, the information that you will share will be kept confidential and only used for the academic purpose, so no need of writing your name.

Thank you in advance for your support and commitment General Instructions

Please read all the instructions and questions before attempting to answer and put tick mark () on your responses that most accurately reflect your answers or write your answers in the space provided.

Please do not leave any of the questions unanswered. If the space provided is not enough use back of the paper indicating the question number.

Sincerely,

Part 1: Demographic Information (please indicate your choice by putting (√) mark.

1. Sex [] Female [] Male

2. Age [] 18-25 [] 26-35 [] 36-45 [] 46-55 [] 56 and above

3. Marital status [] Single [] Married [] Widowed [] Divorced

4. Number of children _____

5. Educational level [] Diploma/TVET [] BA/BSc degree [] Master’s Degree

6. Years of service in CBE [] less than 3 years [] 3-5 [] 6-10 [] 11-15 [] 16-20 [] 21 years & above

Part 2: GENERAL QUESTIONS

The following are factors that may affect the participation of women's leadership positions in Commercial Bank of Ethiopia kindly put (√) mark on the appropriate option for each listed factor: Use the following scales.

Question items about the determinants of women's involvement in leadership Position						
S.No.	Descriptions	1	2	3	4	5
1	Social Factors					
1.1	Lack of women role model					
1.2	Lack of support from family.					
1.3	Gender stereotype (notion that women are not good leaders or lack professional commitment)					
1.4	Women have more family responsibilities than men.					
1.5	Fewer opportunities for women in education					
2	Cultural Factors					
2.1	The community traditional culture does not favor women on leadership position, because they are believed to be mothers and home makers					
2.2	Culture requires women to observe their male counterparts without much questioning					
2.3	Culturally females are appreciated more for their outward show and good character (behavior) than for their competence and intellectual skills.					
2.4	Women's role basically focused on house works and nursery/child care roles					
2.5	Participation of women in leadership is low because culturally women leadership is unacceptable by the society.					
3	Personal Factors					
3.1	Women lack of self-confidence and fear of failure hinders them to participate in leadership					
3.2	Lack of personal sacrifices and hard work					

3.3	Women have less interest in positions of higher responsibilities.					
3.4	Self-motivation and ambition					
3.5	Differences in leadership style of women and men					
4	Institutional Factors					
4.1	Negative organizational culture/attitudes hinders women commitment /being good leaders.					
4.2	Lack of support from supervisors hinders women to be leader.					
4.3	There is a priority in placement for women in the organization.					
4.4	There is opportunity of promotion for women leaders in the organization to the next level.					
4.5	The organization is committed to apply affirmative action in practice.					
5	Demography factor					
5.1	Younger women may face different challenges and opportunities compared to older women.					
5.2	Women's decision and suggestions are undermined because of their gender.					
5.3	Most women have low level of educational qualification than men.					
5.4	Marital status and family responsibility can impact women carrier trajectories and ability assumes leadership position.					
5.5	Special Work experience matters for women than men to involve in decision making process / leadership position					
6	Women's involvement in leadership					
6.1	Social Factors (Is social factors affect women involvement in leadership position)					
6.2	IS cultural factors affects women involvement in leadership					

	position)					
6.3	Is personal factors affect women involvement in leadership position)					
6.4	Is institutional factors affect women involvement in leadership position)					
6.5	Is demographic factors affect women involvement in leadership position)					

Appendix II

Interview checklist for Women managers

1. What are the major factors that hinder women from moving up to the leadership position in your organization?
2. What are the problems that encounter you for implementing the policy and strategy of your institution to achieve women participation on leadership position?
3. What alternative ways do you think would encourage women to come to leadership positions?
4. How CBE provides promotion opportunity for women in the organization to push them to the next level?
5. What strategies or initiatives can be implemented to promote gender diversity and inclusion, and ultimately increase women's participation in leadership positions in the bank?

Thank you very much