ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

FACTORS AFFECTING WOMEN'S PARTICIPATION
IN LEADERSHIP POSITION
THE CASE OF SELECTED BANKS IN ADDIS ABABA

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BY

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DECLARATION

I declare that "Factors affecting women's participation in leadership positions the case of selected banks in Addis Ababa" is my own work and that the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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Advisor's Approval

This Thesis has been submitted for examination with my approval as a University advisor.

Advisor's Name: <u>Mohammed M (Ass.Prof)</u>

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ACRONYMS

BOD   Board of Directors

CBE   Commercial Bank of Ethiopia

CBO   Cooperative Bank of Oromia

CEO   Chief Executive Officer

CSA   Central Statistical Agency/FDRE CSA/

EC   European Commission

FDRE   Federal Democratic Republic of Ethiopia

GC   Gregorian calendar

GOS   Gender-Organization-System

HR   Human Resource

HRM   Human Resource Management

ILO   International Labor Organization

NBE   National Bank of Ethiopia

NEWA   Network of Ethiopian Women's Associations

OECD   Organization for Economic Cooperation and Development

SPSS   Statistical Package for Social Science

UN   United Nation

US   United States of America

WCYA   Women, Children and Youth Association of Ethiopia

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Abstract

The main aim of this study was to investigate factors affecting women's participation in leadership positions the case of selected Ethiopian commercial banks in Addis Ababa City ,selected the following six banks: Commercial bank of Ethiopia, Wegagen bank, Dashen bank, Bank of Abyssinia, Cooperative bank of Oromia and Enat bank. A mix of primary and secondary data was used in the study. The primary data source structured questionnaires and interview was used as data collection tools. The questionnaires were distributed to employees and female managers of the Banks and the researcher tied to interview key officials and presidents of the Banks. A mix of both probability & non- probability sampling methods was applied in the study. To avoid biasness and error of the probability sampling method, the research used simple random sampling. Furthermore, purposive sampling was also implemented as a method so as to consist of women leaders as a respondent to get pertinent information about the status and factors affecting the participation of women in leadership position in those selected Banks. The study was analyzed based on an explanatory study method applied to employees of the selected Banks. .The data was analyzed with the help of a computer statistical package for social sciences (SPSS 26).After the data analysis the result will be presented using tables, percentages and figures. The main findings of the research are the following: majority of the women's are assigned in customer relation in the bank, education gap between men and women has a positive correlated and significant effect with women participation in leadership, socio cultural attitude has positive correlation and women in the bank is very minimal it shows that there is no equal distribution of positions between men and women in key decision making and leadership position. The overall recommendation of the study is proper implementation of policy, national objectives and programs should followed by government, motivation of women to become leadership and prepare them selves from challenges regarding socio-cultural barriers.

Key words: women, leadership, commercial banks in A.A, factors

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CHAPTER ONE
Introduction

The chapter includes the background of the study title, statement of the problem, basic research question, objectives & significance of the study, scope & limitations of the study and finally organization of the paper. Each of the subtopics are discussed in detail.

1.1. Background of the study

Gender inequality is one of the universal feature in developing countries. Women in developed countries are relatively empowered economically and have an influential voice that demands an audience and positive action while women living in less developing countries are commonly quiet and their voice has been muffled by pressure of economic and cultural factors. Economic and cultural factors, together with organizational factors that command the gender-based division of labor, rights, responsibilities, opportunities, and access to and control over resources. The area of gender disparity generally includes education, literacy, access to media, employment, decision making, among other things (Chery Lynn Kelsey, 2008).

Including Ethiopia in many countries women account for larger share of the total population and they provide major labor input to many economic activities, varying from informal employment to self-employment but in the formal sector the opportunities for women are very limited due to many reasons and factors. The world labor force constitute more than 40% of Women still gender equality is not achieved much in any country of the world. Women's career advancement to positions of leadership has been slow in many countries of the world (Piterman, 2008) even though women's presence in paid employment has upgraded over the last half century which shows the existence of difficult blockades for women to involve in higher decision making processes.

Furthermore In most global societies where males are recognized as head of family or tribe, females are regarded as the inferior of the species (Endale, 2012). They are far from leading, organization, sectors, society simply they are encircled in home work related. Because of this, women are shorn of access to both honored and practical role open only to males. Such roles as administration and disposal of property, leadership roles in societal affairs including religion and governance exclusively belong to males.

The dispute about women's management and leadership is built on the acknowledgment that each human being has the right to play a part in judgments that define his and her life. That is the groundwork of equal involvement in administrative positions among females and males. As per (Miranda, 2005) if women identify their condition more, they had better participate just as men to have their standpoint well merged at all stages of decision-making, that can be from individual to the community scopes of their lives, and from the regional to international. Many researches show that females and males have diverse wants and determinations that ascending from their state of affairs. Even when males are know how to signify this difference, women lack information in the same way that conventional communities are unable to incarceration wants and viewpoints of minority values or the unfortunate(Endale,2012).

Putting in account the basic differences among men and women, companies need to give equal occupation opportunities. Yet, companies do not entertain men and women the same way. Traditionally for many years women have been required to find restricted chances and emphasis on the immediate rewards rather than massive benefits (Marshall 1984; Henning and Jardim 1977). There is an evidence that women were favored to move parallel than vertical job tracks. (Mavin, 2001). The current scenario in Ethiopia shows that there has been a spark of hope for bringing women to higher government leadership positions. After his delegation as the Prime Minister FDRE Dr Abiy Ahmed has been making an aggressive appointment of female leaders to higher government authorities. Since his delegation the prime minister has made vital improvements to empower women by assigning them at different ministry positions which increased the domination of female ministries to almost fifty percent. The prime minister has also begun a new milestone by delegating of the first female president of the country.

Hence this study examines the factors that affect women's participation in leadership position to indicate organizational improvements regarding gender issues & the working environment including different recruitment & promotion policies in the selected six banks. This banks were selected based on different dimensions such as economic roles, age or service year, market share, types of ownership entitlement and other essential factors.

1.2. Statement of the problem

In countries development it's very true evolving women into leadership positions where they can make the greatest contributions is very crucial and significant. And inefficient use of the

expertise of extremely skilled and qualified women generates loss of economic growth and development(World Bank, 2001) Even though, almost half of the country's population consists of women existing data shows that women are underrepresented in & leadership positions throughout diverse institutions as well as the financial institutions (Lodiaga and Mbevi 1995). Hence any kind of political, economic and social activity without the participation of women will not be productive since such an activity is grounded on half of the available resource in the country.

Though women's rights to equal participation and benefits, with men, can't be seen separately from the overall economic and political progress in society, it is an established fact that women's rights need special attention in the change process.

Several international affirmations have been made to address gender inequality globally but very little change has been achieved to this end. It is obvious that banks as well as any business organization need strong leaders of both sexes to grow and compete in a changing market. However, men have typically dominated the leadership positions of banks (EC, 2013).

Women manager face lack of self-confidence and have a tendency not to accept their ideas and suggestions, question of freedom of being equally competing and on assigning in very challenging and knowledge based tasks with those who are affiliated with politics. Regardless of their knowledge and experience there is a tendency to assign inappropriate person on some specific tasks and managerial positions (Rahel, 2013). According to (Capler, 2014) the five challenges that women manager face were feelings of guilt for not spending enough time with family because of work, family responsibilities interfering with work, resistance from other current leaders, having to outperform male leaders to be considered effective, lack of support in the household when work is demanding. It is interesting to note that three of the five challenges with the most negative impact for these successful women leaders relate to work-life balance issues.

The challenges with the least negative impact appear to be related to dealing with female leader stereotypes, unfair performance evaluations, and exclusion from male leaders' social networks. Women managers face Cultural barriers, lack of experience in governance, difficulty in playing the triple role (combining family management, work and social relations) and technology that does not lighten the woman's work (Gakuba,2014). Women also face challenges that are

particular to different sectors for example; there are diverse pathways to leadership in politics. There are ample researches on challenges of women managers but the financial sector has not been efficiently done. Most of them are done in developed countries having completely different culture and development stage. Women manager in the financial sector face challenge as they proceed into executive leadership levels when compared to their male counterparts. The problems that they encounter are stereotype, triple responsibility at society, organization and their home, financial sector is dynamic having the strategy of branch expansions which leads to managing unstable human resource.

Thus all of the selected banks for this study except Enat bank are not isolated from the problems regarding equal or proportional distribution of leadership positions in the banking industry of Ethiopia. The reason that lays behind Enat bank's exceptional distribution of decision making power to women comes from its very existence which was intentionally established by female shareholders only. Currently more than 70 percent of the banks leadership position is held by females. Therefore the study attempts to assess the existing gap and the factors affecting participation of women in management position in the selected six banks.

Hence, the study will be significant for decision makers and academicians in the area of financial sectors. The study will also provide up-to-date valuable information on the status of women in management and the challenges facing women managers in the study area. It will also serve as a base for academicians to conduct further research in the area. That is, the possible gaps and the identified limitations of the study might initiate researchers for further research undertakings.

1.3. Basic research questions

The basic research questions of the study are:

➢ What are the facilitating & hindrance individual factors affecting women's participation in leadership positions?

➢ What are the facilitating & hindrance organizational factors affecting women's participation in leadership positions

➢ What societal factors are currently impeding or promoting women towards leadership positions?

1.4. Objective of the study

1.4.1 General objective

The general objective of this research is to assess and examine the factors that affect women's to grasp leadership positions and identify possible strategies & policies that can be used to improve women's involvement in leadership places in the selected banks.

1.4.2 Specific objectives

➢ To investigate the facilitating & hindrance individual factors affecting women's participation in leadership position in the Banks.
➢ To identify the facilitating & hindrance organizational factors affecting women's participation in leadership position in the Banks.
➢ To identify societal factors impeding or promoting women towards leadership positions.

1.5. Significance of the Study

-The study are optimistically change the perception of the banks management in order to give equivalent access for women's towards advanced positions.

-The study leads to new angle in formulation and implementation of new affirmative action procedures that could improve women's involvement in leadership position in the banks including the non-selected ones.

- Moreover, the study will benefit women in order to understand factors that influence their participation in leadership position and by proposing ways to handle it.

- The study will be significant for decision makers and academicians in the area of financial sectors.

- Finally, the study may be used as reference for academicians interested to commence additional study in this area.

1.6. Scope of the study

It's well-known that leadership is essential for any organization to succeed in the business world. As per this justification the objective of the study to concentrates on only one aspect of the organizational leadership, which is concerned with the factors that affect participation of women's in leadership positions. . Even though there are many other commercial banks in the

country the study focuses only on the selected six banks. The sample size may not be representative of other women working in other banks

1.7. Limitation of the Study

The researcher believes that it would be appropriate to conduct the study in large scale by considering other sectors and organizations but due to different reasons the study was limited to head offices & selected branches which are found in Addis Ababa from the selected six banks therefore the study did not include the experience and responses of branches working outside the city. In addition being unable to include the experiences and views of key official's as much as planned somehow posed limitations to the study from gaining additional insights regarding the factors affecting women's participation in decision making positions based on skilful experiences of senior managements and key officials working in different Districts and Head offices of the selected banks.

1.8. Organization of the study

The study begins with chapter one which presents the background of the study and defines the research problems and research questions including the objective of the study, scope and limitations of the study & significance of the study. Chapter two is concerned about related literature reviews which includes the theoretical framework of women's leadership theories. & conceptual framework. Chapter three describes the research methodology which was implemented in conducting the research. Chapter four is about result analysis, discussion and summary of findings. The final which is chapter five presents the findings in the form of conclusions and recommendations.

CHAPTER TWO
Literature Review
2. 1. Theoretical Literature
2.1.1 Definition and Concept of Leadership

It's hard to give one specific definition to leadership that can be applied to all since it is changes through time and depends on culture. Yet, it is very crucial to see some definitions and theories of leadership. According to an article Shared by Truptimayee R on the internet defines leadership as *"a continuous process of influencing behavior. It may be considered in context of mutual relations between a leader and his followers. The leader tries to influence the behavior of individuals or group of individuals around him to achieve desired goals.*

The "Great Man" theory of leadership states that historically, a civilization's leader has an effect on the organization's success (Shaukat et al., 2012). Leadership is one of the most extensively discussed topics of research around the world (Kuchler, 2008); and all groups and teams need a leader (Jones, George, & Hill, 2002). A lot of definitions have been presented in the field of leadership and leadership styles (De Simone, 2006). Traditionally, leadership has been defined in recent years as individual skills that are applied directly to the organizations (Nivala&Hujala, 2002). Cole (2002) has defined leadership as a dynamic process by which, during a specific period of time, and in a specific organizational field, one individual affects the group in order to achieve the overall objective.

Locke and Crawford (2004) argue that leadership plays a crucial role in a company's ultimate success or failure. Leadership starts with an individual that has a vision and then takes the required actions in order to achieve the goal. This leader also must treat others as their equals while pursuing these changes. Gill (2006) sees leadership to help stimulate, motivate, and encourage the followers so that the company may achieve satisfactory results for the organization. De Simone (2006) has defined leadership as using a non-coercive influence to direct and coordinate a group's activities towards a certain objective. Jong and Hartog (2007) have defined leadership as the process of influencing people in order to achieve desirable results. Thus, for an organization to remain successful, having the right leader is crucial. The best employers know how they can participate with their employees in order to achieve the organization's objectives (Cho & Tseng, 2009).There are a lot of different leadership styles (Mosadeghard, 2003); among those are the autocratic, administrative, free economy, charismatic,

democratic, cooperative, situational, functional, transformational, transactional, and relationship-oriented styles.

According to the literature, the most important leadership styles that had a positive and significant effect on job satisfaction and organizational success were transformational leadership, transactional leadership and relationship-oriented leadership, respectively. Almost in all studies, transformational, transactional and relationship-oriented leadership styles had significant positive effects on job satisfaction and no study was found in which mentioned the styles have no effect on job satisfaction. On the other hand, based on empirical studies transformational leaders are more comprehensive, more effective and more successful in comparison with transactional leaders (Nivala&Hujala, 2002; Awamleh et al, 2008; Bushra, 2011; Cetin, et al, 2012; Belias, 2013). Accordingly, a manager can choose one of these different leadership styles for different situations. It simply depends on the culture of the organization and the maturity of the employees. Today, employees are highly educated and jobs are mostly specialized; therefore, the employees have more power than they have ever had before (Bass, 1997; Shahmohammadi, 2015 Fransis et al., Saleem, 2006). This power makes it even more important that the right leadership style, such as transformational, transactional or relationship-oriented are investigated properly.

Thus, as per the above definitions and theories leadership includes three main features which are people, goals and influence. Leadership combines different aspects of values, skills, knowledge as well as ways of thinking of both leaders and followers. After all it is all about the continuous process of establishing and maintaining a connection between who aspire to lead and who are willing to follow (Hersey & Blanchard, 1984).

2.1.2 Women and Leadership

For many years, there were so many studies that have been discussed by researchers and leaders. Through the hundreds of studies of personality traits of leaders, a clear picture of the personality of the leader has not emerged. While a specific set of characteristics associated with attainment of leadership positions has been difficult to isolate, the concept has persisted that leadership requires a force of character and a certain set of personality characteristics which are traditionally perceived as masculine (Friesen,1983).

Women have natural characteristics that make them effective leaders (Baczynski & Velasco Thompson, 1982). According to Gilligan (1982), Women as leaders are concerned with others, especially the feelings of individuals, and have a better understanding of others.

Women define themselves based upon their sincerity to care about others. They tend to avoid hierarchical power structures. Women have a certain capability of loving what they do and being very responsible with their tasks (Helgesen, 1990), although their leadership is not always received by others in a positive light. Women work harder than men to prove their equal worth (Kakabadse & Kakabadse, 1999; Matlin, 1987; McFarland et al., 1994). In many Instances, this is due to the lower visibility of women's leadership potential because of the lower leadership positions that they hold. Women are often subjected to larger amounts of work in order to prove their capabilities.

There is also a belief that women have to be better than men in their jobs to be regarded as successful. When proving that women can handle responsibilities as well as men, there is a mindset that they should exceed the expectations of others. Although women are able to contend with men and situations that have traditionally been defined as masculine, their methods may differ. For example, aggressive behavior on the part of women is viewed as inappropriate, whereas in men, it is expected and respected (Gilligan, 1982;Matlin, 1987; Sadker & Sadker, 1994; Vroom & Jago, 1995).

Women are viewed as the caretakers of others, many times depending on their maternal instincts when dealing with and/or leading others (Gilligan, 1982). It is more common for women to use a democratic or participative style of leadership as compared with men, who often adopt autocratic or directive styles. In addition, women are more collaborative with their leadership efforts (Boatwright & Egidio, 2003).

The research written during the 1970s and 1980s evaluated the differences between women and men leaders. There are many articles that focus on the differing leadership styles exhibited by women and men (Catalyst, 1987; Friesen, 1983; Loden, 1985; Powell, 1988; Rizzo & Mendez, 1988; Vinnicombe, 1987).

The androgyny of leaders became a popular topic for many studies in which the specific qualities women and men bring to leader roles were examined. The results of these investigations

proclaimed that androgynous leaders, those who display both feminine and masculine qualities, are perceived as the most effective leaders (Bern, 1974,1975; Sargent, 1981; Schein, 1973; Spillman, Spillman, & Reinking, 1981)In the 1980s different research questions were being posed. They may have been inadvertently triggered by Bums (1978) when he eloquently wrote about the moral, transactional, and transformational leaders, for out of that discussion of engagement and empowerment, emerged the ideas for leaders of the 1990s (Bennis & Nanus, 1985). A new interactive or participative leadership, bom of the transformational concept, is now being advocated (Loden, 1986; Rosener, 1990), as well as a feminine style of leadership, which embodies traditionally feminine qualities (Banning, 1989; Helgesen, 1990; Loden, 1986).

Following the studies that investigated the style and effectiveness differences in women and men leaders were those that offered explanations for women's lack of advancement in organizations. The "glass ceiling" and the "glass wall" are phrases that were coined to illustrate the obstacles that hinder upward mobility or lateral movement of women in the work place (Chance, 1988; Kellogg, 1991; Solomon, 1990).

Many articles offer explanations for the disproportionately low number of women in leader positions, all of which focus on barriers that keep women from rising in corporations. These barriers, lack of opportunity for promotion (Fishel &Pottker, 1975; Frasher & Frasher, 1979), the male dominance in organizations (Kellogg, 1991; Lee, 1986b), and discrimination that is based on gender (Feuer, 1988a; Landau, 1990; Lynch, 1990), all systematically exclude women from upper level management and leader positions. Invisible barriers called glass ceiling were viewed as an obstacle facing women trying to climb the corporate ladder, but new information has emerged that indicates that the problem starts before that, with glass walls that keep women from moving laterally. Lack of lateral movement deprives women of the experience, especially in line supervision, that they need to advance vertically. Women tend to be placed in staff or support positions in areas such as public relations and human resources and are often steered away from jobs in core areas such as marketing, production, and sales.

Women get trapped in these kinds of jobs because of unintentional stereotyping that labels them as people who can provide support Women account for as many as half of the professional employees in the largest industrial and service companies, yet they hold fewer than 5% of the senior management positions. Sixty percent of human resources managers who participated in a

study reported that putting women in line jobs is perceived as risky. As companies pare layers of specialized management it has become more critical than ever to gain broader management expertise (Lopez, 1992).

Feuer (1988) suggested that women sabotage themselves in the workplace; he described personality characteristics, traditionally considered feminine qualities that become barriers to high level positions in corporations. Examples of these feminine traits are passive communication style, emotionality, nurturing behaviors, non-assertiveness, and submission for the sake of harmony and team work. Yet another set of barriers that may prohibit women from advancing to the leadership roles in organizations come from our culture. They are very subtle, pervasive, and have to do with false perceptions and myths: myths that are founded in early childhood. The source of these barriers to leader roles for women can be traced to the socialization process where gender roles are learned. This gender role stereotyping can manifest itself in women in the passive pursuit of leadership positions, selection of roles and occupations appropriate for their gender, and lowered expectations and aspirations in their careers (Gross & Trask, 1976; Hennig& Jardim, 1977; Kanter, 1979; Savery, 1990; Whitaker & Lane, 1990).

There will always be a few women who succeed and rise to the top, but as a group, women are underrepresented in the policy making groups in this country, or around the world. When women make up a majority of the adult population and cannot or do not become part of the group of decision makers, then it is perhaps necessary to examine the process that produces the societal values that dictates that is deemed appropriate to assume leader roles.

2.1.3 Leadership in the banking industry

The banking sector is a fundamental component of economy in almost any given society (Belias & Kustelios 2014). Leadership teams at financial institutions seem to not have the courage and/or capacity to embrace change and it is up to strong leaders to both allow and push their employees to be creative and innovative. Customer behavior, technology and competition are rapidly evolving, on-going and simultaneously; therefore, bank leaders must be ready for challenges as well. Banks, similarly to any other industries, should start viewing change as a norm rather than an exception. (Pilcher 2015)

Chris Skinner (2015), one of the most influential people in financial industry the present moment, agrees that banks ignore the need for innovation and change, and focus too strongly on

status and shareholder value. Skinner appeals to leaders in the bank industry to "give people the culture to create innovation".

Brand Finance, business valuation and strategy consultancy that annually holds a Banking Forum, event focused one of their events mainly on leadership in banking (2013). Forum discussed how leadership can valued and measured, the need that exists for strong leadership in banking, and why it is so critical. Don Woodland (2012) discusses five leadership qualities required for being a successful leader in the banking industry in the modern world;

1) Vision

2) Authentic leadership and values

3) Ability to adapt to change

4) Networking and Communicating

5) Preparation and Risk management.

Evidently, the need for change and innovative mind set is recognized widely within the bank industry. Some researchers (Belias & Koustelios 2014) argue that transformational leadership is the appropriate and most effective model, due to having positive influence on employee performance and job commitment. Belias & Koustelios (2014) do not only review the need for change, but also recognize that banks and credit institutions are already adapting innovative mind-set by transitioning from strict traditional and hierarchical structure to a more flexible and communicative one.

2.1.4 Banking leadership in Ethiopia

Transformational and transactional are the two recent leadership styles that researchers have been suggesting for organizational success in different circumstance. Compared to others, the financial sector in Sub Saharan Africa is lagging behind (Kefela 2008). Ethiopia is no exception to it. The less infrastructure facilities (technology, service delivery, less capital) and ineffective leadership system have been the main reason among others that makes Ethiopian banking industry to remain closed for foreign investors and continue to operate in unique business environment even from its neighboring East African countries like Kenya, Tanzania, and Uganda. The least development of social and economy signifies the malfunctioning of banking

sector in the country. However, Kefela (2008), points out that the loose in management and leadership system within individual banks is the cause for all problems in the banking sector (Kefela, 2008).

The banking industry is the most important financial institution in Ethiopia, dominating most of financial activities. Moreover, the sector is not well developed and less integrated with global financial market and the market is not competitive (ILO, 2009). Less infrastructure development: technology, service delivery, less capital, and ineffective management system are discernible features in Ethiopian banking sector. Effective leadership in an organization is very important for continued prosperity, commercial banks notwithstanding. The banking industry in Ethiopia has witnessed tremendous changes brought about by globalization, intense competition among rivals, changing regulatory guidelines, technology, and more demanding customers. These changes and dynamic business environment require leadership that can enable both the people and the organization to adapt and be successful (Kefela, 2008).

Banks in Ethiopia sticks to traditional ways of doing things. Engaging on daily routine work is the common duties of both managers and employees. Most of managers are spending their time on routine duties like attendance and dress code monitoring, writing related rules and regulations that urges the following of punishment for any deviation happened against the outlined rule. This high focuses on irregularities, mistakes, exceptions, and deviations are consuming much time of leaders and making them to be less effective on prediction about the future and relating the work at hand with the articulated vision of the bank. Moreover, wide gap is observed in understanding of the vision and the mission of the bank; among the workers. There are only few managers that clearly communicate what the vision is and confident in attainment of it. On the other hand, employees are complaining as their individualistic and communal need is not well considered and less room is given for their say. This discourages employees to feel belongingness to the bank which in turn leads to less productivity. Their voice is continued to be ignored and no room is being given for their say. They are not participating in the decision process that all policies and big decisions reveled to them after it is made at the top. There is visible bridge between managers and employees that no free discussion is possible and most employees are not comfortable to share what they think. These show the seriousness of leadership malfunctioning in Ethiopian banking industry. Ensuring the presence of effective

leadership is one the critical strategies suggested by Bass & Avoilo (1999) to increase the performance and remain in business.

2.1.5 Factors affecting Women's Participation in Leadership Position

Women participation in leadership in banks had two main Inherent (Psychological) obstacles and extrinsic (Sociological) obstacles, (Hae & Seung, 2013). As we all know, there are many factors that hinder back women to participate in positions of leadership. To list up some of this, Doubt and distrust of women's capacity to exercise leadership, organizational gender bias, stereotypes and biases about their role in the social order and their lack of suitability for leadership roles and decision-making are some of the encounters. More of that, women are also less advantageous than men to have the networks, contacts & social and professional involvement expected of leaders. In general the obstacles that imped women from gaining upper management levels are sub divided in to six which includes lack of role model, glass-ceiling, gender stereotypes and communication style, include individual, societal and organizational culture and structures.

2.1.5.1 Individual Factors

Most of the time women often lack of confidence and faith in themselves compared to men. More of that there are some individual factors are listed below;

Balance of work and life: as of (Judith, 2010), this factor is important individual barrier to women's progression in job positions due to their numerous roles in hold a career, home and family. The other barrier is communication difference and the ability to negotiate for what they need. If women do emphasize themselves and negotiate, as a result they counted as less socially striking, less pleasant, and less to have a career path (Young Shin, H. & Bang, S. C. 2013)

Bad individual attitudes: the wrong attitude associated with this category is that women are not confident enough, fear of power, less desire to sideline positions, averse to play in the system, and less interest towards apply for the occupations and as of the result they tend to guilt themselves (Shin, &, S. C. 2013)

Additionally, there is lack a sponsor who encourages and trades their expertise and skills to others in organizations. The reasons for this is inappropriate connections by both females and males to found a sponsorship bond because it can often be misinterpreted as erotic attention.

2.1.5.2 Organizational factors

To enhance organizations problem solving and decision making abilities Gender diversity should be encouraged. Yet, male-controlled organizational culture is the key obstacle for women to rise to high ranking leadership and management. Companies around the globe are still favored mannish way of leading. To solve such barriers leaders need to play very important role in ceiling rose & shaping the culture of the organization and decisive if there gender based discernment is exercised in working environment (Mills, 2002).

2.1.5.3. Societal Factors

Individual and organizational constraints are influenced bay societal factors indirectly. In tradition the obligation to set norms, customs, expectations and standards to both individuals and organizations are societal factors that 100% affects women headship. This factors are the most hard and time consuming issues to resolve various dimensions of life. As of many developing countries, women in Ethiopia traditionally have been assigned to household tasks & childcare actions that caused from patriarchal norms which are deeply rooted in the public. As a result this societal factors considered as obstacle to their enablement (Mills, 2002).

2.1.5.4. Gender communication Style and Gender Stereotype

Pigeonhole of gender may generate a dual muddle in which women can be punished for showing whether too little or too much qualities, confidence, keenness, impartiality and many more. To understand it more some studies revealed that female communication style is space heater, less engaged, and more eased than male. And such type of communication may decrease beliefs of abilities of women. Though, if a woman shows high insistence and impartiality her inspiration and amiability may be dropped. This stereotyping of gender is the main hold back of women to leadership positions as well (Mills, 2002).

2.1.5.5. Lack of Role Models

A role model can be defined as an intellectual building constructed on the characteristics of individuals in community title role by contend with those qualities or characteristics (Gibson, 2004).Women in this characteristics are very lack and not much evidenced in largest organizations. The lack of senior women role models continues to be cited as a key barrier to women's participation in leadership. Due to many factors there are very rare women

at the top to act as a role model. As a result most researches and surveys showed that the lack of suitable role models as an important wall for women to accomplish managerial positions.

2.1.5.6. The Glass-Ceiling effect

This effect is discussed by Wirth (2001:2) as it is the closed, obscure, mock barriers, constructed by attitudinal and organizational biases, which ignore women from senior managerial positions. As per Wikipedia this effect represents a barrier that prohibits women from advancing toward the top of a hierarchical corporation. The ILO Report (2007) declares that many women are facing the glass ceiling as a result they become marginalized to accomplish positions and power in organizations. The same is true for Ethiopian women. Traditionally the society believes women participation in best leadership posts is based on the awareness that a lack of qualified women twisted a "pipeline problem." that scarcity of women has been attributed to a diversity of causes, including women's family responsibilities including childcare at home and inborn approaches for women to show smaller amount of the behaviors and inspirations that are necessary to attain and reach attainment in elevated positions (S. Goldberg, 1993).

2.1.5.7. Women's possible merits for successful leadership

Even if the society is not yet regarding them as the positive factors to maintain leadership positions women have several possible advantages which can be considered as success factors for effective leadership. Women have a better chance to exercise leadership as a result of culturally assumed responsibilities such as leading the family by making most of the decisions regarding their family and raising their children. In addition women can also use their natural gift of emotional intelligence which can help them to give a due care for many things at the same time and understand & remember a small detailed aspect of a situation better than men. In addition results of studies conducted on women leader's shows that women are less vulnerable than men to participate in different forms corruptions & unethical practices. Which can also be used as one of the best qualities to become a better leader.

2.1.5.8 Knowledge / Education gap

Educational gap and field of study have high impact of females' qualification (Birikt.2013). As it is described in the Beijing declaration and Platform for Action (1995),cited in (ibid) literacy of women is an important key to empowering women to participate in the decision-making

processes and competition in the labor market. This implies educating women is one of the basic tools forgetting decision making position and empowering women as well it is one of the factor in the company that hinder women from moving up to the leadership positions. Thus for women in order to participate in decision making the need to update themselves with regard to gaining a better level of education through time. Still this kind of progress may be very difficult for women since most of them are occupied with double responsibilities from home and their job. For example according to the current the recruitment and selection criteria's of the banks attaining an MBA in the minimum educational requirement to compete for positions. Therefore the knowledge or education gap between male and female employees also significantly affects women's participation in leadership positions.

2.1.6 Strategies to overcome negative Factors Affecting Women in Leadership

Many studies stated that some actions should be taken to eliminate the all the barriers that faced by women for their empowerment, (Hae & Seung, 2013). From those measures the next points are some of the approaches that can help to rise women's participation in leadership.

2.1.6.1. Target Selection and Diversity

Target selection and diversity is one of the opportunity development approaches aim to increase the competences and increase the pool of women capacity offered for selection into directed roles. Those strategies shall also cover leave of maternity, conducive work environment that increase the prospects for women to contribute in the organizations and more fully exploit their abilities. In favored selection process confirming that there are no prejudices against the selection of competitive and qualified is compulsory. Therefore, to insure and increase the number of women in targeted positions by taking sexual category into account is vital (Hae & Seung, 2013).

2.1.6.2. Mentoring and Coaching

To enhance women's participation in leadership and career development mentoring and coaching has been confirmed to be an efficient way. The mentors are supposed to excel the knowledge of their mentees, grant support and coach in each foot step, provide challenges and try to improve their mentee's vocation. Mentor can be from in some other organization and a woman or a man and can from any other industries. Numerous women in leadership positions reflect mentoring to be a optimistic and helpful tool in inspiring women to tracking down managerial positions. To

leadership positions so many studies showed and as per Heiskanen (2013) coaching and mentoring is the number one way to advance women's careers.

To have a mentor is a gateway to pass obstacles and challenges that women may face during the footpath to a way of leadership in style, and the absence and lack of mentoring leads to the reverse. To have a good mentor had marvelous advantages, including better job pleasure, higher revenue and advancements. In addition, an astonishing mentor can safeguard an individual from explicit and hidden forms of discrimination, deliver direction and training in the dogmatic task of the organizations, advance justice to an individual or position and make available intimate information that interconnected with on job tasks. Mentors are gurus that can also offer replicated power by signaling that an individual has an influential guarantor. They can feasibly increase self-possession and simplify accomplishment of career dreams. When job-related information is regularly initiate that mentor may accommodate for omission from administrative networks Heiskanen (2013).

Mentors are teachers, supporters, guides and counselors that deliver assistance and care over and done with a collaborative relationship, and according to (Ragins and Cotton, 1999) behavioral role modeling is one of the gatherings of mentoring. Differences may occurred in involvement of the mentees to pick out role models without involvement or permission from the model, however mentors have to come to an agreement to join in.

2.1.6.3. Building of Networks

Networking is all about building relationships, connections and knowledge exchange people with a common profession or special interest among informal social settings. However, in many countries like third world countries it is challenging to women to develop a network because of patriarchal norms which are highly deep-rooted with in the community. It has been proven from (Lussier & Achua, 2013) to be a competent career advocate this network can help to achieve all plenty of advantages, such as benefits of job related information and job prospects. Moreover, Building a network can also widen one's influence, power and recognition.

Networking is also an additional way of overcoming the obstacles and patriarchal networking constraints to top leadership and management. It may be assumed of as a gathering of progressive relationships and it functions in numerous methods to contribute positive career

results. Networking constitutes a part of the informal organizational system that is crucial for both men and women to advance through the organizational pyramid. Besides, the scope and variety of the network give the impression to be more powerfully connected with the career satisfaction of women than of men. Scholars found that after one controls for having a mentor, the size and diversity of one's developmental network is absolutely related to career success. This is evocative of earlier studies suggesting that women managers, independent of mentoring, benefit more than do men from general encouragement from superiors, probably because such reassurance leads to training that leads to advancement. Findings also revealed that, community networks can subsidize to the social capital necessary for development to top administration and moreover, that women's lack of social networks prevents them from rising to the top to a much greater extent than it cooks men (Lussier & Achua, 2013).

2.1.6.4. Output and Deliverables Model adoption

To adopt this model via profession design and assisting employees carry out may help to appeal to more women leaders in the organization. If the employer cancels the built-up "face-time" model of career metaphors, and as an alternative plan roles centered on their desired corporate outcomes. By this models, performance is measured based on values, productivities, and activities not inputs. This output and deliverable related models also assure women to have the conducive working environment that women want (Lussier & Achua, 2013).

Table 1 Selected banks & their general references as of 2021-2022

No	Name of the bank	Year of establishment (G.C.)	No of branches	No of employees	Female proportion of BOD	Female proportion of senior mgmt. (executives)
1	Commercial bank of Ethiopia	1942	1,600 +	37,500 +	3/9	2/19
2	Dashen bank	1995	400 +	9,700 +	0/10	1/10
3	Abyssinia bank	1996	545 +	6,900 +	0/10	2/11

4	Wegagen bank	1997	395 +	5,000 +	3/10	1/16 (female president)
5	Cooperative bank of Oromia	2005	420 +	4,300 +	2/11	1/9
6	Enat bank	2013	59 +	500 +	6/11	3/10 (1/2 vice president)

2.2 Empirical Review

Several studies have showed a very slow growth in the number of women involving in leadership positions worldwide due to improved education opportunity offered for women, shifting socio-cultural values and awareness regarding women's ability and roles. Still there exists a challenge in the whole world as well as in our country Ethiopia.

The few researches that have been conducted in Ethiopia to explore factors affecting women leadership or management positions showed that factors are common to what has been discussed elsewhere. However, the deep rooted cultural and traditional believes of women's roles, which are very much visible in the workplace, are more dominant challenges for Ethiopian women. The reviews contended that removing obstacles which imped women's progress to higher positions necessitates cohesive effort and approaches at the political, societal, organizational and individual levels. Some of the researches conducted on banking industry and women leadership are summarized below.

A study conducted by Marta Belete (2017) implied that women's participation in leadership positions is affected by two major factors, intrinsic an extrinsic. The intrinsic factors are results of personal attributes of women's such as; Inadequate educational qualification, lack of assertiveness, lack of self-esteem & family while the extrinsic factors are the influences of their surroundings including organizational culture, inflexible working practices & different cultural beliefs and attitudes towards women role and ability.

There are also three main factors that affect women in leadership position. These are educational gap between women and men, socio-cultural attitude, lack of recommendation and lack of

confidence. (Mihiret Gebre-Mariam 2019). In addition to this finding company recruitment and promotional practice was also considered as one of the basic factors that affects women in management position by (Birikti G/Michael 2014). Consequently the reviewed studies suggested several recommendations with regard to enhancing women's involvement in leadership positions. Some of them are developing Mentorship & Guidance, bring new attitudinal change to give recognition to women to higher positions, and taking different some measurements to fill educational gap.

2.3 Literature Gaps

There are researches conducted regarding women leadership issues but most of them focus only on the factors that impede women to be a leader. The situations that women face after they maintain leadership positions can also influence the interests of preserving leadership for those women who are currently working in lower positions with future leadership opportunities. Thus the circumstances women face after they became a leader are not yet sufficiently addressed.

Furthermore there is a lack of literature on women's who achieved a great level of accomplishment in higher leadership positions about their obstacles & achievements. Even the unavailability of literatures written by the successful women leaders themselves about their journey was one of the gap faced by the researcher.

Factors can be positive and negative. Yet, almost all of the available literatures are concerned on the negative factors of women's participation in leadership. Contrary there are plenty of positive merits that can enhance their participation in leadership such as their experience of leadership through culturally assumed responsibility of leading their family and raising their children, their natural gift of influence and different emotional Intelligences. However most of the literatures are focused on the negative factors than the positive ones. Moreover it's challenging to find a literature regarding to the financial institutions of Ethiopia.

Finally most of the available literatures are the extract of different studies from the developed countries. Even though there is an underrepresentation of women in top leadership positions in the developed counties still the degree of pressure from both internal and external factors differ relative to the developing (third world) counties. Therefore due to the magnitude of social and psychological burdens on women living in less developing countries like Ethiopia there is a lack of solid literature specifically concerned with the socio cultural background of our country.

2.4 Conceptual Framework

One of the commonly adopted frameworks to categorize factors of women's participation in leadership & career advancements by different academics is the Gender Organization System (GOS) framework (Fagenson, 1990; Jabeen and Jadoon, 2009; AkpinarSposito 2012). The frame work sub divides factors as individual, organizational and societal factors. The model also assumes women's participation in higher leadership positions is affected by their personal institutional and in a broader sense the social structure that shapes the behavior of individuals in the organization. This provides a complete approach to study the challenges of women participation in leadership positions (Jabeen and Jadoon, 2009). The GOS model also indicates that women's progression in leadership career can be affected by the individual factors within the person, organizational factors which are located within the organization, and societal factors. The conceptual framework upon which the study was grounded is shown below:

INDEPENDENT.VARIABLES   DEPENDENT.VARIAB

INDIVIDUAL
FACTORS

ORGANIZATIONAL
FACTORS

WOMEN'S PARTICIPATION
IN LEADERSHIP POSITIONS

SOCIETAL
FACTORS
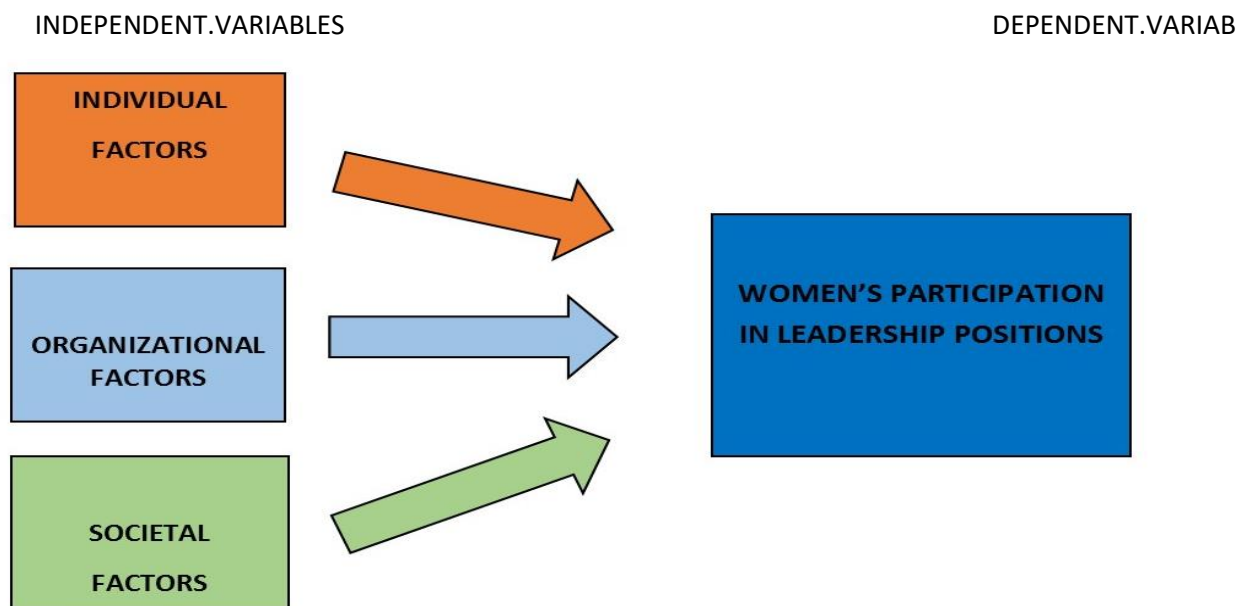
Figure 1 GOS frame work factors contributing to women representation in leadership

Source: Adapted from Fagenson (1990)

The Contributing factors of women's underrepresentation in leadership positions are: (Fageson, 1990; Jabeen and Jadoon, 2009; Shin, H. & Bang, S. C., 2013).

Societal factors: some of the factors with regard to this sub division are wider societal laws, precise cultural principles, histories, societal and institutional practices, ideologies, policies anticipations and stereotypes concerning appropriate roles and behaviors gender.

The organizational factors constitutes of factors such as the organizational culture, history, philosophy, policies, limited training opportunities, lack of women friendly policies, absence of women from decision making bodies and lack of networking and mentoring opportunities.

Individual factors consists mix of factors like education, experience, socio-economic background, personal traits, home situation, age and women's dual roles and family support.

CHAPTER THREE
Methodology

3.1. Introduction

This chapter of the research paper describes the research methodology used to study the problem. It also describes the methodology used in the research process. In order to answer the research questions of this study, both qualitative & quantitative research design are applied.

3.2. Research method/design

The general objective of the study is to assess the factors affecting women's participation in leadership positions in the selected six banks. To meet this objective explanatory research design was used. Explanatory is mainly conducted to identify the extent and nature of cause- and-effect relationships. This method research focuses on analysis of a situation or a specific problem to explain the pattern of relationships between variables.

3.3. The Research Approach

A combination of the quantitative and qualitative research methods was applied to gather the required information. Structured questionnaires, key interviews and researcher's observation was also used to generate data & answer the research questions. Through interview detailed information can be collected which enables proper analysis of a problem and Sufficient information can be collected.

3.4. Sampling Technique

This research was conducted by taking samples from the target population. This study used a simple random sampling together with purposive sampling technique (Creswell, 2009), which is a mixed sampling strategy consisting of both probability & non-probability sampling techniques. The purposive technique allows the researcher to gain useful insights from existing female managers of the selected banks about the problem based on their experience through interview and sample respondents through questioner. Thus the random sampling technique helps the study to include useful information from non-managerial female employees & male participants.

3.5. Source of data

This study applied two sources of data, primary and secondary. The primary included respondents' reply to the questionnaires and interviews. The secondary data of the research was

also gathered from different sources like policies of the Banks and other printed materials such as websites, books, journals, thesis and magazine which significantly contributed to the study. Mixture of primary and secondary data collection methods aided the study to collect relevant information to back up the validity of the generalizations and conclusion of the study result. This method also helped to gain a better understanding of the research problem by gathering standardized impersonal information (quantitative method) and detailed information from a small purposefully selected sample (qualitative method).

3.6. Sample design

The researcher used both probability simple random & non probability purposive sampling design which is reliable and suitable for this study. Since the research is both qualitative & quantitative its goal is to explain what is, rather than generalization purposive sampling is going to be included.

The sample design applied on the study is a mix of two stage sampling. First the researcher distributed the questionaries' randomly to random branches selected within an accessible radius to the researcher geographical location due to time and cost constraints. And secondly the researcher tried to purposely increase the number of female respondents and experienced employees while distributing the questionnaires in order to gain important information that can be a used for the study. On the other hand the researcher tried to interview higher leadership position employees found in head offices and districts as much as possible. While selecting the sample at head offices & districts, the researcher used different techniques such as gathering and using important information about their practical knowledge and experience before selecting employees as respondents.

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

Where:

n = Sample size

N = Population Size

e = Acceptable margin of sampling error

The population size of the study is 23, 342 and the acceptable margin of sampling error is determined to be 5 % (0.05). Therefore by using the above formula the sample size will be **393**.

$$n = \frac{23,342}{1 + 23,342 * (0.05)^2}$$

$$n = \frac{23{,}342}{1 + 58.355}$$

$$n = 393$$

The following table summarizes the number of respondents selected as per the proportion of population number from each bank.

Table 2 Number of sample respondents from each bank

Bank	No of Employees in AA	%age of the total population	No of sample per population %age
CBE	12615	54 %	212
DASHEN	3523	15 %	59
ABYSSINIA	3240	14 %	55
WEGAGEN	2364	10 %	39
CBO	1284	5.5 %	22
ENAT	316	1.5 %	6
Total	23342	100 %	393

Note: the researcher distributed additional questionnaires in order to increase the response rate as much as possible.

3.7. Data analysis and interpretation

In order to achieve the objective of this study, the researcher used an in-depth interviews & questionnaire as the main data collection methods. The in-depth interviews may provide rich information derived from explanatory and explanations of events that occurred within a specific subject's environment (Eid, 2011). Data analysis was conducted in explanatory form having identified thematic areas in reference to the research objective. Hence different statistics, such as frequency counts, and percentages of respondents was used to show the status of women in leadership position in the company.

3.8. Data analysis and presentation

The data analysis process consisted of both qualitative and quantitative methods. The data collected through questionnaire as quantitative tool was analyzed using tabulations, frequency counts & percentage; whereas the data collected via interview & observation as qualitative tools was narrated. Furthermore mixed method of data analysis was used for the data gathered via different tools. Likewise, The data gathered through interview and observations was narrated in an intermingle way with the data collected through questionnaires; whereas the data obtained from employees and organization administrators' interview was discussed, and analyzed separately as a main heading.

3.9. Reliability and Validity

The general concept of reliability and validity is trustworthiness, rigor and quality in qualitative paradigm Golafshani, N. (2003). They collectively contribute to the trustworthiness of a study bias and increase the researcher's honesty of a suggestion regarding some social occurrence using triangulation. Further, triangulation is defined to be "a validity procedure where researchers search for convergence among multiple and different sources of information to form themes or categories in a study" (Creswell & Miller, 2000 cited in Golafshani, N., 2003).

Theory Triangulation - involves using more than one theoretical scheme in the interpretation of the phenomenon. (Denzin, N. (2006)

Methodological triangulation: involves using more than one method to gather data, such as interviews, observations, questionnaires, and documents. (Denzin, N. 2006).

Hence both of this methods were implemented by using more than one method to gather data like interviews, observations, questionnaires, and written documents and conceptualizing different theoretical and empirical reviews during the study to confirm validity & reliability. Further both questionnaire & Interview respondents were selected from the total participants of the selected banks in order to ensure a greater possibility of attaining reliable and consistent data.

3.10. Ethical Considerations

It's a well-known fact that ethical considerations are very essential for every study. The researcher informed participants about of the aim of the research and assured confidentiality; the questionnaires was completed anonymously by respondents. Furthermore, in order to give interviewees the confidence to speak to the issues without stress and doubt any form of recording devices was not implemented. Documents used and sites were also properly acknowledged and documented so as to avoid issues of plagiarism.

CHAPTER FOUR
DATA ANALYSIS AND INTERPRETATIONS
Introduction

The chapter presents the data collected through analysis and interpretation. Questionnaires had contained close ended questions used to gather data from target group which are selected from the total population of employees in Addis Ababa that are managerial & non managerial employees of both gender. Furthermore the researcher tried to include a relatively more female participants using purposive sampling in order to gain useful insights from existing female employees of the selected banks about the problem based on their experience through interview and sample respondents.

The collected data was organized, summarized and interpreted by using SPSS software program (SPSS statistics data editor) version 26. Furthermore, practical details about factors affecting women's participation in leadership position are discussed. The data was collected through questionnaire distributed to employees of the selected banks. An interview was also held with the key representatives of the Bank.

4.1. Response Rate

The questionnaires were distributed to branches randomly as much as possible by considering their geographical displacement due to time and cost constraints. A total of 410 questionnaires were delivered to employees to increase the response rate even if the pre-calculated number of sample respondents was 393 as indicated in chapter three. From the distributed questionnaires only 347 were collected of which nine of them were not usable since most of the questions were not addressed properly. This gives the response rate of 86%. The rest of 63 questionaries' were not collected due to different reasons. Regarding the interviews with key officials of the banks it was very difficult to set up a meeting due to their busy schedule. Therefore the researcher was able to interview limited senior managers and key officials from districts and head offices of the banks. The specific response rate is articulated in the following table according to the gender ratio.

Table 3 Summary of Questionnaire Distributed and Collected rate

Organization	Distributed	Collected	Variation	Collection percentage
COMMERCIAL BANK OF ETHIOPIA	212	184	28	86.7 %
DASHEN BANK	59	49	10	83 %
BANK OF ABYSSINIA	55	46	9	83.6 %
WEGAGEN BANK	39	34	5	87 %
COOPERATIVE BANK OF OROMIA	22	19	3	86.3 %
ENAT BANK	6	6	-	100 %
TOTAL	**393**	**338**	**55**	**86 %**

Source: company profiles of each bank

The above table shows that a total of 393 questionnaires was distributed out of which 338(86%) were returned and 63(14%) were not collected as a result of different reasons. This indicates that 338 questionnaires was used as data for analysis to summarize the outputs and draw conclusions which implies that, the information gained was sufficient enough to conduct the analysis.

4.2. Demographic Profile of the Respondents

This part of the questionnaire concerned to collecting relevant demographic information regarding respondents. The key items included in the questionnaire are; Gender, Age, Marital status, Educational Background, Experience in the Bank and Position in the Bank.

4.2.1. Gender Composition of respondents

Table 4 Summary of gender Composition of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Female**	202	59.8	59.8	59.8
	Male	136	40.2	40.2	100.0
	Total	338	100.0	100.0	

As per the above table; the sex composition of sample respondents as to the finding of the study indicated 202 (59.2%) of respondents are female, while the rest 136 (40.2%) of them are male. This shows that, as the study conducted on the factor that deter females from leadership, females respondents can present their response from their experience that supplement more for the study.

4.2.2. Age Status of Respondents
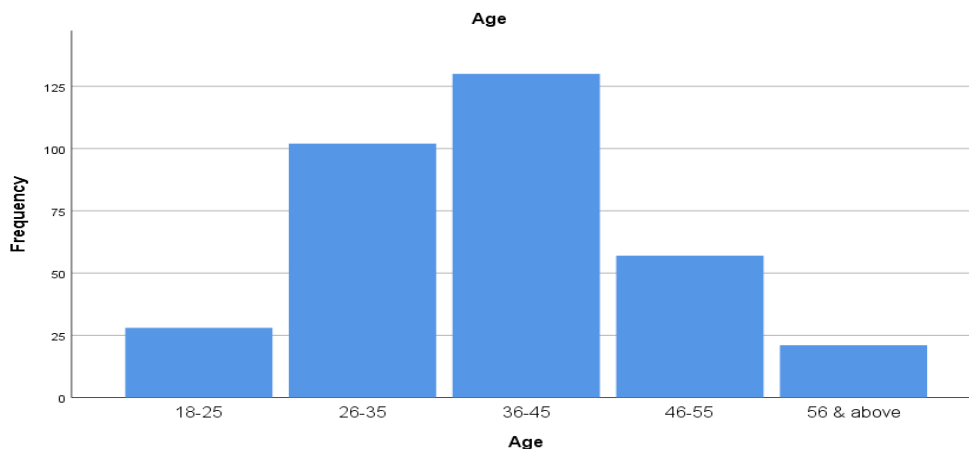
Figure 2 Summary of Age Status of respondents

Source: own survey, 2023

As per the figure above, age composition of total 338 sample respondents, while 28(8.3%), 102(30.2%), 130(38.5%), 57(16.9%) and 21(6.2%) of them have replied as their age is within less than 25 years, between 26 and 35 and between 36 and 45 categories respectively, the rest 57(16.9%) and 21(6.2%) of them are categorized under age group of 46 to 55 and above 55 years respectively. As findings of analysis specified, the majority of sample respondents are aged between the categories of 36-45 years.

4.2.3. Marital Status of Respondents

As presented on the following graph, most of the respondents, above fifty percent are married respondents, which are followed respondents those are single by more than 37 %. Both divorced and widowed respondents account less than 10% of the sample respondents. As indicated from the above figure, the number of married respondents are high & they faces high burden and

double commitment at home and office which hinder specifically females from participating in leadership position.
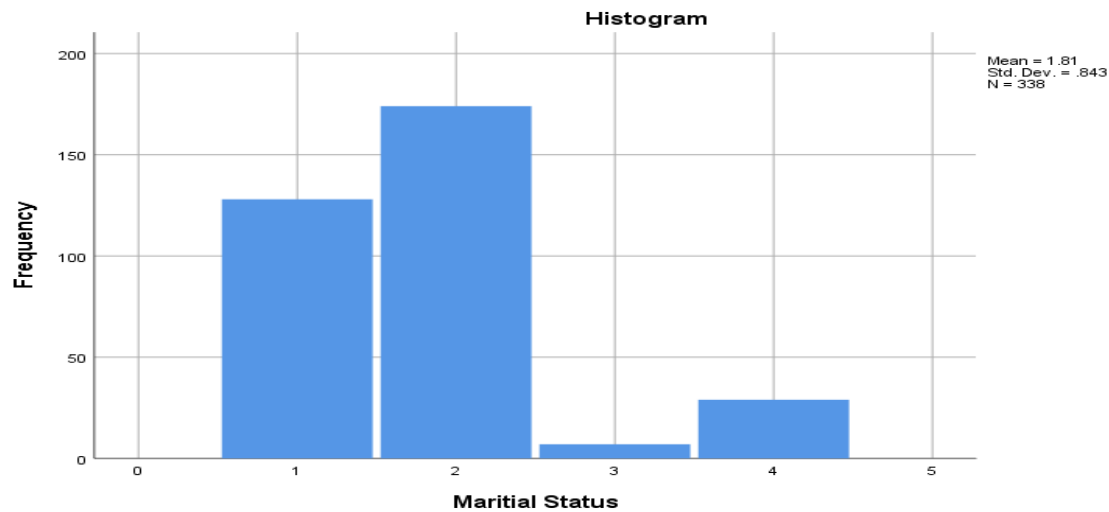
Figure 3 Summary of Marital Status of Respondents

Source: own survey, 2023

4.2.4. Children number of Respondents

As it can be seen from the table below, children number of the total 338 sample respondents, while 114(33.7%) have no children. Yet, 224(66.3%) the respondents have at least one and more children. That is 120(35.5%), 82(24.3%), 22(6.5%) of them have replied as they have 1-3, 4-5 and 6 & above children respectively. As findings of analysis specified, the majority of sample respondents have children which indicates women still got additional burden.

Table 5 Summary of children number of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3	120	35.5	35.5	35.5
	4-5	82	24.3	24.3	59.8
	6 & above	22	6.5	6.5	66.3
	None	114	33.7	33.7	100.0
	Total	338	100.0	100.0	

Source: own survey, 2023

4.2.5. Educational Status of Respondents

As it is shown in the following table 4.4, the highest attained educational level of sample respondents includes 5.3%, 53.0% and 41.7% who have obtained their Diploma, Degree and Masters, respectively. Hence from this data, one can simply observe that the majority (about 53 %) of total respondents have highest attained educational level of Degree and masters holders which are (41.7%). Furthermore, it can be implied that sample respondents are capable of expressing the factors that hinder women from participating in high leadership positions.

Table 6 Summary of respondent's educational levels

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	18	5.3	5.3	5.3
	BA	179	53.0	53.0	58.3
	MA & Above	141	41.7	41.7	100.0
	Total	338	100.0	100.0	

Source: own survey, 2023

4.2.6. Work Experience (service year) of Respondents

Table 7 Summary of respondents' service year in the bank

Service Year					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than three	24	7.1	7.1	7.1
	3-7	98	29.0	29.0	36.1
	8-12	114	33.7	33.7	69.8
	13-20	53	15.7	15.7	85.5
	21 & Above	49	14.5	14.5	100.0
	Total	338	100.0	100.0	

Source: own survey, 2023

With regard to service year information of respondents as indicated from the above table 4.5, of total sample respondents 114(33.7%), 53(15.7%), and 49(14.5%) of them had responded as they have a work experiences of 8 to 12, 13 to 20 and 21 & above years respectively. Similarly, the

rest 24(7.1%) and 98(29.0%) are working in the bank less than three years and 3 to 7 years respectively. This shows that, as 63.9% of respondents have stayed in the bank for more than 8 years and they have huge experience in work environment which able them to response the questions that rose regarding that factors affects women's leadership.

4.2.7. Job position of Respondents

As per the table below; the job position of sample respondents as to the finding of the study indicated 198 (58.6%) of respondents are on managerial position, while the rest 140 (41.4%) of them are on non-managerial position. This shows that, as the study conducted on the factor that deter females from leadership positions, non-managerial respondents can present their response from their perception that they developed from various experiences and managerial position respondents can supplement more for the study from their journey.

Table 8 Summary of respondents' service year in the bank

Job position					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Managerial	140	41.4	41.4	41.4
	Non managerial	198	58.6	58.6	100.0
	Total	338	100.0	100.0	

 Source: own survey, 2023

4.2.8. Experience in current position of Respondents
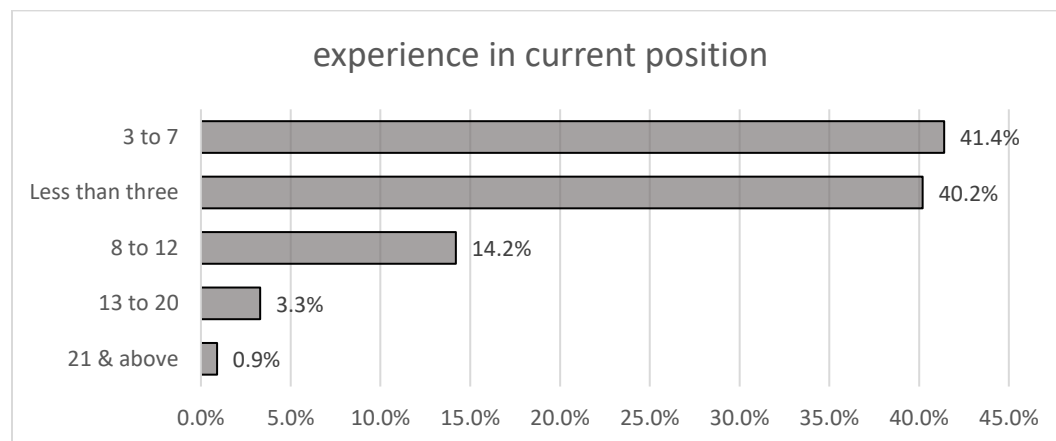
Figure 4 Summery of experience in current position of respondents

Source: own survey, 2023

As shown on figure 4.3 most of respondents hold the experience of less than 3(40.2%) and 3 to 7 (41.1 %) years in their current position. Whereas only 14.2% and 3.3% of respondents have been working in their current position for a period of 8 to 12 and 13 to 20 years respectively while only 3 % of the respondents have more than 21 year of experience in their current position.

4.3. Presentation, Analysis and Interpretation of Data Concerning to the Study

The second part of the questionnaire was focused on testing the perception of respondents towards women current status and how they think women achievement of leadership positions.

4.3.1. Analysis of data related to Women's status of in the Bank

As per the questionnaire that asks the respondents view towards current positions occupied by women at present the responses given are interpreted as follows. As shown in Figure 4.4 below, respondents have indicated positions mostly occupied by women in the Bank. Consequently, 7.7% are in Line Management Level, 84.3% are in Clerical and 8% are in Non-Clerical or nonoperational positions respectively. The data implies that, most of the women employees are assigned in non-clerical and clerical positions. Therefore this shows that women are not encouraged to leadership positions due to various determinants as per the respondents view.

current women position in the bank

Position	Percentage
Top Management level	0.0%
Middle management level	0.0%
Line management level	7.7%
Clerical	84.3%
Non Clerical	8.0%
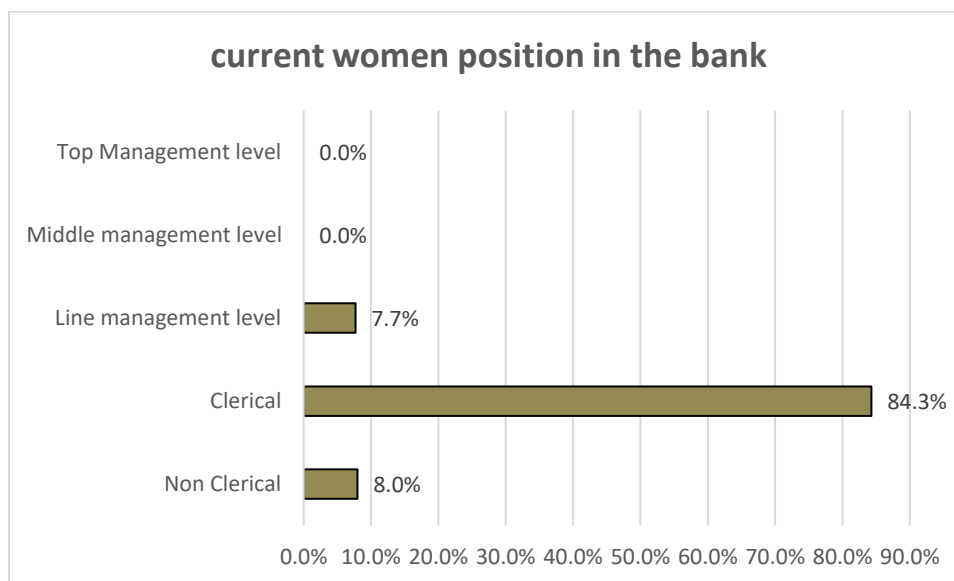
Figure 5 Summery of Analysis of data related to Women's status in the Bank

Source: own survey, 2023

4.3.2. Analysis of data concerned with criteria's for leadership Promotion within the Banks

Table 9 Criteria for promotion to leadership position of the banks

		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	**Gender (being Male)**	27	8.0	8.0	8.0	Multiple
	Gender (being Women)	4	1.2	1.2	9.2	answers were possible
	Merit (Performance & education)	190	56.2	56.2	65.4	(respondents were free to
	Acquaintance	61	18.0	18.0	83.4	choose more
	Commitment to the goals of the bank	56	16.6	16.6	100.0	than one option)
	Total	338	100.0	100.0		

Source: own survey, 2023

As shown on table 4.7 respondents opinion towards the promotional criteria of the bank 190 (56.2%) respondents said that performance and education (merit) plays a big role to hold those positions. 61(18%) of the respondents agreed that relationship with management serves as the key criteria for promotion to higher position, 56(16.6%) of respondents accepted commitment to the goals of bank as the current criteria for promotion while the remaining 27(8%) & 4(1.2%) of the respondents choose Gender(being a Male) & Gender(being a Female) as promotional criteria respectively. As per their free will to choose more than one answer and to write their answer, number of respondents mentioned additional reasons like sexual relationship, ethnicity and friendship to gain leadership positions in the banks.

4.3.3. Analysis of data related to promotion opportunities of Women relative to Men employees in the Bank

The following table shows the view of respondents regarding promotion opportunities of Men and Women in the Bank. 13% of the respondents replied that the opportunities for promotion is not compared at all, 29.9% of the respondents implied that there is less opportunities given for women,

49.4% of the respondents agreed that equal opportunities is given for promotion where as only 7% thought that women have more opportunities than men. This implies that the opportunities given for women are equal men followed by the opinions of respondents who believe women are given less opportunities relative to women.

Figure 4.5. **Promotion Opportunities of Male and Women**

Promotion opportunities of female relative to male

13.0%   7.7%

29.9%

49.4%

■ More   ■ Same   ■ Less   ■ Not compared at all
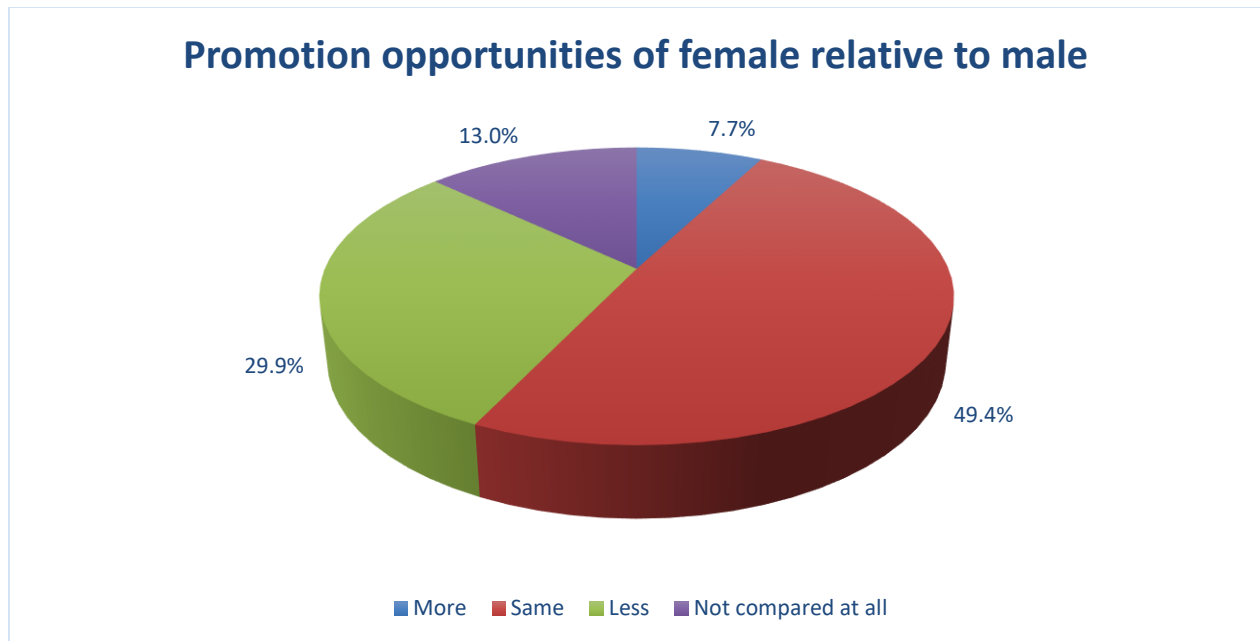
Figure 6 Promotion Opportunities of Male and Women

4.3.4 Analysis of data related to ease of attaining leadership position for women

Source: own survey, 2023

Regarding with the following figure, 96.2% of respondents believed that it is not easy for women to become a leader and 3.8% replied it is easier for women to become a leader even more in the future. Regarding to the response of the management through interview, they are making adjustments in order to participate women in leadership position in the future. This shows that according to the management view it is hopeful to see women's in higher positions in the near future.
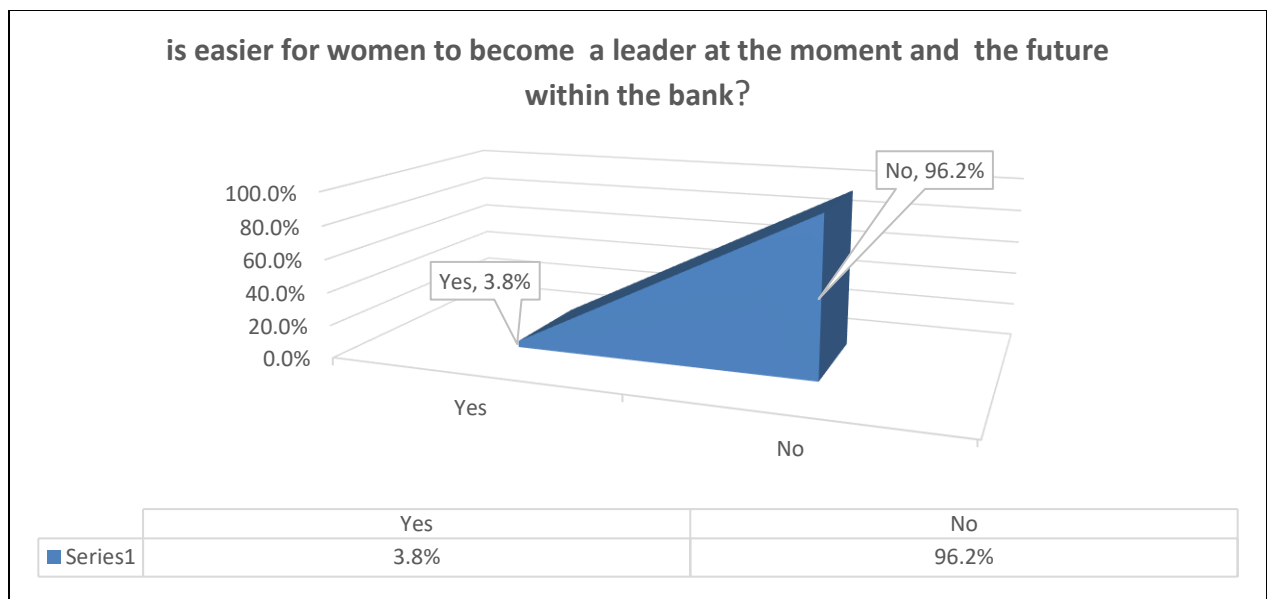
Figure 7 is it easier for women to become a leader at the moment and the future within the bank?

Source: own survey, 2023

4.3.5. Analysis of data related to Is there any affirmative action used by the company to support women for promotion?
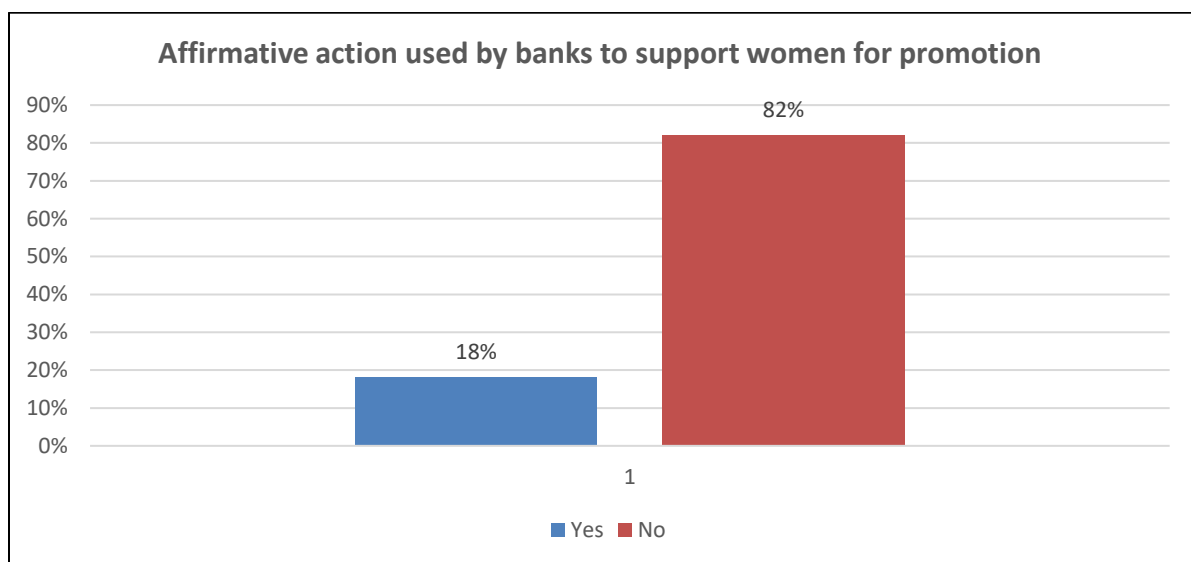
Figure 8 Affirmative action used by banks to support women for promotion

Source: own survey, 2023

Regarding with the figure above, 82% of respondents believe there is no any affirmative action is taken by the banks to promote and encourage women to leadership positions. Contradict of that, 18% of the population believes there is an affirmative action taken by the banks to advance

women to the managerial positions. The outcome from the respondents we can conclude that there is no affirmative action is taken by the banks.

4.3.6. Analysis of data related the opinion of respondents how do women achieve top positions in banks

Table 10 in your opinion how do women achieve top positions in the banks?

		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	**Qualification**	264	78.1	78.1	78.1	Multiple
	Political Support	17	5.0	5.0	83.1	answers
	Women's Networking	8	2.4	2.4	85.5	were possible (respondents
	Affirmative Action	49	14.5	14.5	100.0	were free to
	Total	338	100.0	100.0		choose more than one option)

Source: own survey, 2023

The above table shows the attitude of the respondents towards how women achieve to positions in the banks. According to the response gathered from respondents, 264(78.1%) said that qualification has the big role to achieve top positions. 49(14.5%) of the respondents were choose affirmative action is an important key for women to get top managerial positions. 17(5%) of respondents believes political support is the main ingredient to women to achieve top leadership positions. Only 8 (2.4%) of the respondents said women's networking is a vital for such top positions. As per their free will to choose more than one answer and to write their answer, some of the respondents explain ethnicity is the other determinant to get top positions in the banks.

4.3.7. Analysis of data related the opinion of respondents about the employees and subordinates attitude towards women leaders

The table below shows the view of respondents regarding to the attitude towards their women leaders in the Bank. According to the respondents, 2.1% of the respondents replied that they have a strongly positive attitude to their women leaders. The most dominant part of the respondents answer they have a positive feeling to their women leaders. 11.8% of the respondents feel indifferent 21.3% and 4.7% have negative and strongly negative feeling respectively. This

implies that more than 60% of the respondents have good image to women management and leaders.

Employees and subordinates attitude towards women leaders

Strongly positive: 2.1%
Positive: 60.1%
I don't know: 11.8%
Negative: 21.3%
Strongly negative: 4.7%
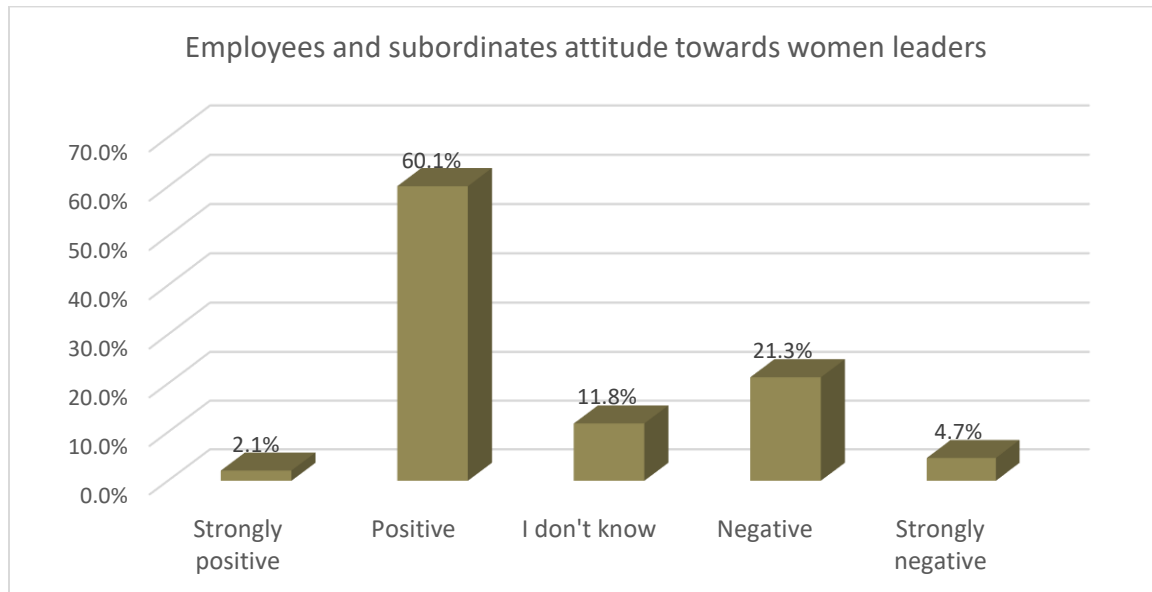
Figure 9 Summery of employees and subordinates attitude towards women leaders

Source: own survey, 2023

4.3.8. Analysis of data related the opinion of respondents do you think that women are successful if they are provided with a leadership positions as compared to their men counterparts?

Table 11 Summery of respondent's attitude that women are successful if they are provided with a leadership positions as compared to their men counterparts

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Yes**	91.4	85.6	91.4	91.4
	No	2.4	2.2	2.4	93.8
	Neutral	6.2	5.8	6.2	100.0
	Total	100.0	93.6	100.0	

Source: own survey, 2023

Regarding with the table above, 91.4% of respondents believe that women are successful if they are provided with a leadership positions as compared to their men counterparts. Contradict of that, 2.2% of the population believes women cannot be successful at all compared to male management. 6.2% of the respondents feel indifferent whether women are more successful or not

compared with male. The outcome from the respondents we can conclude that women are more successful than men if they got the position to perform.

4.3.9. Analysis of data regarding respondent's opinion about the influence of current women managers' performance on women who are at the lower level to get promotion.
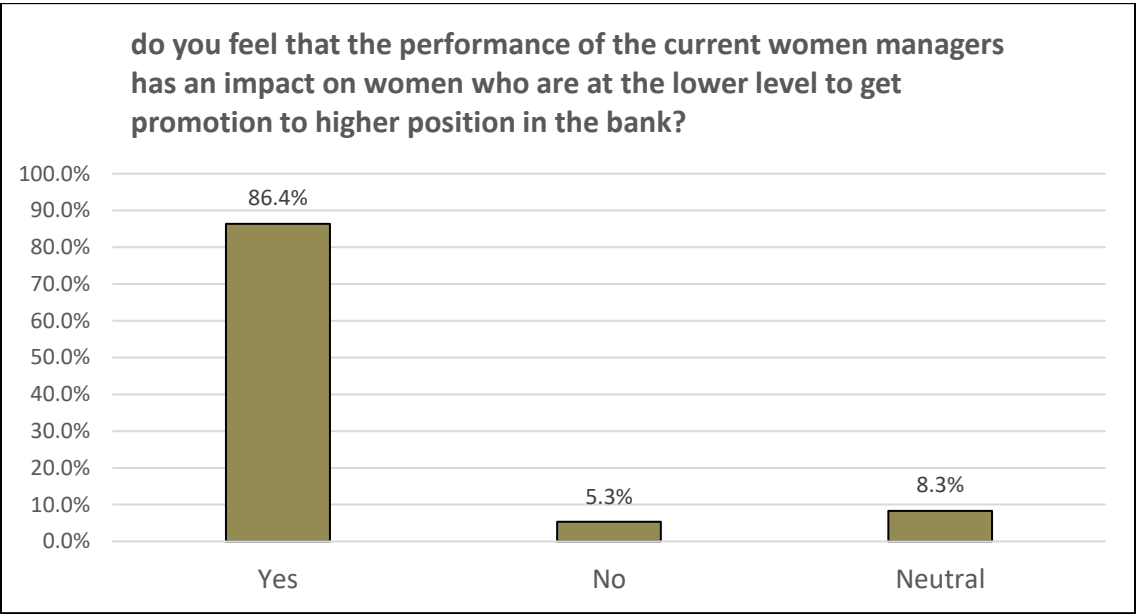
Figure 10 Summery of respondents' attitude on current women managers' performance impact on women who are at lower level.

Source: own survey, 2023

Regarding with the figure above, 86.4% of respondents think that current women managers' performance influences women who are at the lower level to get promotion to higher position in the banks. Contradict of that, 5.3% of the population believes performance of the current women managers influences women who are at the lower level to get promotion to higher position in the banks. 8.3% of the respondents feel indifferent about the issue. The outcome from the respondents we can conclude that the current performance of women managers can take as a role model for the future women that has lower level this period.

4.3.10. Analysis of data related the opinion of respondents how successful your employer has been assisting women to remove the obstacles to their profession progressions
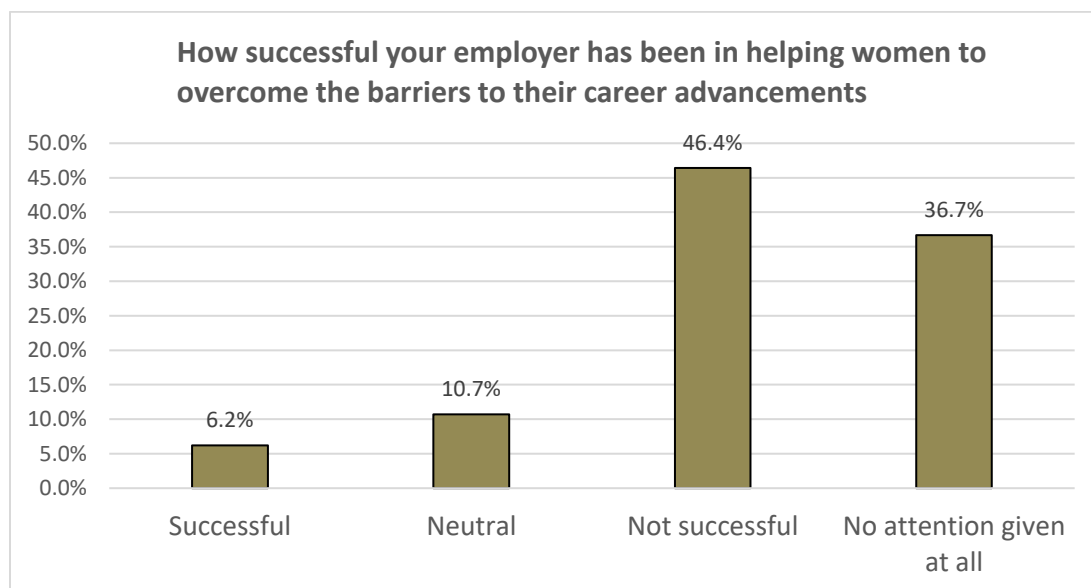
Figure 11 Summary of respondents' attitude in assisting women to remove the obstacles to their profession progressions

Source: own survey, 2023

The above Figure demonstrates that, (36.7%) of the respondents think that employers doesn't give attention to women's barrier to their career advancement, (46.4%) of the respondents answered that employer was not successful, (6.2%) of the respondents replied employers is successful in helping to women in eradicate the barriers of women in their progress, and the remaining (10.7%) were neutral to the question. From the above respondents opinion implies that the Bank doesn't give attention to women career advancement barriers.

4.4. Hindrance factors that affecting women's participation in leadership position in banks

Table 12 Summary of the data collected regarding hindrance factors

Please identify to what extent the following factors affect women's in participating leadership (management) positions in the Banks.	VLE	LE	SE	UN	NA	Total
Societal factors						

Cultural beliefs and attitudes towards women role and ability	209 (61.8%)	80 (23.7%)	41 (12.1%)	8 (2.4%)	0 (0.0%)	338 (100%)
Gender - based stereotyping	141 (41.7%)	86 (25.4%)	84 (24.9%)	22 (6.5%)	5 (1.5%)	338 (100%)
Lack of women role model	88 (26.0%)	109 (32.2%)	100 (29.6%)	21 (6.2%)	20 (5.9%)	338 (100%)
Double responsibility (Family & work responsibility)	150 (44.4%)	99 (29.3%)	72 (21.3%)	13 (3.8%)	4 (1.2%)	338 (100%)
Lack of support from family	91 (25.2%)	127 (37.6%)	90 (26.6%)	19 (5.6%)	11 (3.3%)	338 (100%)
Organizational factors						
Various forms of discrimination	80 (27.7%)	96 (28.4%)	94 (27.4%)	26 (7.7%)	42 (12.4)	338 (100%)
Organizational culture/attitudes assign and recognize women to higher leadership position	63 (18.6%)	134 (39.6%)	93 (27.5%)	19 (5.6%)	29 (8.6%)	338 (100%)
Glass ceiling effect	33 (9.8%)	109 (32.2%)	138 (40.8%)	30 (8.9%)	28 (8.3%)	338 (100%)
Top Management attitude towards women	86 (25.4%)	109 (32.2%)	95 (28.1%)	15 (4.4%)	33 (9.8%)	338 (100%)
Lack of institutional networks for women employees	58 (17.2%)	71 (21.0%)	152 (45.0%)	24 (7.1%)	33 (9.8%)	338 (100%)
Non availability of qualified women	54 (16.0%)	47 (13.9%)	70 (20.7%)	12 (3.6%)	159 (45.8%)	338 (100%)
Highly linked male networks & alliances with the management	134 (39.6%)	127 (37.6%)	45 (13.3%)	15 (4.4%)	17 (5.0%)	338 (100%)
Job characteristics, (e.g. irregular & inflexible working hours)	89 (26.3%)	131 (38.8%)	89 (26.3%)	15 (4.4%)	14 (4.1%)	338 (100%)

Individual factors						
Self-motivation and ambition	44 (13.0%)	56 (16.6%)	72 (21.3%)	2 (0.6%)	164 (48.5%)	338 (100%)
Lack of women's interest in positions of higher responsibilities	31 (9.2%)	33 (9.8%)	71 (21.0%)	13 (3.8%)	190 (56.2%)	338 (100%)
Lack of education	56 (16.6%)	68 (20.1%)	60 (17.8%)	5 (1.5%)	149 (44.1%)	338 (100%)
Lack of women confidence & inability to express themselves	15 (4.4%)	43 (12.7%)	78 (23.1%)	10 (3.0%)	192 (56.8%)	338 (100%)
Lack of successful women role models	68 (20.1%)	127 (37.6%)	65 (19.2%)	14 (4.1%)	64 (18.9%)	338 (100%)
Personal sacrifice & Hard Work	40 (11.8%)	45 (13.3%)	78 (23.1%)	12 (3.6%)	163 (48.2%)	338 (100%)
Breaks in employment such as maternity leave	83 (24.6%)	135 (39.9%)	67 (19.8%)	5 (1.5%)	48 (14.2%)	338 (100%)
Lack of mentoring/coaching	80 (23.7%)	123 (36.4%)	73 (21.6%)	12 (3.6%)	50 (14.8%)	338 (100%)
Family commitments	120 (35.5%)	99 (29.3%)	62 (18.3%)	18 (5.3%)	39 (11.5%)	338 (100%)

Source: own survey, 2023

As demonstrated in the above table respondent's attitude towards hindering factors of women from participating in leadership positions is presented. Those hindering factors are classified in three categories as societal, organizational and individual factors. Each factors have their own sub-categories. The first hindering factor is societal and it shall interpreted as follows. 94(57%) of the respondents accepted that Cultural beliefs and attitudes towards women role and ability hinders women participation in leadership to a very large extent, 80(23.7%) respondents ascertained it affects them to a large extent while 41(12.1%) respondents agreed that it only hinders them to some extent and the rest 8(2.4%) decided that its unknown.

Moving on to the second hindering societal factor more than half of the respondents agreed Gender based stereotyping hinders women. Specifically 141(41.7%) and 86 (25.4%) representing very large extent and large extent respectively. 84(24.9%) respondents also believe it affects them to some extent. 22(6.5%) respondents decided the extent was unknown and 5(1.5%) assured it doesn't affect them at all. Therefore most of the respondents agreed that both cultural beliefs & attitudes towards women role and gender based stereotyping are basic elements to social hindering factors.

Regarding Lack of women role model, 88(26.0%) of the respondents answered it affects to a very large extents, 109(32.2%) to large extent and 100(29.6%) only to some extent. the remaining 21(6.2%) and 20(5.9%) reflected their opinion as unknown and not at all respectively. Additionally 150(44.4%) respondents reflected that Double responsibilities (Family and work responsibility) hinders women's participation in leadership position to a very large extent 99(29.3%) answered to a large extent. The remaining 72(21.3%), 13(3.8%), 4(1.2%) indicated their opinion by answering some extent, unknown and not at all respectively. Moreover, as per 91 (25.2%) respondents answer Lack of support from family also hinders women to a very large extent, 127(37.6%) to a large extent, 90(26.6%) to some extent, 19(5.6%) unknown while the rest 29 (8.6%) think it doesn't affect them at all. Therefore as it shown from the above data and respondents answer most of the respondents believe that regarding hindering societal factors implies that most of the respondents agreed all of the five listed factors can be considered as basic reasons laying behind as a hinder back elements for women's participation in leadership positions.

The other category of hindering factor for women participation in leadership position is an organizational factor. This factor may raise and circulate within the organization or the employer. There are some listed elements in this category and those shall interpreted as follows. In various forms of discrimination element 80(27.7%) of the respondents agree this issue had very large extent impact in organizational hinder back to women leadership participation in leadership. The other 96(28.4%) of respondents believes it had large extent. The other 94(27.4%), 26(7.7%), 42(12.4) of the respondents believe various forms of discrimination had some extent, unknown and not at all respectively. Organizational culture of the employer is the other organizational element in hindrance factor. 63(18.6%) of the respondents feel organizational culture had a very large extent, 134(39.6%) of the population states that it have a

large extent impact. 93(27.5%) stands for the some extent effect, 19(5.6%) agrees that it's unknown and 29(8.6%) of the respondents stands for organizational culture have no effect on women's leadership position.

Glass ceiling effect is considered as organizational hindrance factor. The respondents view to this factor describes as follows. 33(9.8%) of the total population in the research senses this effect as a very large extent factor, 109(32.2%) of the other respondents accept as true it had large extent. 138(40.8%), 30(8.9%) and 28(8.3%) consider it had some extent, unknown and not at all effect respectively. Top management attitude towards women is the other factor listed in organizational hinder back and the collected data shows 86(25.4%) respondents feel its effect extends to a very large extent, 109(32.2%) respondents at large extent, 95(28.1%) to some extent. The other 15(4.4%) responded that it was specifically unknown while the rest 33(9.8%) answered it doesn't affect them at all.

In any organization set up there exists different kind of formal and informal network among employees. Therefore respondents were asked if lack of institutional networks for women employees could be one of the hindering organizational factor and their response was interpreted as follows. 58(17.2%) respondents agreed it affects them to a very large extent, 71(21.0%) respondents to a large extent, 152(45.0%) only to some extent, 24(7.1%) reflected it was unknown and 33(9.8%) responded it doesn't affect them at all. Unavailability of qualified women was also listed among the listed factors and 54(16.0%) responded it affects to a very large extent, 47(13.9%) responded it affects to a large extent, 70(20.7%) responded to some extent where as it was unknown for 12(3.6%) respondents and the remaining 159(45.8%) majority of respondents felt it doesn't affect at all.

As observed by the researcher in most organizations there is a highly linked male networks & alliances with the managements. Regarding this as one of the organizational factors hindering women from participation in leadership positions 134(39.6%) employees responded it's a very large extended problem, 127(37.6%) responded to a large extent, 45(13.3%) responded only to some extent, 15(4.4%) responded unknown and 17(5.0%) respondents assured it was not a problem at all.

Regarding the last factor among the list which is job characteristics, (e.g. irregular & inflexible working hours) 89(26.3%) respondents accept it as a very large extended factor, 131(38.8%)

respondents to a large extent and 89(26.3%) responded to some extent. It was unknown for 15(4.4%) of the respondents and it was not an issue at all for the remaining 14(4.1%) respondents. Therefore as the response indicates except the unavailability of qualified women within the organization the listed organizational factors are regarded as a hindering factor for women's participation in leadership positions by majority of the respondents with a magnitude of extents.

There were nine element measures in individual hindrance factor. Interpretation of the collected data can presented as follow; regarding with the first element self-motivation & ambition from the total population 44(13.0%) of the respondents feel that it has very large extent, 56(16.6%) of the respondents show their feeling as it had a large extent impact. Where the rest 72(21.3%), 2(0.6%), 164(48.5%) respondents believe self-motivation and ambition had some extent impact, unknown and had no pressure at all respectively. When we come to the next element which is lack of women's interest in positions of higher responsibilities, 31 of the respondents which 9.2% of the population agreed it had a very large extent and 33(9.8%) said it have large extent impact towards women participation in leadership positions. While 71(21.0%) goes to some extent and 13(3.8%) feel it's unknown to determine and the rest of respondents 190(56.2%) choose it has no effect at all.

Lack of confidence & inability to express themselves, lack of education and lack of successful women role models are elements that are included as individual factor that may hinder back women's participation in leadership. For all this elements the output from the data shall presented as follows. 56(16.6%) of the respondents are decide on lack of education has a very large extent influence on women's leadership participation. Also 68(20.1%), 60(17.8%), 5(1.5%) and 149(44.1%) of the respondents believe it has a large extent, some extent, unknown influence and had no influence at all respectively. For the issue of lack of successful women role models 68(20.1%) very large extent, 127(37.6%) large extent, 65(19.2%) some extent, 14(4.1%) unknown and 64(18.9%) have no impact at all were presented. Regarding with lack of confidence and inability to express themselves 15(4.4%) of the respondents thinks it had very large extent influence, 43(12.7%) feel that it had large extent, 78(23.1%) goes to some extent and 10(3.0%) of the respondents assume its impact is unknown. The rest and the majority 192(56.8%) of respondents believe it has no impact at all.

For the question concerning Personal sacrifice & Hard Work of women as one of the individual factor impeding women from attaining leadership positions within the banks 40(11.8%) & 45(13.3%) of the respondents answered it is a cause to a very large extent and large extent respectively while 78(23.1%) responded it only affects to a small extent. The remaining 12(3.6%) responded it was unknown and 163(48.2%) respondents acknowledged it as was not related at all. In addition breaks in employment such as maternity leave was reasons as one of the factors in which 83(24.6%) responded with a very large extent effect, 135(39.9%) responded with a large extent, 67(19.8%) responded with only to some extent. 5(1.5%) respondents still replied as being unknown and only 48(14.2%) of respondents recognized it was not a factor.

To the point where Lack of mentoring/coaching was raised as one of the factors 80(23.7%) respondents agreed it was true to a very large extent and 123(36.4%) responded to large extent. 73(21.6%) respondents decided it only affects to some extent. Furthermore 12(3.6%) & 50 (14.8%) remarked their response by selecting unknown and not at all choices. In relation to the final list of individual factors Family commitments issues 120(35.5%) respondents feel this factor affects women to a very large extent, 99(29.3%) respondents decided to a large extent and 62(18.3%) respondents felt it was only to some extent. 18(5.3%) response was also collected with unknown reply and 39(11.5%) response as being not an issue at all.

From all nine elements of individual factors that hinders women from leadership position only four of the options are selected by the respondents as very large and large extent those are Lack of mentoring/coaching, Family commitments issues, lack of successful women role models and breaks in employment such as maternity leave. The rest five features are selected as a less valuable to affect individual hindrance factor for women participation in leadership positions.

4.5. Facilitating factors that affect women's participation in leadership position in banks

Table 13 Summery of the data collected regarding facilitating factors

Please identify to what extent the following factors affect women's in participating leadership (management) positions in the Banks.	VLE	LE	SE	UN	NA	Total
Societal factors						
Cultural change towards women's role and ability	99	134	66	19	20	338

	(29.3%)	(39.6%)	(19.5%)	(5.6%)	(5.9%)	(100%)
Culturally assumed experience of leadership by leading family & raising children	76 (22.5%)	122 (36.1%)	79 (23.4%)	23 (6.8%)	38 (11.2%)	338 (100%)
Aware society to accept women's leadership	90 (26.6%)	92 (27.2%)	105 (31.1%)	24 (7.1%)	27 (8.0%)	338 (100%)
Influence of successful female leaders in the society	79 (23.4%)	120 (35.5%)	82 (24.3%)	38 (11.2%)	19 (5.8%)	338 (100%)
Equal education opportunity for women	45 (13.3%)	72 (21.3%)	142 (42.0%)	27 (8.0%)	52 (15.4%)	338 (100%)
Organizational factors						
Affirmative action	114 (33.7%)	166 (49.8%)	36 (10.1%)	13 (3.8%)	9 (2.6%)	338 (100%)
Promotions concerning on women's possible merit for leadership	110 (32.5%)	162 (47.9%)	28 (8.3%)	23 (6.8%)	15 (4.5%)	338 (100%)
Eliminating gender stereotypes	27 (8.0%)	75 22.2%	136 40.2%	26 7.7%	74 21.9%	338 (100%)
Develop women network in the Bank	9 2.7%	41 12.1%	124 36.7%	25 7.4%	139 41.1%	338 (100%)
Strong a mentor & coaching system	140 41.4%	126 37.2%	38 11.3 %	29 8.6%	5 1.5%	338 (100%)
Non-discriminatory procedure for recruitment & promotion	105 31.0%	115 34.0%	101 29.9%	9 2.7%	8 2.4%	338 (100%)
Allocation of quota for women positions in the Bank	218 64.5%	58 17.2%	26 7.7%	24 7.1%	12 3.5%	338 (100%)
customized trainings opportunities for women	195 57.7%	74 21.8%	49 14.5%	11 3.4%	9 2.6%	338 (100%)
Individual factors						
Better emotional intelligence than men	68	117	97	21	35	338

	20.1%	34.6%	28.7%	6.2%	10.4%	(100%)
Natural ability to create influence better than men	53	98	98	37	52	338
	15.7%	29.0%	29.0%	10.9%	15.4%	(100%)
Support from family & supervisors	71	57	146	20	44	338
	21.0%	16.9%	43.2%	5.9%	13.0%	(100%)
Self-motivation and ambition	73	95	127	22	21	338
	21.6%	28.1%	37.6%	6.5%	6.2%	(100%)
Hard work	102	78	119	16	23	338
	30.2%	23.1%	35.2	4.7%	6.8%	(100%)

It's not only hindrance factor for women that hinders back for leadership positions but in contrary there is also an advantage that push women to exercise more leadership positions in the bank. As demonstrated in the above figure respondent's attitude towards facilitating factors of women to participating more in leadership positions is presented. As of hindering factors, influencing factors also classified in three categories as societal, organizational and individual factors. Each factors have their own sub-categories.

The first facilitating factor is societal and it shall presented as follows. 99(29.3%) of the respondents believe that Cultural change towards women role and ability hinders women participation in leadership to a very large extent, 134(39.6%) respondents ascertained it affects them to a large extent while 66(19.5%) respondents agreed that it only hinders them to some extent and the rest 19(5.6%) decided that its unknown. More over 20(5.9%) decides this factor had no an influence at all. moving on to the second facilitating societal factor that is culturally assumed experience of leadership by leading family and raising children 76(22.5%) of the respondents believe this experience as a very large extent facilitating factor, 122(36.1%) feels it had large extent, 79(23.4%) decides it have some impact. 23(6.8%) and 38(11.2%) respondents decided the extent was unknown and doesn't affect them at all respectively. Therefore most of the respondents agreed that both factors are basic elements to social hindering factors.

Regarding with aware the society to accept women's leadership, 90(26.6%) of the respondents answered it affects to a very large extents, 92(27.2%) to large extent and 105(31.1%) only to

some extent. the remaining 24(7.1%) and 27(8.0%) reflected their opinion as unknown and not at all respectively. Additionally, 76(22.5%) respondents reflected that influence of successful leaders in the society can facilitate women's participation in leadership position to a very large extent 122(36.1%) answered to a large extent. The remaining 79(23.4%), 23(6.8%) and 38(11.2%) indicated their opinion by answering some extent, unknown and not at all respectively.

Moreover, as per 45(13.3%) respondents answer equal educational opportunity also contribute women leadership to a very large extent, 72(21.3%) to a large extent, 142(42.0%) to some extent, 27(8.0%) unknown while the rest 52(15.4%) think it doesn't affect them at all. Therefore as it shown from the above data and respondents answer most of the respondents believe that regarding facilitating societal factors implies that most of the respondents agreed all of the listed factors except equal educational opportunity can be considered as basic supporting elements for women's participation in leadership positions.

The other category of facilitating factor for women participation in leadership position is an organizational factor. This factor may raise and circulate within the organization or the employer. There are some listed elements in this category and those shall presented as follows. In an element called affirmative action, 114(33.7%) of the respondents agree this issue had very large extent impact in organizational facilitator factor to women leadership participation in leadership. The other 166(49.9%) of respondents believed it had large extent. The remaining 36(10.1%), 13(3.7%), 9(2.6%) of the respondents believe had some extent, unknown and not at all respectively. Promotions concerning on women's possible merit for leadership is one of the other organizational element in facilitating factor. 110(32.5%) of the respondents feel it had a very large extent, 162(47.9%) of the population states that it have a large extent impact 28 (8.3%) stands for the some extent effect, 23(6.8%) agrees that it's unknown and 15(4.5%) of the respondents stands for it have no effect on women's leadership position.

Eliminating gender stereotypes is considered as organizational contributing factor. The respondents view to this factor describes as follows. 27(8.0%) of the total population in the research senses this effect as a very large extent factor, 75(22.2%) of the other respondents accept as true it had large extent. 136(40.2%), 26(7.7%) and 74(21.9%) consider it had some extent, unknown and not at all effect respectively. Develop women network in the bank is the

other factor listed in organizational facilitating factor and the collected data shows 9(2.7%) respondents feel its effect extends to a very large extent, 41(12.1%) respondents at large extent, 124(36.7%) to some extent. The other 25(7.4%) responded that it was specifically unknown while the rest 139(41.1%) answered it doesn't contribute to them at all.

The respondents were asked if strong a mentor and coaching system for women employees could be one of the subsidizing organizational factor and their response was offered as follows. 140(41.4%) respondents agreed it contributes to them a very large extent, 126(37.2%) respondents to a large extent, 38(11.3%) only to some extent, 29(8.6%) reflected it was unknown and 5(1.5%) responded it doesn't affect them at all. Nondiscriminatory procedure for recruitment & promotion was also among the listed factors and 105(31%) responded it contributes to a very large extent, 115(34.0%) responded it contributes to a large extent, 101(29.9%) responded to some extent where as it was unknown for 9(2.7%) respondents and the remaining 8(2.4%) of respondents felt it doesn't affect at all.

Allocation of quota for women positions in the bank and customized training opportunities for women are counted as a facilitating factor for women to participate in leadership positions. The collected data shows that allocation of quota for women positions in the bank 218(64.5%) no one answer this factor as a very large extent, 58(17.2%) of the respondents agrees it have large extent, 26(7.7%) feels it may have some extent, 24(7.1%) of respondents its value is unknown and 12(3.5%) indicated this factor can't be an influence at all. On the side of customized training opportunities for women respondents view shall presented as follows. 195(57.7%) believes it had a very large extent which 74(21.8%) of the respondents are certain of this had large extent influence. 49(14.5%) stands it have some extent of weight. The remaining answer goes to unknown were 11(3.4%) and the majority 9(2.6%) choses the issue can't be an impact at all.

From all elements of organizational factors that may facilitates women to leadership position, almost all of the elements were selected by the respondents as very large and large extent. Other factors listed by the researcher chosen by the majority as some extent, unknown and no value at all. Plenty of variables were presented for individual facilitating factors to list them better emotional intelligence than men, natural ability to create influence better than men, support from family and supervisors, self-motivation & ambition and hard work are elements that concluded in individual facilitating factor. And we need to present all of the factors as follows. Regarding to

women's better emotional intelligence than men 68(20.1%) of the respondents choose this has a very large extent impact, 117(34.6%) were tends to the factor as it had a large extent, 97(28.7%) of the respondents feel it had some extent of influence. The rest 21(6.2%) and 35(10.4%) of the respondents goes to unknown and had no impact at all respectively. Natural ability to create influence better than men is the other variable and it shall presented as follows. 53(15.7%) of respondents feel it had very large extent contribution, 98(29.0%) feels it had a large extent, 98(29.0%) some extent, 37(10.9%) of the respondents stand to unknown contribution and the other 52(15.4%) believes it can't contribute at all.

Family and supervisors support is the other issue to presented, 71(21.0%) of the respondents believe it has a very large extent influence, 57(16.9%) expects it had a large extent, 146(43.2%) feels the issue have some extent, 20(5.9%) this case influence is unknown, the rest 44(13.0%) clarify it hadn't an impact at all. Concerning to Self-motivation and ambition 73(21.6%) of the respondents believe it has a very large extent influence, 95(28.1%) feels the issue have large extent impact, 127(37.6%) believes it had some extent influence, 22(6.5%) this issue's influence is unknown and the other 21(6.2%) admits the point as impact less variable. On the hard work part participants answer presented as follows 102(30.2%) of the respondents believe hard work has a very large extent influence, 78(23.1%) goes to a large extent one, 118(35.2%) make clear that this content may had some extent of influence, 16(4.7%) feels hard work impact is unknown and 23(6.8%) of the respondents believe hard work is not a determinant to women leadership at all in the bank.

From all five elements of individual factors that facilitates women to leadership positions, only two of the options are selected by the most respondents as very large and large extent those are women's better emotional intelligence than men, hard work. The rest three features are selects as a less valuable to affect individual facilitating factor for women participation in leadership positions.

4.6.   a. Correlation Analysis

(1)   Table 14: Correlation between independent and dependent variables Analysis

		INDIVIDUAL	ORGANIZATIONAL	SOCIOCULTURAL	WOMEN PARTONL EADERSHIP
INDIVIDUAL AP	Pearson Correlation	1	.176	.037	.927**
	Sig. (2-tailed)		.271	.808	.000
	N	347	347	347	347
					.297
					.060
					347
SOCIOCULTURAL	Pearson Correlation	.176	1	.443**	
	Sig. (2-tailed)	.271		.006	
	N	347	347	347	
ORGANIZATIONAL	N				
	Pearson Correlation	-.023	.071	.306	.026
	Sig. (2-tailed)	.886	.701	.055	.872
	N	347	347	347	347
WOMENPARTCPATIONIN LEADERSHIP	Pearson Correlation	.927**	.297	.062	1
	Sig. (2-tailed)	.000	.060	.681	
	N	347	347	347	347

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

As shown in the table, the SPSS output provides correlation coefficients for the four variables. Each correlation coefficient with both the significance value of the correlation and the sample size (N) on which it is based, are displayed. The result of SPSS indicated that individual gap between men and women has a positive correlated and significant effect with women participation in leadership(r=0.927, p=0.000), socio cultural attitude has positive correlation and insignificant effect with women participation in leadership position (r=0.297, p=0.60),Organizational has positive correlation and insignificant effect with women participation in leadership position(r=0.026).

4.7.b Regression analysis

(2)   **: Multiple Regression Analysis**

The value of R^2 value was 0.534. This indicates that 53.4% of the variation in women participation in leadership position can be explained by the model containing Individual, socio-cultural, Organizational. This is quite high so predictions from the regression equation are fairly reliable. It also means that 46.56% of the variation is still unexplained so adding other independent variables could improve the fit of the model.R is the correlation coefficient which shows the relationship between the study variables, from the findings shown in the table below there was a strong positive relationship between the study variables as shown by 0.731.

Table 15 Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731[a]	.534	.614	2.647

a. Depended Variable :women part

b. Predictors: (Constant), indvi, socicultural,organizational

(3)   **ANOVA[a]**

The ANOVA test in table below shows the significance of the model by the value of F-statistics (P=.000) and F=106.327 which indicates there were a strong relationship between the predictors and the outcomes of the regression variables.

Table 16

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.706	9	832.413	106.327	.000^b
	Residual	25.633	63	7.239		
	Total	34.339	347			

a. Dependent Variable: women parti

b.Predictors: (Constant), Indv, socioc,organizational

Table 17 : Result of Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	B		
(Constant)	.971	.496		1.957	.063
INDIVIDUAL	.0235	.088	.829	11.310	.000
SOCIOCULTURATTIUDE	.0425	.110	.313	3.863	.202
ORGANIZATIONAL	.245	.096	.212	2.543	.252
WOMENPARTCIPATION	.133	.106	.092	1.251	.224

a. Dependent Variable: women participation in leadership

The beta sign (β) includes sign of positive (+) and negative (-) which shows the effect of independent variables over the dependent variable (Field, 2009). The table above beta sign of the independent variables shows all positive (+). The result show on the above table, all the variables have positive but insignificant effect except individual gap between women and men. Organizational factors insignificantly affect women participation on leadership in BoA with (β=-.245, p=.252); the beta coefficient for lack organizational is positive which means that women participation in leadership and organizational have positive relationship. The significant level of organizational shows p=.252 which means it's insignificant because p value is >

0.05. Individual gap have significant effect on women participation in leadership in BoA with (β=.235, p=0.000) which indicates positive and direct effect and relation between individual gap between women and men and women participation in leadership position. Socio-culture with (β=.0425,P=0.202).

CHAPTER FIVE
Summary of key findings, Conclusions and Recommendations

5.1 Summary of Findings

The purpose of the research was to assess both hindrance and success facilitating factors of women's participation in leadership positions in banks. To achieve the purpose of the study, the respondents were addressed through questionnaire and some key officials were interviewed. Thus, the key findings by assessing the data gathered from the respondents in order to find out the factors affecting the participation of women in leadership position in banks was conducted. The primary discoveries of the study are discussed as follows:

The study was conducted at selected six banks in Addis Ababa counting Enat bank, Commercial bank of Ethiopia, Bank of Abyssinia, Cooperative bank of Oromia, Wegagen bank and Dashen banks. From the pre calculated sample number of 393 respondents for study 338(86%) employees filled and returned the questionnaire on time. From the total respondents 202(59.7%) of the respondents were female while the rest (40.3%) respondents were male. In addition the researcher tried as much as possible to conduct face to face interview with key officials of the bank. however due to their busy schedule and the time constraint the researcher was able to conduct the interview only with several officials.

The study result shows that most women are assigned in non-clerical and clerical positions. Most of the respondents accepted the fact that leadership position of women in banks is very marginal. Indirectly this shows women are underrepresented in managerial and leadership positions. Societal, individual and organizational factors are selected out as the subsidizing factor for women underrepresentation in leadership positions. Referring to the majority of the respondents, there are societal, organizational and individual factors that have major contribution to the low representation of women in the leadership positions of the selected banks. Regarding to research section two question one, the research showing that leadership is still dominated by men within the banks and it shows that the small number of women in the leadership position. This happened due to traditional perception and attitudes towards women roles and abilities. The study findings showed, (Table 4.10), that society's beliefs (e.g., belief regarding gender roles & ability) influence women's as well as men's beliefs and perceptions about female management skill. This affects the career growth of women.

Our society believes that women's prime role and responsibility is managing home duties and family care whereas men are considered as leaders of the community, protector and heads of the households. Thus, even though there are many female leaders in the bank at this time, they still encounter different challenges such as meeting social prospects of their role and balancing their work and other life lines. Moreover lack of support from both family members and lack of experienced guidance from women role models are also considered as another hindrance factors women employees attain leadership positions as identified on (Table 4.10).

Regarding organizational factors, research question three, almost half of respondents believe that the Bank offers equal opportunity for women and men in promotion and career development. However, Organizational culture/attitudes assign and recognize women to better leadership position, highly linked male networks and alliances with the management, Job characteristics, & top Management attitude towards women and some other determinants were discussed by the majority of the respondents as factors in the organization that largely hinder women advancement to leadership positions (Table 4.10). In addition the highly linked male networks and alliances with management together with lack of institutional networks for women impedes women's career advancement. Family commitments is one of the major individual constraints which creates number of challenges for women to progress higher decision making positions and limit their chances in the work place due to the reason of women putting family and parenthood as their priority and also through long work gaps created as a result of maternity leaves (Table 4.10). It is determined that women's career advancements in the bank is not affected by a single issue alone rather a blend of all the three factors. Still with regard to most of the reply from respondents organizational factors appear to have key role as compared to societal and personal factors. This study has identified the major challenges that impede participation of women to leadership positions.

Moving on to the factors that facilitate women's participation in leadership positions are also categorized in to three societal, organizational and individual. As per the collected data shows on (Table 4.11) culturally assumed experience of leadership by leading family & raising children, Influence of successful female leaders in the society & improved society awareness to accept women's leadership are accepted by the respondents as factors that alleviate women career advancements. Equal education can also play a vital role in developing leader women at lower levels.

The factors listed under organizational factors were also perceived important extending from a very large extent to some extents. Of course there were responses of unknown and an indication of no relation among the lists at all. It can be concluded that most of the factors were perceived as facilitating factors by respondents. Finally the individual factors mentioned on (Table 4.11) as facilitators of women participation in leadership positions were rated by respondents. Better emotional intelligence than men & hard work elements were regarded as factors by more than half of the respondents. To sum up the study indicated several hindrance and facilitating factors based on the survey collected from employees of the bank.

5.2 Summary of Findings from Interview Questions

The interview question consisted of ten open ended questions. Due to several factors mentioned earlier the researcher was able to interview few senior management key district officials of the banks and the discussion is summarized as follows.

The interviewees stated that even if the banks formally give comparable chance for both gender to attain higher position there are several informal factors that are considered while undertaking the selection for different kinds of promotions within the banks. They also reflected that women are underrepresented in leadership positions compared to males. Most of the reasons mentioned are related with different organizational and individual factors such as male dominance or masculine organizational cultures, very close relationship of male employees with higher management officials or office politics and different additional responsibilities of women regarding personal obligations of leading family and raising children. During the interview women leaders also ascertained that balancing work and family duty is very difficult.

Even if all the banks had a promotion policy and procedures directly concerned with different merits such as education and performance most of the interviewees replied that the promotion criteria's were not followed rigorously and there has been a very uncertain issue regarding how some employees get promoted in the Bank.

As per the findings highly linked male linkages and grouping with the top management, attitudes of top Management towards women's capacity to lead, biased and unfair promotional policies and unwelcoming and discouraging corporate culture and the opinion of top Management that men are better forerunner than women were mentioned as major challenges and factors. However, based on the respondents' response performance of women managers in banks are as

they are highly dedicated, cost mindful and have good communication and customer care skill relative to male counterparts.

Most of interviewed employees explained that the banks does not maintain any detailed approaches or procedures to support the process of identification of prospective women employees or any advantages that exactly target women for leadership positions. They also suggested that the banks shall give credit to gender diversity and commit to appoint qualified women at the most senior levels of the Bank.

Respondents indicated that even if it's not acknowledged by the banks women are exposed to leadership responsibilities assumed by their family and the society which should be considered as an experienced opportunity. With regard to the effectiveness of women in management, the respondents respond that if conditions are set favorably and enabling and capacitating curriculums are applied women's are successful in achieving organizational objectives. Also, performance of the current women managers is encouraging enough.

Additionally, concerning leadership style of men and women, the key officials answered that there is no leadership style variance and confirmed by key administrators of the Bank, that leadership
style has nothing to do with advancement.

Finally, the matter of women's participation in important decision making and leadership position is not bounded to the banking industry: But also the concern of the country; and the globe too. Yet, even though many efforts being taken to assurance women's equality in key management and leadership position in all aspects, the anticipated outcome is not yet accomplished. The reason for not getting the favored outcome is classified under three main categories which are societal, organizational and individual factors. The following conclusions are obtained based on the findings of the study.

5.3 Conclusions

Women's underrepresentation in leadership positions has been attributed to various factors and hinder backs. To list some of the issues detected include highly connected male linkages and coalition with the management, the attitude of top management that male are better leader than female, inconsistency or unfair promotional policies and inhospitable and discouraging corporate

cultures are the highest listed determinants. On the other hand, almost all key managerial and decision making posts are occupied by men. Due to this reason there is indirect discrimination and women ability and roles also neglected to function In general, in these competitive and vibrant atmosphere unclear advancement criteria, patriarchal traditions in the organization, faulty perception towards men is better than women and all social, organizational and individual hindrance factors has an impact in the bank's performance as a whole and its concern. As per the findings of the collected data organizational factors were rated with by more influencing women's involvement in decision making positions while both societal and individual factors were still considered significant for altering women's participation in leadership positions. Hence organization need to go a mile stone to create a balanced gender composition of leadership positions.

5.4 Recommendations

Given the most important findings of the study, the followings recommendations are proposed for to indicate and implement the areas that need prime focus by all stakeholders. Implementation of all recommendation is required to remove the barriers women face so as to participate in leadership role. Nevertheless, some of the recommendations need solemn pledge to be implemented in the bank. All the recommendations are given below:

Societal level

As society was found to be the basic social institution with a profound influence on individuals. Families are the major source of their members' basic personal and social identity. A supportive family is a great enabler for women leadership. Therefore an individual's physical, emotional and psychological development should take shape first in his/her family.

•Therefore societal believe and culture regarding women abilities and roles need to be changed towards more equal attitudes for both men and women through continuous effort and awareness creation starting from family.

• Religion institutions, women associations and organizations, schools as well as families need to educate children and the whole society about gender equality and encourage women to participate and exercise leadership.

• A proper implementation of specific policies, national objectives and programs should be followed by the government instantly. The government should also work towards bringing a

societal awareness creation equality and women's ability and role by providing trainings including gender equality throughout the country. Furthermore the government shall use power of media (social media, printing media and electronic media) to change societal believe and culture.

Organizational level

• Organizations need to consider the natural ability of women's emotional intelligence and prior experience of leadership due to the default assumption of the society that women are responsible to lead their family and raise their children which by the way is leading a group of individuals to a desired goals in their lives. The goals in this case can be expressed in a form of having a better personality, educational status and different aspects that will provide them with a better life

• The currently implemented policies must be reviewed in favor of female employees so as to help them balance their work life balance by integrating different forms of adjustments by allowing flexible work initiatives so as to involve qualified women to higher responsibility positions.

• The concerned policy makers of the banks should also implement affirmative action in the recruitment and selection processes in order to adjust the proportion of female number in higher decision making positions. The human resource department should also organize learning and development programs, trainings and arrange coaching programs that will improve communication networks for women.

•Successful women leaders within the banks should be assigned as mentors and role models for motivation women working in lower level positions of the banks. The bank should arrange a professional female network that can be used to share and exchange knowledge and experience in a way that can facilitate promotion of women to leadership positions.

•The human resource managements should also be able to take a pre-emptive role by formulating career and succession planning arrangements to encourage women's participation in decision making positions. HRM should play tremendous part that gender should not be an obstacle to be in higher positions and exert its effort to enhance women participation at managerial posts.

Individual level

Women who are in leadership positions or those who are looking forward to attain one should learn the necessary skills to succeed in the work place.

- Women need to have courage and determination to combat the male-dominated formation. For example be a successful professional or a successful leader in this age of science and information technology, communication skills are an absolute necessity.

- Women should exploit their advantage of being a women as to bring a better performance relative to their men and prove themselves they can lead. For example with regard to building relationships, female leaders are consistently rated higher than their male counterparts. Being skilled at building in-house relationship, women are also quite likely to do well at building outside relationship.

- Women should recognize the fact that competition does exist and educate themselves and widen their competency so as to break away from the stereotypical behavior. Education enables them to bring out the best in them and make them accepted as a mass leader.

- Everyone should ask for it when they need help from their surroundings. As family responsibility is a main individual challenge they should ask for a supporting hand from their family member in order to get the help they need.

- Women should recognize and prepare themselves challenge the difficulties regarding socio cultural believe. They should also start improving their leadership skills by investing their time and money.

5.5 Implication for Further Research

The study has identified sufficient information in relation to the factors that affect women's participation in leadership positions categorized as societal, organizational & individual factors. Still due to the fact that the identified factors are vast and only main factors of the categories which are were examined in this study therefore the researcher recommends further research by different discipline researchers to study the cause and the effect of these factors at different sectors and organizations specially regarding the different organizational cultures and challenges women are facing in different industries. Special attention should also be given to the challenges faced by different female entrepreneur leaders especially regarding individual and societal

factors. Furthermore, additional research may be required to study the contribution of female leader

By different disciplines (such as by economist concerning the relationship between women leadership with different economic policies), by politicians (concerning women leadership and good governance, diplomacy, etc.), and other discipline researchers from their study perspective to come up with general conclusions.

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APPENDICES

St.mary's University

Department of Masters of Busines Administration (MBA)

QUESTIONNAIRE: Factors Affecting Women's Participation in Leadership Position: The Case of Selected Banks in Addis Ababa

Dear Sir/Madam

I am a postgraduate student in the department of Masters of Business Administration St.mary's University. Currently, I am undertaking a research on "**Factors Affecting Women's Participation in Leadership Position: The Case of Selected Banks in Addis Ababa".** You are one of the randomly selected respondents to participate in this study. Thus, I would kindly request you to answer the following questions. Your honesty and kindness would be of great help for the study in many aspects. Finally, the information that you will share will be kept **confidential** and only used for the academic purpose. It would be also highly appreciated if you complete the questionnaire and return it to me as early as possible.

General Guidelines:

- ✓ There is no need of writing your name
- ✓ For open ended questions, please give your genuine response on the space provided and if you need to add additional point you can use the blank space at the back of the questionnaire by mentioning the number of the question that you need to elaborate.
- ✓ The researcher defines leadership position as President, V/President, Department Manager and Branch Manager only.

Contact Address:

If you have any difficulty, please do not hesitate to contact me and I am available as per your convenience at Mobile 0911862387 E-mail nebij8@gmail.com:

__Thank you in advance for your support and commitment__

Section I: Demographic Information (please indicate your choice by (√) mark.

1. Sex ☐ Female ☐ Male

2. Age ☐ 18-25 ☐ 26-35 ☐ 36-45 ☐ 46-55 ☐ 56 & above

3. Marital status ☐ Single ☐ Married ☐ Widowed ☐ Divorced

4. Number of children ☐ 1 -3 ☐ 4-6 ☐ above 6 ☐ none

5. Educational level ☐ Diploma/TVET ☐ BA/BSc degree ☐ MA Degree & above

6. Years of service ☐ Less than 3 ☐ 3-7 ☐ 8-12 ☐ 13-20 ☐ 21 & above

7. Job position ☐ Manager ☐ Assit.-Manager ☐ Senior-officer ☐ Officer

8. Experience in current position ☐ Less than 3 ☐ 3-7 ☐ 8-12 ☐ 13-20 ☐ 21 years & above

Section II: A. Questions related to women's status in the Bank

1. What positions do women occupy more in the Bank as compared to Men?

☐ Non-Clerical

☐ Clerical

☐ Line Management Level

☐ Middle Management Level

☐ Top Management Level

2. What do you think that the key criteria for promoting to leadership position in the Bank? (Multiple answers are possible)

☐ Gender (being a Male) ☐ Gender (being a Woman) ☐ Merit (Performance & education)

☐ Acquaintance (R/nship with Management) ☐ Commitment to the goals of the Bank

Others (please specify) _____

3. Do you feel that women have better, the same or fewer opportunities for promotion than a male counterpart with similar qualifications and experience to get leadership position in the Bank?

☐ More   ☐ The Same   ☐ Less   ☐ Not compared at all

4. Do you think it is easier for women to become a leader/manager at the moment and even more so in the future in the Bank?

☐ Yes   ☐ No   ☐ Neutral

5. Is there any affirmative action used by the company to support women for promotion?

☐ Yes   ☐ No

6. In your opinion, how do women achieve top positions in the company?

☐ Qualification   ☐ Political support   ☐ Family background

☐ Women's networking   ☐ Affirmative action   ☐ Other, Specify)

_____

7. What do you think about the employers' and subordinates' present attitude towards women managers/leaders?

☐ Strongly positive ☐ Positive ☐ I don't know ☐ negative ☐ strongly negative

8. Do you think that women are successful (achieve the objective of the organization) if they are provided a leadership position as to their men counterparts?

☐ Yes   ☐ No   ☐ Neutral

9. Do you feel that the performance of the current women managers has an impact on women's who are at the low level to get promotion to higher position in the Bank?

☐ Yes   ☐ No   ☐ Neutral

10. How successful your employer has been in helping women to overcome the barriers to their career advancements?

☐ Very Successful ☐ Successful   ☐ Neutral ☐ Not Successful ☐ No attention given at all

Section III: Assessment Factors affecting women's participation in leadership (management) position in the Banks

A. Please use the following statements: **VLE** = To a Very Large Extent, **LE** = To Large Extent, **SE**=To Small Extent **UN**=Unknown and **NA**=Not at All and you will be required to mark *ticks* (√) according to your answers.

A. Hindrance factors

Please identify to what extent the following factors affect women's in participating leadership (management) positions in the Banks.	VLE	LE	SE	UN	NA
Societal factors					
Cultural beliefs and attitudes towards women role and ability					
Gender - based stereotyping					
Lack of women role model					
Double responsibility (Family & work responsibility)					
Lack of support from family					
Organizational factors					
Various forms of discrimination					
Organizational culture/attitudes assign and recognize women to higher leadership position					
Glass ceiling effect					
Top Management attitude towards women					
Lack of institutional networks for women employees					
Non availability of qualified women					
Highly linked male networks & alliances with the management					
Job characteristics, (e.g. irregular & inflexible working hours)					
Individual factors					
Self-motivation and ambition					
Lack of women's interest in positions of higher responsibilities					
Lack of education					
Lack of women confidence & inability to express themselves					

Lack of successful women role models					
Personal sacrifice & Hard Work					
Breaks in employment such as maternity leave					
Lack of mentoring/coaching					
Family commitments					

B. Facilitating factors

Please identify to what extent the following factors affect women's in participating leadership (management) positions in the Banks.	VLE	LE	SE	UN	NA
Societal factors					
Cultural change towards women's role and ability					
Culturally assumed experience of leadership by leading family & raising children					
Aware society to accept women's leadership					
Influence of successful female leaders in the society					
Equal education opportunity for women					
Organizational factors					
Affirmative action					
Promotions concerning on women's possible merit for leadership					
Eliminating gender stereotypes					
Develop women network in the Bank					
Strong a mentor & coaching system					
Non-discriminatory procedure for recruitment & promotion					
Allocation of quota for women positions in the Bank					
customized trainings opportunities for women					
Individual factors					

Better emotional intelligence than men					
Natural ability to create influence better than men					
Support from family & supervisors					
Self-motivation and ambition					
Hard work					

Thank you very much

St.Mary's University
Department of Masters of Business Adminstreation(MBA)

Interview questions - To be answered by Head Office and District Leadership position officials of the Bank

The following interview questions are designed to collect information related to the factors affecting women's participation in leadership position and possible strategies to eliminate different obstacles & hindrances in the selected banks. The information will only be used as primary data in my study which I am conducting for completing MBL degree from Addis Ababa University.

Date of Interview: _____

Personal data: Sex, _____   Education level _____ Service year _____

Marital status_____   Number of children. _____ Position _____

1. Do you think that the current promotion practices of the Bank give equal chance to both men and women for higher position? If No, why?

2. Do you think that the women are equal in numbers with men in the leadership positions & various aspects of human resources management (recruitment, training, appraisal and promotion,) of the bank? If not, what is the reason for it?

3. Does the bank have any criteria that is used for promotion purpose in the leadership positions?

4. What are the major barriers that hinder women from moving up to the decision making position?

5. Does the bank maintain any specific strategies or procedures to support identification of potential women employees or any initiatives that specifically target women for leadership positions?

- ✓ If yes, can you specify?
- ✓ If no, what do you suggest?

6. Do you think that women have additional opportunities related with their gender in order to maintain leadership positions at the present or in the near future? (E.g. globalization, natural emotional intelligence & psychological factors).

7. Do you feel that the performance of the current women managers has an impact on women's who are at the low level to get promotion to higher position in the Bank?

8. Do you agree that women's representation in higher position increase organizational and financial performance?

9. In your opinion, is there a difference between men and women's leadership style? Can it be considered as a factor for promotion?

10. Do you have any other comments you would like to add about women in leadership?

Thank you very much!