



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

**CHALLENGES CONTRIBUTING TO THE REPRESENTATION OF WOMEN IN  
LEADERSHIP POSITION: THE CASE OF COMMERCIAL BANK OF ETHIOPIA**

**BY**

**NEJAT NESRO**

**MAY, 2017  
ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE  
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## **DEDICATION**

I dedicate this work to my loving parents, Mr. Nesro Kemal and Mrs. AnchineshGetahun for many years of love, support, and encouragement; and to my brothers who has always been there for me no matter what.

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## LIST OF ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
BRP	Business Reengineering Process
CBE	Commercial Bank of Ethiopia
CSA	Central Statistical Agency
CSO	Customer Service Officer
FDRE	Federal Democratic Republic of Ethiopia
<i>GOS</i>	Gender-Organization-System
HIV	Human Immunodeficiency Virus
HR	Human Resource
HRD	Human Resource Department
HRIS	Human Resource Information System
HRM	Human Resource Manager
<i>IBR</i>	<i>International Business Report</i>
<i>ILM</i>	Institute of Leadership and Management
ILO	International Labor Organization
<i>IPU</i>	<i>International Parliament Union</i>
<i>MOWA</i>	Ministry of Women's Affairs
NCTPE	National Committee for Traditional Practices Eradication
NGO	Non-Governmental Organization
PhD	Doctor of Philosophy
REWA	Revolutionary Ethiopian Women Association
SPSS	Statistical Package for Social Sciences
U.S	United States of America
WAO	Women Affair Office

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## ABSTRACT

*Commercial Bank of Ethiopia (CBE) is the largest financial institution and one of the major employers in Ethiopia. Although the number of both female and male employees of the bank increased over time, the representation of women in leadership positions remained limited. Therefore, the purpose of this study was to investigate challenges contributing to representation of women in leadership positions of the CBE and to further suggest remedial action for improving women's participation in the leadership positions of the Bank. This study was guided by gender organization system theory which assumes that women's advancement to organizational leadership is influenced by the interaction of their own gender, organizations and the broader system that shapes values, attitudes and behaviors of people in organizations. Descriptive survey was adopted for the study involving both quantitative and qualitative techniques. A total of 114 respondents; 94 female respondent who hold managerial position and 20 female , who do not hold managerial position were distributed from the target population were sampled; a total of 93 questionnaires where 73 were managers and 20 were non managers were returned and were selected purposively and using snowball sampling technique respectively. The required data was collected using questionnaires and interview. Descriptive statistics such as frequencies and percentages were used to analyze the data. In general, the study revealed that societal belief regarding gender roles; over burden of women by household responsibilities and lack of education are the most important constraints, among others, that hinder women advancement to leadership positions in CBE. This study indicates that given such challenges which are holding women from promoted to the leadership positions of CBE, establishing integrated effort and strategies that affect change at the individual, organizational and societal levels is crucial in order to improve women's participation in the leadership positions of the Bank.*

**Key words:** *Gender, leadership, Commercial Bank of Ethiopia, representation, GOS*

## **CHAPTER ONE**

### **INTRODUCTION**

The chapter deals with nine major sections. The first section presents background of the study. The second section focuses on operational definition of terms. The third section outlines statement of the problem. The fourth section describes research questions. The fifth section presents objective of the study. The sixth section explains about significance of the study. The seventh section presents scope of the study. The eighth section presents limitation of the study. The ninth section which is the last part of the chapter outlines the organization of study.

#### **1.1 Background of the Study**

Leadership itself is a very broad concept, and various theories and styles of leadership exist. Female leadership is just one branch of this concept and can also be defined in different ways. Some understand female leadership as the fact that women can be and are leaders; others may define it from a feminist point of view and as a matter of equality and the right to have the same opportunities. Some say, it refers to certain feminine characteristics which are valuable in today's organizations (Palmu-Joronen 2009, 172). Others think that leadership should not be differentiated as female leadership at all.

Much has been written about the leadership challenges for women – in popular magazines and in social and financial media columns. Common issues include age-old gender stereotypes, whereby men and women are expected to perform different social and economic roles. Family responsibilities and male-dominated corporate culture are two other concerns. These are largely influenced by cultural, religious and social norms that date back centuries but remain deeply ingrained in all regions, even though the world of work and society has greatly changed. Historically, this has translated into specific occupations being considered more suitable either for men or for women. Management, running a business and decision-making in the public arena was viewed as the domains of men. These norms have also informed educational curriculum and recruitment and promotion policies for many decades. While these are now being addressed to eliminate gender-bias, they remain deep in the psyche of a broad spectrum of men and women (ILO Women in Business and Management 2015).

Women constitute around 40% of the world labor force but not achieved much gender equality in any country of the world (ILO, 2015). Although women's presence in paid employment has improved over the last half century, their progression to positions of leadership has been slow indicating existence of formidable barriers for women career advancement in many countries of the world.

The report, *Women at Work: Trends 2016* examined data for up to 178 countries and concludes that inequality between women and men persists across a wide spectrum of the global labor market. What's more, the report shows that over the last two decades, significant progress made by women in education hasn't translated into comparable improvements in their position at work.

Ethiopia is a developing country in East Africa with a huge population of 96.51 million and with diverse cultures and ethnic groups. Of the total population, women account for 50.2% (Global Gender Gap index, 2015). Following the 1994's education and training policy, a large proportion of women in Ethiopia are getting educated and their share in the labor market has been increasing (FDRE, 1994); and hence their role in the economic development of the country cannot be underestimated.

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

The Commercial Bank of Ethiopia (CBE) is one of the premier financial institutions in Ethiopia and it is the largest bank in the country. The Bank is established in 1942 and provides personal, commercial, corporate, and investment banking services to individuals, small and medium size businesses, corporations, and the government. It is pioneer to introduce modern banking to the country; has strong correspondent relationship with more than 50 renowned foreign banks and

SWIFT bilateral arrangement with more than 700 banks across the world. (www.combanketh.et).TheBank plays a major role in directing Ethiopian economy towards development and progress and it has a vision to become a world-class bank by the year 2025.

The Bank's management comprises of skilled and experienced personnel. The leadership team of the Bank consists of a president, vice presidents, directors, department managers, branch managers and team leaders and yet very few women exist in each team. The Bank is committed to attract, develop & reward a diverse group of high-performing employees.

As of April 2016, the bank has over 23,157 employees over the country, out of which women account for 5,589 (24.13%) (HRIS CBE, 2016). However, despite such improved participation in the labor force, women still lag behind when it comes to leadership positions of the Bank. To this end, this study was conducted to identify challenges that contribute to the representation of women in leadership position of the Bank and suggest remedial actions.

## **1.2 Statement of the Problem**

Sustainable and all around developments of a society cannot be brought about without the full and unreserved participation of both women and men in the development process, such a balanced development should also call for the elimination of all forms of discrimination, and the protection against all forms of violence against women. According to World Bank (1998), although women constitutes two third of the world's working hours, produce half of the world's food and above all, bear and rear children, women continue to suffer from all forms of discrimination and from the absence of adequate protection against violence (World Bank,1998:137)

Despite the progress made so far in both developing and developed countries, women continue to be under- represented in decision-making and leadership in several areas. The consequence of this gender gap is that women do not participate fully in decisions that shape their lives and their communities and countries are not capitalizing on the full potential of one half of their societies (Gentry, 1996).



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

In this year's report, Iceland holds the top spot for the fifth consecutive year with Finland, Norway and Sweden following close behind. With the exception of Denmark, all Nordic countries have closed over 80 percent of the gender gap, making them useful as both role models and benchmarks. So, what is the secret of their success?

It's not just a question of wealth. Although these high-income Nordic economies tend to top a lot of global polls, the Global Gender Gap Index strips out overall wealth, instead measuring how equitably income, resources and opportunities are distributed between women and men.

All Nordic countries reached 99 percent - 100 percent literacy for both sexes several decades ago, and girls fare just as well as boys in terms of access to primary and secondary education. At the tertiary level, in addition to very high levels of enrolment for both women and men, the education gender gap has been reversed and women now make up the majority of the high-skilled workforce. In Norway, Sweden and Iceland, there are over 1.5 women for every man enrolled in university, while in Finland and Denmark; women also make up the majority of those in tertiary education.

While many developed economies have succeeded in closing the gender gap in education, few have succeeded in maximizing the returns on this investment.

There has also been success with policies aimed at promoting women's leadership. In Norway, since 2008, publicly listed companies have been required to have 40 percent of each sex on their boards (Global Gender Gap index, 2015).

CBE is among the largest employers in the country with total employees of 23,157 over the country, with only 5,589 female employees which represents only 24.13%. When looking at the lower level managers at the bank, out of the total 357 managers only 143 are females representing only 40 %. And the middle level managers of the bank (directors and district managers) only 21 out of the 68 of the managers are females which represents only 30.8%, and

while looking at the top or executive managers of the bank there are only 9 female managers out of the 33 total which represents 27.27 % (HRIS CBE, 2016). Taking the more developed country as a benchmark, this fact shows that although a small number of women have made career advancements in the Bank and climbed to different career ladders, they remain represented in leadership positions (president, vice president, director, department manager and branch manager), which are mostly held by men.

Given the increased number of first degree female graduates from universities; which has increase from 56,109 in 2009/10 to 79,073 in 2013/14, the increase in number of female employees and the recent expansion of the Bank, women share in leadership position is stagnant.

Hence, studies have proven that organizational and financial performances are linked to each other. Studies also reveal that organizations which have more women in the board of directors or in senior management perform better (Women matter 2007, 14). According to women matter 2007, higher proportion of women in senior management has been proven to positively influence the growth of stock market, returns on invested capital, returns on equity and sales for example which makes it crucial to understand why women are underrepresented in leadership positions and suggest remedies for the problems.

### **1.3 Research Questions**

This research made an attempt to give answer for the following questions.

1. What societal challenges contribute to the representation of women in leadership position in CBE?
2. What organizational challenges contribute to the representation of women in leadership position in CBE bank?
3. What personal challenges contribute to the representation of women in leadership position in CBE?

## **1.4 Objective of the Study**

### **1.4.1 General Objective**

This study mainly attempts to investigate the challenges hindering women from occupying leadership or management positions in CBE with the purpose of addressing intervention to improve women leaders' leadership and competences.

### **1.4.2 Specific Objectives**

The specific objectives are:

- 1) To determine Societal Challenges contributing to the representation of women in leadership position of CBE.
- 2) To identify Organizational Challenges contributing to the representation of women in leadership position of CBE.
- 3) To look into Personal Challenges contributing to the representation of women in leadership position of CBE.
- 4) To suggest specific interventions required to improve women's representation in leadership position of the Bank.

## **1.5 Significance of the Study**

To demonstrate that a research is worthwhile, it must be relevant to the society being studied.

This study is relevant in respect of the following:

- I. Researchers: It will serve as a reference point for would be researchers who will be interested in this area of study.
- II. Organizations: it would serve the management of the CBE in developing strategic HR planning and can be used as an input for formulating policies related to gender issues to enhance gender equality in leadership position.
- III. Society: It will enable government to make appropriate policies and laws regarding women's representation in different sectors

- IV. Women: The study would benefit women in recognizing the factors that influence their career advancement and manage these challenges accordingly

### **1.6 Scope of the Study**

The study has focused on understanding the major challenges that contribute to representation of women in leadership positions of CBE using secondary information and primary data which was collected from purposively selected samples. Organizational representation of women in leadership position is also affected by other challenges such as economic, political, demographic and global conditions. However, the study did not go to analyzing these challenges because the researcher assumed that in Ethiopia the major challenges are societal, organizational and personal challenges that were derived from GOS model. Thus, it was delimited to the challenges incorporated in the framework of the study. Furthermore the study addressed only the perception of the women under the study; In addition, although CBE has various branches, this study involved the head office and four other branches in Addis Ababa.

### **1.7 Limitation of the Study**

The constraints which hindered an in-depth research on the topic were the scarcity on the combination of social, organizational, and personal challenges related to women career development in banking industry in Ethiopia is scarce. The limited number of interview participants (because of difficulties that was faced in getting access to meet the managers) had also contributed to the decreased richness of information analyzed in the qualitative part of the study. In addition the possibility of bias had to be recognized and it could be considered as a limitation of the study. The respondents may have pursued to give a better view of their organization in light of the responses provided, and may therefore have given more favorable answers.

### **1.8 Definitions of Key Terms**

- **Leaders:** refer to the managerial employee who holds positions of authority and decision making that is responsible for multipurpose organ that manage a business and manages managers and manage workers and work (Drucker, 1974.)

- **Challenges:** refers to the factors, structures, attitudes, or any obstacle intentional or unintentional, that hinders women from achieving a leadership position in the Bank.
- **Gender-Organization-System:** a theoretical model that recognizes the simultaneous interactions between the person, the organization and the society (Akpinar-Sposito, 2013)

### **1.9 Organization of the Study**

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

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

The review covers eight major sections. The first section presents the concepts of leadership. The second section focuses on women and leadership in a global context. The third section outlines women and leadership in Ethiopia. The fourth section shows general gender disparities. The fifth section presents women in banking sector. The sixth explains empirical reviews while conceptual framework is covered in the seventh chapter. The last chapter describes challenges contributing for the representation of leadership positions.

#### **2.1 Theoretical Literature**

##### **2.1.1 Concept of Leadership**

Leadership is culturally binding and changes over time, so it is hard to give one definition of it which applies to all leadership. However, to understand female leadership and what is meant by it, the fundamental nature of leadership will be explained next.

The concept of leadership comprises of three aspects; people, goals and influence. Leadership is influential action and is used to achieve goals. Leadership is people- driven and the ability to inspire people helps to achieve the set goals of an organization (Daft, Kendrick & Vershinina 2010: 565). Leadership can be seen as a tool or a process of motivating people. The motivation aims to achieve particular goals by the action of those people. The different styles of leadership derive from different ways of motivating people, different kind of goals and the nature of the organizations (Hannagan 2008: 40).

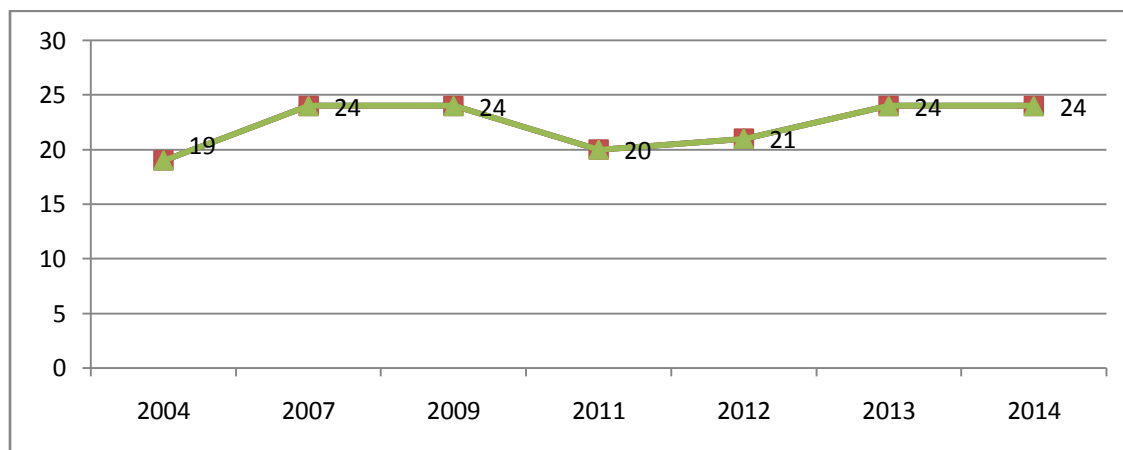
Hence, leaders set the direction for others to move forward to future and motivate them to reach the set goals by certain way of functioning or acting. Great leaders do not just lead and say where to go they have to participate in it themselves as well. Leaders need to act on their visions, as they are easily judged by their action, not by what they say (Hannagan 2008: 40). Leaders should have responsibility and authority, and they must have vision for the future and be confident enough to lead everyone there.

### 2.1.2 Women and Leadership in a Global Context

According to journal of economics and social science IBR 2014, the number of women in senior-management does not show an improvement in the last decade, despite growing positive sentiment among businesses toward quotas and signs that legislation is moving in that direction. Though the past 40 years have seen a massive generational shift, with more women entering the workforce across the globe, more needs to be done to advance women to senior leadership positions.

Since 1970 the proportion of women in the mature market workforce has risen from 48% to 64%. However, whilst male and female graduates are recruited in almost equal numbers by businesses, the proportion of women in the top jobs around the world is very low.

*Proportion of senior business roles held by women- global*



*Source: Grant Thornton IBR 2014*

*Figure.2.1. Proportion of senior business roles held by women – global*

Over the past years the number of women in leadership roles increased. Some people believe that gender diversity at board and senior management positions promotes corporate growth. The IBR (International Business Report) survey indicates a 3% increase in the number of women in senior management positions from 2012 to 2013, with 24% of businesses with women in senior management roles globally in 2013. However, the data shows that less than a quarter of senior management roles are held by women (24%). This hasn't changed since 2013, and even since

2007, and suggests that the proportion of women in senior management has returned to its 'natural level'.

Women representation in leadership positions in business is not specific to a particular country or industry. Several studies in different countries around the globe show that the increase of women in managerial positions is unbalanced compared to the total number of the workforce and their representation at top level managerial positions in business and public administration is still very low (IBR, 2014; CATALYST, 2012; Sealy and Vinnicombe, 2012 ).

According to the Grant Thornton International Business Report, IBR (2014), though country specific variations exist, the global average level has not progressed much. The highest proportion of women in senior management is found in Russia 43% next is Indonesia and Latvia with an equal 41% and Philippines stands third with 40%. Countries which have the least women as senior % United Arab Emirates 14%, Netherlands with 10% and Japan with only 9% (IBR, 2014).

Surprisingly, developed countries have relatively fewer women in senior management. One reason may be the development of the nuclear family and the resulting lack of childcare, as well as lower aspirations among women in the West compared with developing economies where strong growth and cultural shifts are fueling female ambition. (IBR, 2014)

ILO study (2015) "gaining momentum: Women in business and management" revealed that while women have greatly increased their share of management jobs and as entrepreneurs over the last two decades, all data sources and analyses report a continuing dearth of women in top decision making positions, as CEOs and board members. The situation is not much better in politics: In March 2014, just 18 women were heads of state, and women were only 22 per cent (22.9%) of all elected parliamentarians worldwide in April 2014.

### **2.1.3 Women and Leadership in Ethiopia**

Ethiopia is the tenth largest country in Africa, covering an area of 1.1 million square kilometers, its population for year 2016 is projected at 104, 860,055 of which 49.8% are male and 50.2% are female (CSA, 2014). Ethiopia is a patriarchal society that keeps women in a subordinate position using religion and culture as an excuse (Haregewoin 2003). Different studies revealed that



women in developing countries in general and in Ethiopia in particular hold low status in the society (Haregewoin, 2003; Emebet, 2007; Endale, 2014). Haregewoin (2003) further argued that even though women play a vital role in the community by taking care of all societal activities, they have been denied equal access to education, employment opportunities, and their involvement in decision making processes and policy formulation has been insignificant.

- **During Haile Selassie Regime**

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

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

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

So according to Fetha-Negest women at that time were subjected to powerful autocratic ideological control that none of them could challenge the emperor. Due to that, the Emperor had no agenda and did not consider women’s advancement as an issue. There were women’s organized activities run mainly by non-governmental (NGOs) bodies such as the Ethiopian Women's Welfare Association, the Ethiopian Officer's Wives Association, and the Ethiopian Female Students' Association.

These Associations were, however, limited in scope, and only existed in the cities. Besides as it was the order that time, the monarchy did not design special measures for women’s liberation and also did nothing to alter traditional gender perceptions in the society. Therefore, they had

little or no impact on government policies, laws, regulations or development programs. Most of the educated women (at the time there were very few) were also not sensitive to their own problems and could not walk further than functioning as part of the society, abiding by their feminine roles (Ibid).

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

- **During the Dergue Regime**

When the Dergue (The Military Government) took political power in the country in 1974, it dramatically changed the political course from monarchy to a communist orientation. The Revolutionary Ethiopian Women's Association (REWA) was established by proclamation, but this organization was too monolithic and too close to the Dergue to be of any real use to women. The purpose of its establishment was, in fact, the consolidation of the Dergue's power. Promoting the interests of women was not high on its agenda nor was it designed to influence government policies or help women benefit from development programs. As a result there was little improvement in the lives of Ethiopian women, whether in the social, economic or political sphere, especially of those who lived in the rural areas (Yalem, 2011).

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

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

The Dergue assumed complete monopoly on the emancipation of women, dictating its course and actions from a distorted woman question paradigm. Within this woman question, there was

no indication of altering the traditional female and male domains. In fact, these were found to be enforced and exploited to the maximum by the institutional arm of the Dergue representing all women in the country, namely the Revolutionary Ethiopian Women's Association (Biseswar, 2011).

- **During the EFDRE Regime**

Things looked more promising when the EPRDF took political power in the country in 1991.

Many new laws replaced the abundance of state proclamations of the Dergue, creating opportunities for society. Initially, these laws promised much freedom and space to the people (Biseswar, 2011).

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

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

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

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

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

Besides these, Article 3 of the constitution provides equal opportunity for women to participate in the decision making process by giving them the right to vote and be elected. In this regard, a number of measures have been taken in terms of advocacy, lobbying and awareness creation in order to increase the participation of women in the decision making structures of the country.

Though much still remains to be done, there are noticeable achievements in the participation of women particularly in the parliament as well as in regional councils.

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

In general, like their counterparts in developing countries, women in Ethiopia face a set of multiple, cross cutting and interrelated problems. These problems limit Ethiopian women’s access to productive resources, basic health services, and educational and employment opportunities. Hence most of them do not participate in decision making processes (Sosena&Tsehai, 2008).

Women in Ethiopia occupy low status in the society. In spite of their contributions to the well-being of their family and community affairs in general, women experience lower socio-economic status as a whole and hence is marginalized from making decisions at all levels. Women are facing multiple forms of deprivation. Gender based discrimination, lack of protection of basic

human rights, violence, lack of access to productive resources, education and training, basic health services, and employment are widespread (National Committee for Traditional Practices Eradication (NCTPE, 2003).

Ethiopian women suffer from work stereotype and gender distribution of labor, more are occupy in economically invisible work. Women experience lower socioeconomic status in general and hence is marginalized from making decisions at all levels. Nonetheless, women are poor in terms of access to resources, services and employment. Women are underrepresented in the formal sector of employment. The survey conducted by the Central Statistical Authority (CSA, 2014) showed that women account for less than half (43%) of the total employees in the country. Considering the percentage of female employees from the total number of employees by employment type, the highest was in domestic activities (78%) and followed by unpaid activities (59.3%). In other types of formal employment (e.g. government, NGOs, private organizations), the percentage of female workers is less than 35. On the other hand, the survey showed overrepresentation of female workers in the informal sector. About 58% of working women work in the informal sector whereas the percentage of working men in the informal sector was 37.7 % (ibid).

The breakdown of the federal government employees by occupational groups also indicated gender disparity. From federal government employees found in the clerical and fiscal type of jobs 71.3 % were female, while the percentage of females was slightly more than half (51%) in custodial and manual type of jobs. Women make up 25% and 18% of the administrative and professional and scientific job categories, respectively, indicating that upper and middle level positions are overwhelmingly dominated by men (Federal Civil Service Commission, 2005). This concentration of women in the informal sector and low level positions has implication on their earnings. In this regard, the survey showed four out of ten women civil servants earn Birr 300 a month compared to two out of ten for men (Federal Civil Service Commission, 2005).

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

evidenced with many aspects however, looking at proportion of women in the parliament which is entitled to be the highest policy making body of the nation, though it may seem increasing from time to time, it is still minimal, according to the information gained from international Parliament Union (IPU), in 2005 National election women accounts 21.3%, where as in 2010 national election, their number has increased to 152(27.8%) out of the total 547 seats of HPR members, with compared to Rwanda (56.3%), and South Africa of which they accounts for 44.5% and others (<http://www.ipu.org/wmn-e/classif.htm>).

### 2.1.4 General Gender Disparities in Ethiopia

According to the Global Gender Gap Index (2015), that shows magnitude of gender-based disparities by measuring national gender gaps on economic, political, education and health criteria, Ethiopia ranked 124 out of 145 countries on the overall gender gap measurement.

INDEX	RANK (OUT OF 145 COUNTRIES)	FEMALE	MALE
Labor force participation	32	81	90
Literacy rate	130	41	57
Enrolment in tertiary education	139	1	4
Legislators, senior officials and managers	80	27	73
Professional and technical workers	114	33	67
Women in parliament	17	39	61
Women in ministerial positions	96	13	88
Economic participation and opportunity	108		
Educational Attainment	140		
Health and Survival	59		
Political empowerment	44		

*Source: The global gender gap report (2015)*

Table.2.1 Ethiopia's rank on the overall gender gap measurement

The table shown summarizes the Country's gender gap measurement result. It is evident from this report that Ethiopian women participation in decision making position is minimal (27% of legislator, senior official and manager position and 33% of professional and technical workers).

According to the report Ethiopia (124) has moved up three places from 2014. The country ranks 44th on the Political Empowerment sub index and 59th on the Health and Survival sub index, but only 108th on the Economic Participation and Opportunity and 140th on the Educational Attainment sub-indexes. Ethiopia has seen the region's biggest improvement on the Political Empowerment sub index since 2006.

### **2.1.5 Woman in the Banking Sector**

Women in the banking sector still face considerable barriers as they proceed into senior and executive leadership levels when compared to their male counterparts. The industry remains a male dominated and glass ceiling still remain intact. After a survey of 800 men and women in banking to find out why so few women are working at senior levels and the challenges they face in banking sector, ILM (2011) concluded that cultural and organizational barriers made it difficult for women to rise to senior levels across the UK banking sector. The five biggest barriers identified by women participant of the same survey are attitudes of senior male managers, greater proportion of men in senior roles, lack of flexible working opportunities, current organizational culture and lack of suitable female role models. Remedial actions to be done by employers, as suggested by the survey are Flexible working and remote working, Promotion based on merit, not based on hours in the office and raising awareness.

### **2.1.6 Challenges Contributing to the representation of Women in Leadership**

The representation of women in leadership/management has attracted considerable attention in the management literature in investigating the challenges accounting for it. This review is not intended to be comprehensive, but rather representative of the main explanations for the minimal presence of women in leadership position.

The barriers that prevent women from advancing to senior leadership positions in organization is described by the metaphor “the glass ceiling”, a transparent barrier which prevents women from moving up the corporate ladder past a certain point (Morrison et al., 1987 cited in Oakley 2000). The ‘glass ceiling’ faced by women exists across all countries and is most visible at senior management positions in large companies (Oakley, 2000).

Despite possessing the necessary qualifications and skills, women are still facing different kinds of barriers on their way up to leadership position in their respective organizations across different sectors and in most global contexts. Various studies identified several barriers that might hinder women’s advancement to top-level administrative and professional positions (Glass Ceiling Commission, 1995; CATALYST, 2004; McKinsey and Company, 2010; Diversity Institute, 2012).

The Glass Ceiling Commission in its fact-finding report issued in 1995 identified three categories of barriers; societal barriers which may be outside the direct control of business, internal structural barriers within the direct control of business, and governmental barriers that were inhibiting women advancement into senior and executive management (Glass Ceiling Commission, 1995).

This study is guided by the GOS perspectives that suggest women's limited progression in organizations can be due to their gender, the organizational context and the larger social and institutional system in which they function (Fagenson, 1990). The three categories of barriers (individual, organizational and societal) are used as an explanation of women’s minimal presence in leadership/management positions (Oakley, 2000; Jabeen and Jadoon, 2009; Mordid et.al, 2011; Diversity Institute, 2012; Elsi, 2013). These three categories of challenges are interrelated. In support of this, Morid et al. (2011) stated that those individuals and organizations could be adequately understood only in relation to the societal norms and values in which they operate.

- **Societal Challenges**

In most countries of the world, society sets standards and expectations and customs to organizations and individuals, in all spheres of life and thus affects female leadership (MirzaandJabeen, 2011). Society’s perception of women’s place is still associated to their home



and family which puts limitations on their working careers. It is still generally accepted that a woman plays the “motherhood” role and caregiver to family. In contrast, men are perceived as the ‘breadwinner’ and given head of the family role. Societal factors have effects on various dimensions of life and cannot be easily controlled. Hence, they are the most difficult and time taking factors to change (Elsi, 2013). Traditional beliefs and assumptions of gender roles still exist and can be strong barriers towards career advancement of women. Social norms dictate that women’s appropriate behaviors should be nurturing, caring, and cooperative and it is less appropriate for women to be aggressive or assertive in getting deserved developmental or promotional opportunities (Eagly and Carli, 2007).

In Ethiopia, the number of women in decision making positions remains low in spite of government action. Many traditional beliefs and patriarchal and cultural attitudes regarding the role and status of women entrenched in the Ethiopian society limit women from advancing in their working career. In spite of the increasing number of women participation in education and labor market, household activities are generally considered as a woman’s duties. Women still perform a large share of household tasks in addition to childrearing. Therefore, confining women’s identity to the domestic sphere is one of the challenges that discourage women from entering into the public life (Haregewoin, 2003). In general, backward thinking among society, government and civic leaders; and societal perception about leadership ability of women are among the major reasons for the representation of women in decision making positions in Ethiopia (MOWA, 2006).

- **Organizational Challenges**

Organizations and their internal culture, i.e., expectations, beliefs and values which are commonly shared in the work community affect women's career advancement.

According to Elsi (2013), organizational culture, having a strong effect on the performance of the organization and on the people in the organization, can be defined in different ways and have different characteristics. In addition, culture may change if the organization faces new trends, changes in the business world or a change of leader. Organizational structures inhibit women’s entry to and advancement in the workplace (Fagenson, 1990; Jabeen and Jadoon, 2009). Organizational and institutional practices are reflection of the societal or systemic factors. Some of the organizational factors that impede women’s anticipation to leadership position include

gender stereotyping, unfair recruitment and assignment, limited training opportunities, lack of women friendly policies, lack of flexible work arrangements, absence of women from decision making bodies and lack of networking and mentoring opportunities (Jabeen and Jadoon, 2009). These barriers might vary significantly from organization to organization.

Researches further indicate that gender bias in recruitment, succession planning, promotion, and evaluation prevent women from advancing to leadership positions. Oakley (2000) in her article mentioned corporate practices as a major obstacle for women career advancement. She explained that gender imbalance is partially caused by the favoritism of males during recruitment, retention and promotion. Similarly, ILO (2004) described corporate culture as a fundamental reason for women's absence from management and leadership positions in that it restricts women career development, particularly the lack of family-friendly policies at the workplace, obliges them to prioritize their family life over paid work. Researchers have showed that women need to perform significantly better than their male counterparts to be seen as equally competent (Heilman and Eagly, 2008).

Furthermore, the long hours, late meetings, and last-minute requests often required by leadership positions can cause conflict with the responsibilities faced by women at home (Diversity Institute, 2012). Lack of family-friendly policies in organization is one of the factors that limit women's career advancement as they are more responsible for childcare and family obligations.

- **Individual/Personal Challenges**

Individual challenges attribute to the psychosocial characteristics and behavioral skills of women themselves. Personal factors include poor self-image, lack of motivation and ambition to accept challenges “to go up the ladder”, lack of confidence in one's ability to succeed in higher position, lack of commitment and lack of willingness to take risks, less assertiveness, less emotional stability and lack of ability to handle a crisis (Onsongo, 2004; Gender Advisory Council, 2008).

Work-life balance is another individual barrier to women career progression due to their multiple roles in handling a career and a home and family (Judith, 2010). Due to demanding job, women have to work long hours and may have to forgo relationships in personal life and the opportunity to have children if they wish to progress to the top of the profession. Researchers found positive

relationship between work life balance and work performance, in that successful accomplishment of life responsibilities such as family and parental roles results in better work performance (Lyness and Judiesch, 2008). Company's culture can contribute greatly to work life balance by establishing flexible work arrangements (Shagvaliyeva and Yazdanifard, 2014). Balancing work and family is the top barrier to women's progression to leadership position (Judith, 2010).

Lack of confidence and career ambition have been cited as a barrier in preventing women from moving into senior and executive positions. A study by Institute of Leadership and Management (ILM) revealed that women managers are hampered in their careers by lower ambitions and expectations (ILM, 2011). In addition, when women demonstrate characteristics that are associated with leadership (confidence, self-reliance, dominance and self-promotion); they face a criticism because of an incongruity between perceptions of the leader role and the female gender role (Eagly and Karau, 2002).

In Ethiopia, women's lack of assertiveness and lack of commitment by the few women in decision-making positions to fight for issues of gender equality combined with insufficient number of educated women were identified as reasons for the underrepresentation of women in decision making positions (MOWA, 2006).

## **2.2 Empirical Review**

Various researchers have indicated a gradual increase in the number of women in the managerial jobs across countries as a result of increase in number of educated women, changing socio-cultural values, increasing awareness and consciousness about women's right and role. However, women are still underrepresented in leadership position across the world as well as in Ethiopia. Large number of women leaders holds lower and middle management positions and the number of women remains extremely small in top management positions.

The review of literature on representation of women in leadership position across the globe and in Ethiopia shows that there are certain universal factors or barriers that women are still facing. The major barriers which restrict women to advance into leadership position are at societal, individual and organizational levels. Factors that restrict women to reach the top echelon are

blocked opportunities, lack of support of employers, limited access to information, restricted access to training, marriage and motherhood, conflict between career and family responsibilities, prioritization of family over career, immobility of women and stereotypical attitude towards women managers. At organization level, discrimination against women managers exist in remuneration, job allocation, performance appraisal, promotion, training opportunities and reward structures.

The few researches that have been conducted in Ethiopia to explore factors contributing to low representation of women's in leadership/management position 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. Therefore, women's representation in leadership and decision making level is very low as compared to that of global average. The reviewed literatures argued that overcoming the barriers that are restraining women's advancement to leadership position requires integrated effort and strategies at the societal, organizational and individual levels.

With that regard Nancy N. Kamau Investigated factors affecting women career advancement in Kenya Commercial Bank The result indicating that age; gender issues; individual's skills, tenure, hard work, reputation and performance; women's lack of self-confidence and their tendency to be more self-critical than men are some of the factors that hinder their career advancement in the banking sector in Kenya.

Another research done by EndaleAlemuHora in Ethiopia investigate the status of women's participation in leadership and decision making positions of public institutions and the factors that affect their participation found out that major barriers hindering women from public leadership and decision-making positions include: Socio-cultural attitudes and lack of acquisition of the necessary experience for taking part in public decision-making, Over burden of domestic responsibilities continuation of the negative attitudes regarding women's ability to lead and govern, Lack of role models of women leaders for young women and girls, and the like can be stated.

Another study by GojjamAdeme and Manjit Singh investigated factors that facilitate or constrain women to participate in leadership and management in pursuit of scrutinizing the issue of under-

representation of women in selected public higher education institutions in Amhara region using a mixed research approach. The study was conducted in three Universities, namely, Bahirdar, Gondar, and Debremarkos. The findings of the study revealed that women form a minority of university teachers (11.9%) despite the education policy to raise their share to 20% by the year 2014/15. They are also resentfully under-represented in leadership position; they constitute only 7.1% which is far behind the critical mass standard that women must constitute at least 30% of those in decision making. Self-confidence, Networking opportunities, Self-esteem, Conducive organizational working environment, and Assertiveness are found to be the most important factors pulling women into leadership. To other end, Stereotyping, Patriarchy, Lack of support system at work, Low academic qualification and Lack of role model are the major barriers stifling women to assume leadership positions. Key informants affirmed that women in some cases are even ignored and isolated from academic matters and decisions that affect them. Moreover, the affirmative action policy put in place for action is not bringing the desired change yet as there are several misconceptions about it. This calls for an ambitious interventions on gender disparity in leadership such as engendering leadership through motivating, empowering and involving women in decision making systematically to narrow down the persisting gap as women hold up half the sky.

Many scholars cited the role of women in economic, political and social process of their country. The contributions of women in the development of the country are immeasurable. Even though, their contribution in all sphere of life is increasing from time to time, their participation and representation in managerial position and decision making role is insignificant and yet researches conducted in Ethiopia to explore factors contributing to low representation of women's in leadership/management are few in numbers and even fewer around financial sector.

### **2.3 Conceptual Framework**

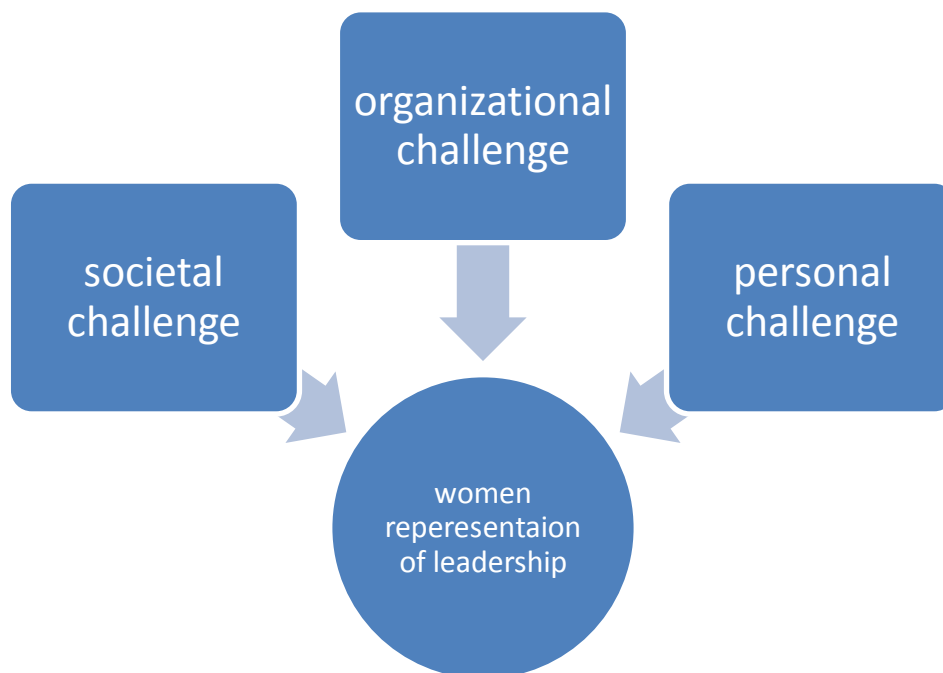
Various attempts have been made by researcher to categories these challenges within frameworks, and the most common one adopted by several researchers is the Gender Organization System (GOS) framework (Fagenson, 1990; Jabeen and Jadoon, 2009; AkpinarSposito 2012). The framework divides the factors into individual, organizational and

societal factors and assumes that women's progression to organizational leadership is influenced by the interaction of their own gender, organization and the broader system that shapes values, attitudes and behaviors of people in the organization; and it provides a holistic approach to study the barriers to women's participation in leadership (Jabeen and Jadoon, 2009).

The GOS model suggest that women's advancement in management career can be influenced by the individual, which is within the person, organizational challenges which are located within the organization, and societal and systemic challenges.

The Gender Organization System (GOS) framework provides a holistic approach to study the issues relating to women's managerial advancement (Jabeen 2001). The framework emphasizes the need for reviewing personal, organizational and societal or systemic factors (Jacobson, 1995, Jabeen 2001). GOS approach is the most useful theoretical framework for women in management research (Omar & Davidson, 2001). Thus it's used as a map for the research.

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



*Source: Adapted and modified from Fagenson (1990)*

Figure 2.2: Conceptual Framework (1990)

## **CHAPTER THREE**

### **RESEARCH DESIGN AND METHODOLOGY**

This chapter outlines the methodological approach of the study adopted to achieve the objectives stated in chapter one. It focused on the research design, sample size and sampling techniques, source of data, instruments used for gathering data, procedures, method of data analysis and ethical considerations.

#### **3.1 Research Design**

The research is a case study focusing on CBE. The study used a descriptive research design because this study is a fact finding study with adequate and accurate interpretation of the finding, which is concerned with identifying the challenges preventing women employees of the CBE from advancing to leadership. According to et al. (2013), a descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation and to be able to observe a large mass of target population and make required conclusion about the variables. Thus, the researcher has assumed that the descriptive type of research is the most appropriate method to be used. The method is preferred as it permits gathering of data from the respondents in natural settings. In this case, it was possible for the researcher to administer the data collection tools to respondents in their workstations, which was relatively easy, with high likelihood of increasing the response rate. Therefore, no hypotheses are formulated and tested as the aim is to describe the lived experiences of female leaders from their personal perspectives. The philosophical stance of the paper is emancipatory, which is a research perspective of producing knowledge that can be of benefit to disadvantaged people. Thus, the processes of research both in the data collection and in the analysis generate ways to change the social dynamics of the given situations or circumstances in CBE.

### 3.2 Sample Size and Sampling Techniques

In CBE, there are three managerial and administrative job categories: Senior level managers, Middle level and Operative level managers. The study involved five branches i.e. one from every district in Addis Ababa, and the Head Office of CBE within the city of Addis Ababa.

In the determination of sample size the three criteria are very important to gather the required data from sample respondents. These included the level of precision, the level of confidence or risk and the degree of variability in the attributes being measured that enable the researcher to determine appropriate sample size (Miauou& Michener, 1976).According to the data obtained from HR information system of CBE there are, 9 top female mangers, 21 middle female mangers, and 143 operative level managers which makes it in total 173 female managers in different regions of bank. Therefore, by considering these issues sample size to collect data through questionnaire for this research was determined by using Yamane's (1967) formula.

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

Where:

n = the sample size

N=the study population

e = the level of precision

1 = designates the probability of the event occurring Therefore:

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

$$173 / 1 + 173(0.07)^2 = 94$$

$$N = 94$$

Therefore, 94 female respondents were used as sample for this study by the means of purposive sampling technique, a non-random technique that involves a deliberate choice of informants due



to the qualities they possess (Tongco, 2007) to gather data through questionnaire since the study's main target population was female leaders in CBE.

Other than these 94 respondents, 20 female employees who do not hold managerial and administrative position were also sampled using snowball sampling technique, in which participants who had already been identified leads to female CSO working under them, to gather views from the side of aspiring women employees. The target population for non-manager female employees was at the officer levels, who are working in the Bank at least for one year. The study's main target population was female leaders in CBE. 20 female employees were assumed to be manageable and representative for the 5 branches which questioners were distributed. For purposes of the current study, the sampling frame lists were obtained from human resources department of the Bank. The participants were selected from different department because of their position in the Bank as shown in table 3.2.

No.	Women leaders	Population	Sample size	
			Questioner	
			Number of participant	% age
1.	Senior managers	9	9	100%
2.	Middle managers	21	21	100%
3.	Low level managers	143	64	43.9%
	<b>Total number of participant</b>	173	94	

Table 3.1: Female Manager Population and Sample Size

### 3.3 Source of Data

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

### **3.4 Data Gathering Instrument**

In order to investigate the research objectives stated above, both secondary and primary data was collected and analyzed. The first stage of the research process was an extensive search of articles, reports and professional information related to the study area, using the internet and academic databases. The analysis of secondary information provided the general context for initiating the collection, analysis and the interpretation of primary data. Secondary data was collected in order to ensure relevance to the research problem, eliminate duplication of what has been done and provide a clear understanding of existing knowledge base in the problem area. In the second stage of the study, primary data was collected. Hair et al., (2006) noted that primary data is gathering of first-hand, new information by the researcher. Saunders et al., (2003) asserts that primary data is needed to thoroughly answer the research question and is collected specifically for the research project being undertaken. Thus, the use of interviews and questionnaires help to collect valid and reliable data relevant to the research questions and objectives (Saunders et al, 2003).

#### **3.4.1 Questionnaire**

According to Neuman (1997), a questionnaire is a written document in research that has set of questions directed at respondents. It is used by an interviewer to pose questions to respondents and to record the answers.

The target sample were females divided into two different groups based on positions they occupy (managers and non-managers), female respondents were chosen as they were the main target of the study, hence the questionnaires consisted of a combination of close-ended and open-ended questions to collect more detail and to give the respondents the freedom and self-expression needed and get adequate answers to complex issues.

The questionnaires were compiled after a thorough review of the literature. Some questions found in studies of women in management were considered and modified for use in this study.

New questions were developed. The questionnaires were distributed to the respondents with detailed explanation about the purpose and how the responses shall be given. In addition questionnaires were distributed along with a cover letter assuring anonymity and voluntary participation.

#### **3.4.2 Interview**

Interviews can be defined as a qualitative research technique which involves “conducting intensive individual interviews with a small numbers of respondents to explore their perspective on a particular idea, program, or situation (Boyce and Neale, 2006).

Interview is prepared for human resource managers and specialist in CBE which is supported by review of documents and policy papers. It also used as a source of study of themes to identify issues that are important for the development of questionnaires, focusing on issues related to existing practice on assigning individuals for managerial positions. The interview is used based on the assumption that the participants’ perspectives are meaningful, and they have the knowledge in the area, and able to make explicit points, and that their perspective affect the success of the research. The interview generally is supposed to generate valuable data which enable for development of questioner.

Moreover, purposive sampling has also been used as a technique .It is decided to use this method in order to include those management bodies and gain relevant data concerning all available data about the status affecting the participation of women in leadership and decision making in C.B.E.

#### **3.4.3 Document Review**

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

### **3.5 Procedure of Data Gathering**

Prior to launching the full-scale study, the questionnaire was be pre-tested to 50 respondents to ensure its workability in terms of structure, content, flow, and duration. According to Cooper and

Schindler (2005) a pre-test is defined as the testing of the questionnaire on a small sample of respondents preferably 10 or more. After the pre-testing of the questionnaire, modifications were made in the questionnaire to reduce the possibility of ambiguity of some of the questions before delivering them to the respondents. Cooper and Schindler (2005) observed that the researcher may rely on experts when piloting the instrument to identify changes that can be made with confusing items. Experts and colleagues who are experienced in research were also requested to examine the questionnaire to check whether there are any items that need to be changed or rephrased, as well as the appropriateness of the time set for completing it. At the end of the exercise, the items in the questionnaires were considered to be satisfactory in term of both wording and format. During this time, secondary data sources pertaining to the subject under study have been reviewed and discussions were also held with the respective staff on how and when to make discussions with respondent.

Questioners were administered in the head-quarters as well as the branch of the bank during working hours (Monday to Saturday) as respondents are available only on working days.

### **3.6 Pilot Testing**

#### **3.6.1 Reliability and Validity**

- **Reliability**

The reliability test is an important instrument to measure the degree of consistency of an attribute which is supposed to be measured. As stated by Mahon and Yarcheski (2002), the less variation of the instruments produces in repeated measurements of an attribute the higher its reliability. Reliability can be equated with the stability, consistency, or dependability of a measuring tool. Cronbach's alpha is one of the most commonly accepted measures of reliability. It measures the internal consistency of the items in a scale. It indicates that the extent to which the items in a questionnaire are related to each other. It also indicates that whether a scale is one-dimensional or multidimensional. The normal range of Cronbach's coefficient alpha value ranges between 0-1 and the higher values reflects a higher degree of internal consistency. Different authors accept different values of this test in order to achieve internal reliability, but the most commonly

accepted value is 0.70 as it should be equal to or higher than to reach internal reliability (Hair et al., 2003).

<b>constructs</b>	<b>Number of Items</b>	<b>N</b>	<b>Cronbach's Alpha test</b>
<b>I. Societal Challenge</b>			
Duties and responsibilities	4	50	0.771
Cultural beliefs of the society	3	50	0.797
Fewer opportunities	3	50	0.760
<b>II. Organizational Challenge</b>			
Institutional mind set	3	50	0.839
Human resource policy and practices	6	50	0.845
Organizational support	6	50	0.847
<b>III. Personal Challenge</b>			
Women's behavior	4	50	0.834
Lack of skill	4	50	0.782
Lack of confidence	3	50	0.793
	<b>(entire)</b>	<b>50</b>	<b>0.859</b>

Table 3.4: Cronbach's Alpha for each field of the questionnaire

Source: Own computation (2017)

The Cronbach's coefficient alpha was calculated for each field of the questionnaire. The table 4.2 above, depicts that the values of Cronbach's Alpha for each field of the questionnaire and the entire questionnaire. As it can be seen from the Table, for each field value of Cronbach's Alpha is in the range between 0.771-0.849. This range is considered as high; the result ensures the Reliability of each field of the questionnaire. Cronbach's Alpha equals 0.859 for the entire questionnaire which indicates very good reliability. So, based on the test the results are reliable.

- **Validity**

Challenges contributing for the representation of women in leadership position in C.B.E have been identified from different literatures. The validity of this instrument went further in addressing those issues raised by different literatures. Each question has been supported by different literatures so as to attain its construct validity. Moreover, the instruments have been checked and revised by the principal advisor as well as expertise working on the subject under study, especially from the HDR department of the CBE.

### **3.7 Method of Data Analysis**

This study had used a quantitative and qualitative method in order to provide an extensive explanation on the subject matter. Data captured from the questionnaires were analyzed using the Statistical Package for Social Sciences (SPSS), Version 24.00 and descriptive statistics were used to analyze and present results. Information gathered through interviews and document analysis were analyzed in the form of narratives, and those data corresponded with those from the questionnaire were integrated and the findings were interpreted accordingly.

### **3.8 Ethical Considerations**

Ethical considerations are very important for every research study. Accordingly, participants were informed of the purpose of the research and assured of confidentiality; the questionnaires were completed anonymously by respondents and treated confidential. Moreover, recording devices were not used in order to give interviewees the confidence to speak to the issues without fear and suspicion. All documents used and sites visited were also be properly acknowledged and documented to avoid issues of plagiarism.

## **CHAPTER FOUR**

### **DATA ANALYSIS AND INTERPRETATION**

This chapter presents findings and discussion from the study on challenges contributing to the representation of women in leadership position in CBE this study had four specific objectives, to identify societal challenges contributing to the representation of women in leadership position of CBE, to identify organizational challenges contributing to the representation of women in leadership position of CBE, to identify personal challenges contributing to the representation of women in leadership position of CBE.

As mentioned in methodology part of the study, a total of 114 questionnaires; 94 female respondents who hold managerial position and 20 female, who do not hold managerial position, were distributed. A total of 93 questionnaires; 73 from managers, 20 from non-managers were returned representing a response rate of 81.5%.

Data obtained through questionnaires were analyzed and interpreted using descriptive statistics. In the same manner, data gathered through interviews has been analyzed qualitatively. Then the major finding have been summarized and presented as follows. The findings are presented using a mean of 1-5. For the purpose of interpretation a mean of  $<1.5$  implies strongly disagree,  $1.5 \leq 2.4$  agree,  $2.5 \leq 3.4$  neutral,  $3.5 \leq 4.4$  disagree,  $\geq 4.5$  is strongly disagree. A standard deviation of  $\geq 1$  is taken to mean no consensus on employee respondents.

#### **4.1 Respondents' Background Information**

The first part of the questionnaire consists of the demographic characteristics of respondents. This part of the questionnaire requested a limited amount of information related to personal and demographic status of the respondents which is found to be desirable to discuss before proceeding to analysis of data of the main objectives. Accordingly, the following variables about the respondents were summarized and described in the subsequent table.

Table 4.1: Socio-demographic characteristics of the respondents

Demographic characteristics	Scale	Frequency	Percent
Age	20-25	10	10.75%
	26-35	30	32.26%
	36-45	43	46.24%
	46-55	7	7.53%
	56 and Above	3	3.23%
	<b>Total</b>	<b>93</b>	<b>100%</b>
Marital status	Single	21	22.58%
	Married	64	68.82%
	Widowed	5	5.38%
	Divorced	3	3.23%
	<b>Total</b>	<b>93</b>	<b>100%</b>
Educational level	Diploma/ TVET	0	0%
	BA/BSc degree	65	69.89%
	Master's degree	28	30.11%
	<b>Total</b>	<b>93</b>	<b>100%</b>
Years of service in CBE	< 3 years	3	3.23%
	3-5	11	11.83%
	6-10	10	10.75%
	11-15	32	34.41%
	16-20	18	19.35%
	21 years and above	19	20.43%
	<b>Total</b>	<b>73</b>	<b>100%</b>
Service in current position	< 3 years	13	13.98%
	3-5	22	23.66%
	6-10	26	18.28%
	11-15	33	35.48%
	16-20	7	7.53%
	21 years and above	1	1.08%
	<b>Total</b>	<b>73</b>	<b>100%</b>

Source: Own computation (2017)



The majority who participated in the study are aged between 36 and 45 years (46.24%). Respondents with age of below 25 and above 56 years are very few as indicated in Table 4.1. What we could derive from this is that, currently most of the women in leadership positions in CBE have gained their professional advancement after the age of 26 when a leader starts to be considered more mature and has gained more experience. Further, as most of them are advanced in their carrier they are able to identify various challenges regarding the issue under study.

Whilst more than 68%, are married, 22.58% single while 5.38% of the managers are widowers. Most of the respondents (69%) have 1-3 children whereas 23% of the respondents have no children. Therefore; the majority of female respondents have household responsibilities.

In terms of education, the majority of the respondents 69.89% have first degree while 30.11% have second (masters) degree, which indicate that women leaders have well developed academic background. From this it can be concluded that in CBE education is one of the criteria to be placed at decision making position. On the same way, the company had been giving emphases for education at managerial position.

Most of the respondents who have participated in the study have been employed in the Bank for 11 to 15 years and a significant percentage 20.43% of women have been serving the Bank for more than 21 years.

The majority of managers 23.66% and 18.28% who responded have 3-5 and 6-10 years of service respectively in the current position.

#### **4.2 Data analysis pertaining to the Study**

The main objective of the study is to analyze the barriers that are preventing women's advancement to leadership positions in the bank. Hence, questions related to societal, organizational and personal challenges were asked in order to know the perception of the research participants and the following result was obtained.

### 4.2.1 Societal Challenges

Ethiopia is one of the developing countries, where gender disparities exist in the family, society, and in the work place. Different organizations/sectors, including financial sector such as banks are the reflections of the existing reality in the society. In line with this, societal factors were mentioned as one of the hindrances for women's participation in leadership. Thus the following tables are classified under duties and responsibility, cultural belief of the society and opportunities in order to identify which major challenge affect the representation of women in leadership position in CBE.

Table 4.2: Duties and Responsibilities which contribute to women under representation in the leadership positions of CBE

<b>Duties and Responsibility</b>	Mean	Std. deviation
Marriage responsibility and taking care of spouse don't leave time for running a major corporation.	1.9785	.93187
Being a mother and taking care of children is considered as a sole responsibility of women in Ethiopian society and therefore, Clash fiercely with career leaving no time for office duties	1.9462	.98207
Conflicts between work life and social life such as visiting the sick ones, Idir, attending funeral & wedding hold back women from their jobs & achieving leadership.	2.6882	.85956
Chores done regularly around the house such as cleaning, washing, and ironing occupy most of the time women have and impacts their career. (Household responsibility).	2.3871	.77983

*Source: Own computation (2017)*

- **Marriage Responsibility**

The finding in table 4.2 shows that and the average mean score is 1.9785, which shows majority of the respondents agree that marriage responsibility acts as a challenge when it comes to women advancing to leadership position. This implies that taking care of one's spouse makes majority of CBE women employee busy and therefore affects their career progression. It's not surprising to see women taking care of her husband. It's was also stated by the respondents that husbands are even considered as one of the children in the household since, not all but most of them, don't take care of themselves and are dependent on their wives to do most of the jobs.

This is supported by Blau& Ferber, 1992, who stated that a women's early life is a preparation for becoming, and her later life is devoted to being, a successful wife. Her activities, though not necessarily confined to the home, at least center around it, for her primary mission is to be a helpmate to her husband and to provide a warm and safe haven for her family. If she does work for pay, she will do best in jobs compatible with her household responsibilities and her feminine personality. This is especially true when it comes to Ethiopia where the role of a woman is to support her spouse and her priority is to provide for him. This is proven right by the above table where only a small percent disagreed; implying that woman's aspiration in the bank to leadership and management is hampered by marriage responsibility.

- **Motherhood**

Regarding motherhood respondents were asked their opinion on whether they think being a mother is an obstacle to achieving leadership position and from the average mean score (1.9462) its can be seen that the respondents of women managers and non-managers alike supports that indeed a women career is affected by her being a mother and delays her upward mobility in the bank.

Guilt at having to pay more attention to her career rather than to her offspring, partly because societal norms dictate that her first responsibility is to her family, also plays a part. In many instances, women with kids have to compromise their own promotion prospects and interrupt their careers because the need to take care of them first and foremost. (Sutherland 1985), this is

also proven to be true in CBE. The respondents also stated that being a mother is a full time job by itself, unless there is someone to help around in the house it hampers one's ability to do job full heartedly let alone progress to a leadership position. This implies that women in the bank are affected by motherhood that clashes fiercely with office work.

- **Conflicts between Social life and Work**

Conflicts between social life and work life is also another challenge, according to the institute for women's policy research (2007) even among the best employers only a small numbers of companies offer paid maternity leave and paternity leave. In general, the amount of paid time off and vacation depends on the length of service. As a result, strategies to achieve work life balance often depends on personal solutions, and many working parents are vulnerable to and at risk of losing income or a job when their child faces a crisis or have to attend other family occasions.. The finding from the table shows that the average mean score is 2.6882, this implies that even though it is believed to be a challenge by majority of the respondents others belief that it's not a challenge and can balance their personal and work life. The difference of opinion comes from personal experience as some may be good with balancing their life while others are not. It was also stated that conflicts between work life and social life may occur but it depends on the ability of one's own capability to balance the two out.

- **Household Responsibility**

Apart from being a wife or a mother a women's multiple role as a barrier also expressed from the perspective that in addition to their public work, they are, caregivers, sisters, and children. Women have dependents at home. These women in all statuses are expected to share their time and take certain responsibilities, and which in turn affect their involvement in the traditionally masculine roles- leadership.

According to table 4.2 average mean score of 2.3871 implies that respondents agree household responsibility does affect the chance of getting to higher position which implies that employees

at the bank are also affected by the fact that they are care givers and have household responsibility and thus holds them back from climbing the carrier ladder.

Table 4.3: Cultural beliefs of the society which contribute to women under representation in the leadership positions of CBE

<b>Cultural beliefs of the society</b>	<b>Mean</b>	<b>Std. deviation</b>
In Ethiopia there is a strict rule for what each gender should do “women take care and men take charge”. ( gender stereotype)	1.9570	.99989
Backward practices of Religious beliefs that assume men as superior than women hold back women from participating in office works (the belief system that women don’t need to work).	2.0968	1.04324
Families perception and traditional views that women’s social role is in the house rather than in the office negatively impacts carrier (lack of support from families).	2.0323	.88918

*Source: Own computation (2017)*

- **Gender Stereotype**

As indicated in table 4.3 from the mean average score of 1.9570, respondents agreed that gender stereotype slows down of the process of career advancement of women in our society, which indicates that female employees of the bank are seen as more of as a secondary gender which is a barrier for women to reach to leadership position in the bank.

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

Ethiopia is a patriarchal country, where women are raised in different way from those of men. In Ethiopian family women are considered as a secondary sex mainly because of patriarchal relationships. Most of the family orients women to be dependent, and introvert individuals whereas men grew on the way to be extrovert and independent, which in turn affects the attitude of both men and women towards themselves and holding of leadership positions. At the result of this, participation in leadership is characterized as the masculine and women's involvement in the leadership is not as such encouraged and even the hiring bodies are also unintentionally influenced to nominate males for leadership positions which seem to be the case in the bank.

Furthermore, it was stated by the respondents that women are not equally treated by other employees subconsciously, because unfortunately gender stereotype has been in the mindset of people starting from a young age.

- **Backward Beliefs of Religious Practice**

Regarding Backward religious beliefs it was indicated from the mean average score (2.0968) respondents agree that backward religious beliefs holds women back from advancement.

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

- **Lack of Support from Families, and Society**

Another obstacle face by women is lack of support from family and the society. From the mean average score, which is 2.0323 it's implied that the respondents agreed that lack of support is an obstacle. In Ethiopia women participation is mediated through men, either their father or husband and their contributions to the society often go largely unrecognized. Additionally, women decision making power is very minimal even in the society which is very discouraging. From the above table it is implied that there is a lack of support from families and the society as a whole for female employees of the bank thus discouraging them to reach their potential in the bank and achieve leadership position.

Table 4.4: Fewer opportunities which contribute to women under representation in the leadership positions of CBE

<b>Fewer opportunities</b>	Mean	Std. deviation
Limited accesses to advanced education affect the progression of women to higher leadership positions( Educational opportunities)	1.4387	.79977
Women in Ethiopia don't have access to the same kind of connection as men do. (lack of female contacts)	2.6559	1.31459
Access of affordable day care in Ethiopia impacts the ability of women to advance in the work place.	2.6667	1.33785

*Source: Own computation (2017)*

- **Lack of Opportunities for Women in Education**

Regarding educational opportunities 1.4387 is the mean average score indicating that respondents agree fewer opportunities for education is a challenge for women to reach the

desired level. This implies that Low academic qualification of woman is another factor for low participation of women in management positions. Many management positions require educational qualification as criteria to hold the positions. Especially after the introduction of BPR (Business Reengineering Process), many positions begin to consider high education qualification as the main criteria to hold the position.

- **Lack of Female Contacts**

Table 4.4 reflects the necessary of formal and informal network for women career development which was supported by the respondents who agreed with a mean average score of 2.6559, supporting the ILO's 2008 report that argues that the nature of women's career paths blocks their progress to top positions since at lower management levels women are typically placed in non-strategic sectors, and in personnel and administrative positions, rather than in professional and line management jobs leading to the top. This is often compounded by women's limited access to formal and informal networks essential for advancement. Table 4.4 implies that female contact is a challenge in bank for female employees.

- **Lack of Affordable Day Care**

Affordable day cares also have a profound impact on the ability of women to advance in the workplace (Diversity Institute, 2012), but according to table 4.4 the respondents are neutral about child care services, which indicates that their opinion is more or less medium. The diversity seems to be from the different experience the respondents have. A woman with children and a woman without children obviously will have different opinion about the subject but there is no doubt that affordable day care services would increase the performance of women in their jobs. It was also stated that given that the cost of child care service can consume nearly one parent's salary, a workers choice to leave the workforce so that the family doesn't incur day care expense may seem like an economically rational decision for female employees. These phenomena affects women more especially in Ethiopia where the women is the one who is supposed to take care of her children and affects the bank as well according to the findings.



In addition to the above, educational qualification of women was mentioned relatively by most of the interviewee as the main contributing factor. It was stated that education has a ripple effect i.e. to be an employee of CBE it's a must for one to have a minimum of a BA degree thus one needs to start her education before 20 or 21 years and society in Ethiopia had little awareness of the importance of education in the past.

Moreover, some interviewees stated that leadership position is achieved through experience and seniority. It was also stated that even though women are well qualified, well capable and successful in their job, in the absence of the positive attitude of the top administrative bodies, women cannot hold leadership positions.

Besides interviewees indicated that support and encouragement from the family, particularly husbands is a very important contributory factor. Most women who hold leadership position are married and therefore peace and support from their husbands and family is also one of the contributing factors for their participation in leadership positions. In general, women's personal performance and capacity to hold leadership position is the leading factor for women's participation in leadership.

It is worth mentioning that the main findings obtained through questionnaire about the contributing factors for women to hold leadership positions are almost concordant with the findings obtained through interview.

#### **4.2.2 Organizational Challenges**

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

Table 4.5: Institutional mind set which contribute to women under representation in the leadership position of CBE

<b>Institutional mind set</b>	<b>Mean</b>	<b>Std. deviation</b>
There is a biased perception that women are not fitting for leadership positions (“think manager think male attitude”) in C.B.E	4.0645	.89451
There exist Old - boy networks, all-male group of colleagues who socialize inside and outside the work environment, which affects the chance of getting to leadership position.	3.6796	1.29687
3 There is an intangible barrier within a hierarchy that prevents women to obtain upper level positions (Glass ceiling) in the bank.	2.0000	.95446

*Source: Own computation (2017)*

- **Organizations Attitude towards Female**

On the subject of attitude from the mean score of 4.0645 it was indicated that the respondents disagreed there is a biased perception women are not fitting for leadership position thus implying that attitude isn't as major challenge as compared to others in CBE for advancing to upper position.

- **Old Boy Network**

Networking has been a traditional way to learn the corporate culture and unwritten rules and procedures. A problem for women employees and managers is the so-called “old boys’ network”, which sometimes may arise from attending the same schools or sports activities. According to table 4.5, 3.6796 are the average mean score. These indicates the respondents

disagree that there that men frequently take advantage of men-only social opportunities outside of work that exclude their female peers and capitalize on the opportunity to network with future bosses and that female have the same opportunity to do so. Thus, networking in CBE doesn't decrease the chances for career advancement as compared to the other challenges.

- **Glass Ceiling**

According to table 4.5, the mean average score (2.0000) shows that the respondents agreed glass ceiling is a challenge in C.B.E to advance to a hire positions. Indicating that women in CBE are faced with glass ceiling which is holding them back. It also indicates that Women in the bank still face considerable barriers as they proceed into senior and executive leadership levels when compared to their male counterparts. The bank remains a male dominated and glass ceiling still remain intact.

As stated in the literature review the challenges that prevent women from advancing to senior leadership positions in organization is described by the metaphor “the glass ceiling”, a transparent barrier which prevents women from moving up the corporate ladder past a certain point (Morrison et al., 1987 cited in Oakley 2000). The ‘glass ceiling’ faced by women exists across all countries and is most visible at senior management positions in large companies (Oakley, 2000).

Table 4.6: HR policy and practice which contribute to women under representation in the leadership positions of CBE

<b>HR policy and practice</b>	Mean	Std. deviation
Decisions are made based on arbitrary or irrelevant requirements on selection process (Unfair recruitment & selection practices).	3.8172	.95492
There is an unfair placement practices in the bank and people are not judged on their ability to do the job while assigning them to a task.	3.5054	.85743
The bank does not actively encourage for advancement of a higher position or rank (unfair promotion practices in CBE.)	3.7312	1.23482
There is pay equality among male and female employee in the bank.	2.2581	.95064
Performance appraisal are fair to women employees	2.7419	1.29298
Employees are safe from work place sexual harassment.	1.7097	.91581

*Source: Own computation (2017)*

- **Unfair Recruitment and Selection Practice**

Regarding Unfair recruitment and selection practice, it's indicated from table 4.6 that the mean average score is 3.8172 showing that the respondent disagreed recruitment and selection process are unfair which indicates it's not a major obstacle for women career advancement and that gender imbalance is not by the favoritism of males during recruitments and selection process.

- **Unfair Placement**

As for Unfair placement in CBE, table 4.6 indicates that there is a fair placement in the bank according to the respondents, with a mean average score of 3.5054, which shows respondents disagree on the subject matter. This implies that women are not placed in strategically insignificant places from the beginning which in turn affects their career progression and in career opportunities are not ignored in placement practices of the bank.

- **Unfair Promotion**

Concerning Unfair promotion the respondent, according to table 4.6 that shows a mean of 3.7312, indicates they disagree that there is an unfair promotions and about the subject matter, indicating that there is a fair promotion and unfair promotion is not such a problem comparing it to the other major challenged faced by employees.

- **Pay Equality**

According to National Committee on Pay Equity while the gender wage gap has narrowed, it has not changed statistically in the last year according to data released by the U.S census bureau on sept13, 2016. According National Committee on Pay Equity there is a significant pay difference between men and women.

Contrary to this from the above findings, (table 4.6 which shows the mean average score to be 2.2581) indicates that the respondents agreed that there is fair pay equality in the bank signifying that it's not one of the major challenges faced.

- **Fair Performance Appraisal**

The finding of table 4.6 shows that the average mean score is 2.7419 showing that the respondents are neutral about the subject. The difference of opinion might be from the personal experience respondents have during appraisal, but then again, respondents additionally stated that

appraisals are done by favoritism in CBE rather than facts and abilities of employees. Also women's performance was more likely to be attributed to characteristics such as luck or their ability to spend long hours in the office perceived as real commitment to the firm, rather than their ability and skills according to the respondents. As such, they often did not receive due credit for their work. Others mentioned that appraisals are often subjective which affects the chance of getting to higher position.

- **Safe from Sexual Harassment**

Concerning sexual harassment, the respondents agreed that employees are indeed safe from sexual harassment in the bank (with 1.7097 mean average score) which implies that sexual harassment is not what is holding women back in the case of CBE.

Table 4.7: Organizational support which contribute to women under representation in the leadership positions of CBE

<b>Organizational support</b>	<b>Mean</b>	<b>Std. deviation</b>
Strict rules and schedule about working hours or inflexible working practice pose a challenge.	2.2043	1.18468
Shortages of adequate training and development given by the bank contribute to the difficulties women experience in getting management jobs.	2.3355	1.27524
Lack of affirmative action (lack practice of favoring a group who has suffered from discrimination.)	2.1613	.91843
Gender preference of managers to delegate or transfer authority is a barrier to women who aspires to advance to higher position.	2.3559	1.23847
The bank provide specific programs targeted to women to improve and motivate performance	3.6258	1.21699

*Source: Own computation (2017)*

- **Inflexible Working Hours**

From the point of view of the respondent inflexible working hours seems to be one of the organizational challenges faced in the bank by women employees where 2.2043 is the average mean showing that the respondents agreed on the subject matter.

The above table implies that inflexible working hours is comparatively a challenge in CBE. Respondents also mentioned that they do not want to be the subject of special treatment or quotas, but what they do need are flexible solutions to manage work and family time commitments since most of the responsibilities of household lays upon them.

- **Shortage of Adequate Training**

In relation to training the respondents agreed ( with a 2.3355 mean average score) there is a shortage of adequate training and development given by the bank which implies that shortage of training and development given by the bank is one of the organizational challenges that affects the possibility of women achieving leadership position.

In light of the subject, Morrison et al (cited in Oakley 2000), stated that it is not uncommon for women to receive less training and development, less visible, challenging and risky job assignments, jobs that use skills such as nurturing which are both traditionally female and historically less valued. Training helps them not to be challenged easily by the impacts of socio-cultural factors like patriarchal ideology of some colleagues and thus affects women in the bank similarly as implied from the above table.

- **Lack of Practice Affirmative Action**

Concerning affirmative action the mean average score is 2.1613, indicating that respondents agree that there is lack of implementation of affirmative action. This implies that the bank is not implementing affirmative action to correct the inequities of the past by considering the employment of citizens based on gender. Furthermore it implied that the representation of women in management is not rising because there hasn't been considerable re-titling of positions under the impetus of affirmative action.

- **Gender Preference of Managers to Delegate**

With reference to delegation, it is supported by the respondent (with a 2.3559 average mean) that delegation is also another organizational challenge hindering a woman to reach to leadership position. It is stated by the respondents that delegation plays a vital role in CBE to become a manager or a leader. When an employee who has worked most of the time in delegation of the position, she has a chance of getting the managerial position because it is considered as she has an experience or exposure for the position. However, it is implied from the above table that most of the time managers and officers are delegating male employees rather than female employees. It was understood by Morrison et al (cited in Oakley 2000) that, this problem is compounded by employers' assumption that women, unlike men, are not able to devote their full time and energy to paid work because of their family responsibilities. Due to this reason women are losing a chance of being leaders in the company.

- **Specific Programs**

Concerning specific programs the average mean is 3.6258 which show that the respondents disagreed that there are specific programs targeted to women to improve and motivate performance. This implies that lack of empowering women through variety of programs is one the challenges faced by women in the bank.

Furthermore, the interviewed HR representatives confirmed that special consideration is not given for females in recruitment, promotion and training. Female employee gets priority only when they score equal points with male applicant in promotion. Rather, as disclosed by another interviewee, there exist biases regarding women's household responsibilities and as a result preference was given for men applicants for promotion.

In addition, though the Bank is "an equal opportunity employer", the HR representatives stated that there is no HR policy in the Bank that treats women and men differently. Furthermore, majority the HR representative believed that the recent expansion strategy of the Bank has given some advantage for female employees' career advancement as evidenced by the increase number of women in leadership position. However, one respondent was against this idea for the reason



that the expansion and the increase in number of women in leadership position is not as expected and it was small in percentage relatively.

Moreover, interviewed respondent stated that it doesn't matter whether a person is male or a female in appointing them to a position and suggested that the Bank should take initiatives that will enhance women capability and help them to manage leadership responsibilities, it was also stated that more flexibility in the bank for female employee should be implemented as an encouragement.

### 4.2.3 Personal Challenges

Questioners administered to women managers cited several factors categorized under personal challenges contributing to the under representation of women in leadership positions. The results are summarized in the following tables.

Table 4.8: Women's behavior which contribute to women under representation in the leadership positions of CBE

<b>Women's behavior</b>	<b>Mean</b>	<b>Std. deviation</b>
There is a significant difference in style of leading between the two genders i.e. women use a democratic style of leadership which seems as weakness.	3.0430	.84162
The style which female colleagues express their opinion or felling (communication style). The fact that women are less likely to negotiate for what they want holds them back from reaching to their aspired position.	2.7419	1.28455
Women are less likely to promote themselves and have a sense of diminished self efficiency that holds them back	2.3624	.88970
Women tend to have low level of aspiration when it comes to advancing to a higher position.	2.3742	1.30325

*Source: Own computation (2017)*

- As indicated in table 4.8 the respondent disagreed with a mean average of 3.0430 that there is a significant difference in style of leading. Moreover it was stated by the respondents that even though there is a significant difference in leadership used by male and female style i.e. women use more of a transformational leadership style it's not considered as a weakness in the bank. Indicating that style of leadership is not one of the challenges in CBE and is not women are not treated differently due to their style of leadership in the bank.
- As for communication style genders have different ways of expressing with other employees and female managers have shown to express more emotion while communicating compared to male. According to table 4.8 respondents in CBE are neutral about the subject matter but it was called by the respondents who agreed on the subject matter that women are less likely to negotiate for what they want which in return holds them back from reaching to their aspired position in the bank its mentioned by different scholars that women are often held back by the fact they don't demand what they deserve and this seems to be true as indicated in table 4.8.
- As indicated in the table 4.8 the respondents agreed with an average mean of 2.3624 that women have a sense of diminished self-efficiency and are less likely to promote themselves which in turn holds them back from reaching their desired level of position.

On this subject nonprofit organization catalyst released a report conducted which found that women who do “all the right things” to get ahead, that is actively try to receive high profile assignment, crack open rapport with influential leaders, benefit most from making their achievement known and can go up the ladder to leadership position much faster. The findings imply that women in the bank rarely promote themselves thus lag behind the career ladder.

- The findings in table 4.8 shows that the respondents with an average mean of 2.3742 agreed that woman in CBE have a low level of aspiration when it comes to advancing to higher position. The findings imply that women in CBE tend to direct their career goals

towards occupations that are in line with social perceptions of female roles and they do not aspire for challenging jobs.

Table 4.9: Lack of skill which contribute to women under representation in the leadership positions of CBE

<b>Lack of skill</b>	<b>Mean</b>	<b>Std. deviation</b>
Women Lack the ability to get along with others while getting the job done (lack of interpersonal skill).	3.3333	1.27120
Women have minimal problem solving skill and are slower than men when working through detail of problems to reach a solution.	4.2581	.62386
Women have a deficiency when it comes to the necessary certificate and professional training (educational qualification) to be in upper position management.	2.3194	1.17328
Fewer women have the experience and familiarity with the job required to run for office.	2.2065	.89596

*Source: Own computation (2017)*

- **Lack of Interpersonal Skill**

As indicated in table 4.9, 3.3333 is the mean average of the respondents inferring that respondents are neutral about woman in CBE lacking interpersonal skill, thus indicating that comparatively it is less of a problem for women.

- **Problem Solving Skill**

Regarding women having minimal problem solving skill, the respondents disagreed with an average mean of 4.2581. Thus problem solving skill of women is not one of the challenges holding women back in CBE.

- **Deficiency of Educational Training**

The findings of the study show that the respondents agreed that level of education affects women's career advancement in CBE. It is implied from the above table that women find themselves passed over for promotion because they lack the educational background required for advancement. Given the patriarchal nature of Ethiopia it's not surprising that women don't get the same opportunities as men when it comes to education. Education is always something that supervisors and business executives like to see. When their employees have the drive and initiative to expand their knowledge, it is a good sign that they will be able to benefit the company further.

- **Lack of Experience**

The findings in table 4.9 show that the respondents, (with a mean average score of 2.2065) agreed lack of familiarity with the job is one of the challenges holding back women from achieving leadership position. Furthermore, it was stated by the respondents that one of the reasons why it can be more difficult for women to be selected for top management jobs in the bank is that their management experience is not sufficiently diverse. They have not been exposed to all types of company operations during their careers and thus have not gained sufficient experience in general management across several functional areas.

Table 4.10: Lack of confidence which contribute to women under representation in the leadership positions of CBE

<b>Lack of confidence</b>	Mean	Std. deviation
General feeling women have of insignificance about themselves at the work place or low self esteem affects their carrier progression.	2.3559	1.30629
The irrational feeling that women have of failing in task assigned (fear of failure) acts as a barrier to advance to upper level	2.2204	1.23681
The inferiority feeling women have about themselves can emotionally put them in bad place which acts as a challenge for women.	3.5269	1.14770

*Source: Own computation (2017)*

- **Low Self Esteem**

In CBE, the respondents that low self-esteem and the image women have about themselves holds them back in their career progression with a mean average score of 2.3559. This implies that women seem to lack self-esteem and often under evaluate their skills and competences when it comes to leading. Women in CBE might need more reassurance that they are suitable and competent for a position.

- **Fear of Failure**

The inner voice that tells women “you will fail” holds back women from achieving leadership position and is considered as one of the challenges in CBE according to the respondents where 2.2204 is the average mean score. This implies that since some of the employees are afraid of failure especially those who start their leadership trajectory path, they tend to lag behind the ladder of leadership position.

- **Inferiority Felling**

As for inferiority felling that put them in a bad place and hinders their career advancement the respondent disagreed, with a mean score of 3.5269, that this challenges hold them back which implies that the inferiority feeling about women have about them-selves are not a challenge in the bank as compared to others.

In addition the HR representatives were asked about the most important qualifications and personal traits required for managerial positions. The three important qualifications are educational qualification work experience, decision making skill and confidence. Thus it implies that women should work on themselves for the betterment of their position.

## **CHAPTER FIVE**

### **FINDINGS, CONCLUSION AND RECOMMENDATIONS**

This chapter provides a summary of the study key findings, main conclusions; and recommendations on the study that investigated challenges faced by women leaders in leadership position in both the public and private sectors. It also proposes areas for further research.

#### **5.1 Summary of Findings**

It can be seen from the findings that women's career advancements in CBE is not affected by one factor alone but a combination of social, organizational and personal factors. However, according to the majority of the respondents, societal challenges such as duties and responsibility, cultural beliefs of the society and fewer opportunities seem to have major contribution as compared to organizational and personal factors. This study has identified the major barriers that hinder advancement of women to leadership positions and hence it has significant implications for promoting gender equality in the leadership positions of CBE.

These findings have implications for both organizations and the managerial and professional women they recruit, hire, utilize and develop. Organizations must realize that managerial and professional women, like men, are not homogeneous. In addition, these organizations need to be more sensitive to work and family demands which, together, may be reducing the energy and time available for a single-minded career commitment. Organizations need to consider the possibility of a different career model in which commitment and energy over one's career may follow a different pattern for employees with primary responsibility for family and children.

#### **5.2 Conclusions**

The factors which contribute for women's low number in leadership position were categorized under three main factors: Societal, organizational and individual factors.

The research revealed that dual duties and responsibility such as marriage, motherhood, and household works are indeed a challenge in CBE for women to advance into leadership position, furthermore, the findings showed that society's cultural belief such as gender stereotype,

backward beliefs of religious practice, lack of support strongly influence women's ability to reach to leadership position. The society believes that women's primary role and responsibility is managing household and care giving for family whereas men are considered head of their household. Hence women are expected to commonly give priority to family over career.

In relation with educational barriers, women's low access to and success in all level of education such as master's level and its impact on the number of women with higher education level in the senior staff of the organization are the main hindering barriers for women's participation in leadership. This means the enrolment rate of female students and their level of success in higher education determine women's participation in leadership position.

As for organizational challenge, inflexibility, adequate training, gender preference of managers to delegate and proper implementation of affirmative action and specific programs aimed at women to improve performance in the bank that are challenging female employees of the bank to reach higher position of leadership.

Diminished self-efficiency, low level of aspiration, lack of educational training, lack of experience, low self-esteem, and fear of failure are the major personal challenges holding women back from achieving leadership position.

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

## **5.2 Recommendations**

Women make half of the human resource available to any country. If that half is not being channeled into the economy and not being made part of decision-making process, then that country economical potential is bound to suffer. As business leaders and policy-makers seek to navigate their way through the current crisis, they need the talents of both women and men more than ever to come up with the best solution.



Moreover the following recommendations are made in order to improve the participation of women in leadership position.

### **5.2.1 At the Societal level:**

- Achieving gender equality is important for workplaces not only because it is ‘fair’ and ‘the right thing to do,’ but because it is also linked to a country’s overall economic performance. Thus, husbands, children and parents need to help around the house and not leave household work just for women.
- There is unconscious biasness in CBE towards women employee which is deep rooted in the minds of men since childhood, hence, the government also needs to take an active part to improve society’s awareness to change the deep-rooted cultural believe towards women role by incorporating gender sensitizing courses in the educational curriculum of the educational institutions of the country.
- Education and training are a major influence on upward mobility of women since staff promotion and upward mobility is merit based and is therefore more likely to favor staff with necessary education qualifications, training and skills. Government should play a vital role in implementing affordable and quality schools all over the community.
- Accessible, affordable, and quality child care benefits both the parents and organization as well. Thus, day cares should be put up in the communities which are quality, accessible, and affordable. It can also force governmental offices such as C.B.E to have a day care in the company for the employees. MIDROC technology group can be used as a benchmark regarding the subject.
- Since Ethiopia is a patriarchal country, religious leaders in Ethiopia have an immense influence on society they should also address the subject and educate the society as they have tremendous influence

### **5.2.2 At the Organizational level:**

CBE needs to recognize that increasing women's participation in leadership position will increase the benefits of the company as well as the society as a whole. In these regard, the bank needs to make some change. And the following are some of the recommendations.

- Previous research have shown that family-friendly work arrangements are more likely to be provided in female dominated organizations to support female care-giving roles (Poelmans, Chinchilla & Cardona, 2003) hence, CBE's management needs to review its policies to make them more women friendly and contribute for work life balance in the form of flexible working practices, child care arrangements and transportation facilities for women.
- Specific programs for women are low in CBE that will prepare women with the skills they need to deal with the increasingly competitive working environment consequently; it should be offered to young female employees in the Bank.
- Gender preference of managers to delegate is one of the challenges that women in CBE face thus, male managers should also be encouraged to delegate to females so that they can get familiarity with the job and gain confidence as well.

### **5.2.3 At the Personal level**

- The findings show that women have less educational qualification than men thus; women need to educate themselves and broaden their capability so as to break away from the stereotypical behavior.
- Women's sense of diminished self-image is one of the challenges holding them back thus, they should believe that they can go after what they want and that they have the ability to reach their goals in their own way. Similarly women, who are in leadership needs to focus on their achievement of goal rather than giving attention for the negative attitude of some individuals in the industry; because the output of women's leadership goal will answer for those who have

negative attitude towards women in leadership then the negative gender consequences of leadership will be reduced. But in order to do this they should develop their self-confidence, should be accessible or open for others and should be honest and active.

- Females are also advised to work strategically from the school level on career choices and aspirations. This will also involve a paradigm shift from the women inferiority self-perception.

### **5.3 Implication for further research**

In this research, plenty of information regarding the factors contributing for representation of women's advancement to leadership positions is identified. However, the societal, organizational and individuals factors that have impact on women's career advancement are vast and only the main factors within each category were examined in this study. Therefore, further research is required to look into more factors and other organizations in the financial sector of the country to arrive at general conclusions and recommendations. Furthermore the researcher recommends that future studies in the subject area focus on “the attitude of subordinates towards female leadership in banking industries.” The interrelations of the social, organizational and personal challenges could also be investigated further.

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

6. Please indicate your current position

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7. Service year in current position     less than 3 years     3-5     6-10  
 11-15     16-20     21 years and above

**Part 2: opinion survey**

**2.1 societal challenges**

**Instruction:** Forthe questions listed below, which tries to identify societal, organizational and personal gaps holding back women from their career advancement, please use the following rating scale:

1= strongly agree                      2= agree                      3= neutral  
4= disagree                              5= strongly disagree

Societal barriers	strongly agree	agree	neutral	disagree	strongly disagree
	1	2	3	4	5
<b>1. Duties and Responsibilities</b>					
1.1Marriage responsibility and taking care of spouse don't leave time for running a major corporation.					
1.2 Being a mother and taking care of children is considered as a sole responsibility of women in Ethiopian society and					

therefore, Clash fiercely with career leaving no time for office duties.					
1.3 Conflicts between work life and social life such as visiting the sick ones, Idir, attending funeral & wedding hold back women from their jobs & achieving leadership.					
1.4 Chores done regularly around the house such as cleaning, washing, and ironing occupy most of the time women have and impacts their career. (Household responsibility).					
<b>2. Cultural Beliefs of the society</b>					
2.1 In Ethiopia there is a strict rule for what each gender should do “women take care and men take charge”. (gender stereotype)					
2.2 Backward practices of Religious beliefs that assume men as superior than women hold back women from participating in office works (the belief system that women don’t need to work).					
2.3 Families perception and traditional views that women’s social role is in the house rather than in the office negatively impacts carrier (lack of support from families).					
<b>3. Fewer Opportunities</b>					
3.1 Limited accesses to advanced education affect the progression of women to higher leadership positions (Educational opportunities)					
3.2 Women in Ethiopia don’t have access to the same kind of connection as men do. (lack of female contacts)					
3.3 Access of affordable day care in Ethiopia impacts the ability of women to advance in the work place.					

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

3. What remedial actions or solutions do you suggest? \_\_\_\_\_

## 2.2 Organizational challenges

Organizational Barriers	strongly agree	agree	neutral	disagree	strongly disagree
	1	2	3	4	5
<b>1. Institutional mind set</b>					
1.1 There is a biased perception that women are not fitting for leadership positions (“think manager think male attitude”) in C.B.E.					
1.2 There exist Old - boy networks, all-male group of colleagues who socialize inside and outside the work environment, which affects the chance of getting to leadership position.					
1.3 There is an intangible barrier within a hierarchy that prevents women to obtain upper level positions (Glass ceiling) in the bank.					
<b>2. Human Resource Policy and Practices</b>					
2.1 Decisions are made based on arbitrary or irrelevant requirements on selection process (Unfair recruitment & selection practices).					
2.2 There is an unfair placement practices in the bank and people are not judged on their ability to do the job while assigning them to a task.					
2.3 The banks do not actively encouragement for advancement					

of a higher position or rank (Unfair Promotion practices in CBE.					
2.4 There is pay equality among male and female employee in the bank.					
2.5 Performance appraisals are fair to women employees.					
2.6 Employees are safe from work place sexual harassment.					
<b>3. Organizational Support</b>					
3.1 Strict rules and schedule about working hours or inflexible working practice pose a challenge.					
3.2 Shortages of adequate training and development given by the bank contribute to the difficulties women experience in getting management jobs.					
3.3 Lack of affirmative action (lack practice of favoring a group who has suffered from discrimination).					
3.4 Gender preference of managers to delegate or transfer authority is a barrier to women who aspires to advance to higher position.					
3.5 The bank provide specific programs targeted to women to improve and motivate performance					

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

3. What remedial actions or solutions do you suggest? \_\_\_\_\_

### 2.3 Personal challenges

Individual barriers	strongly agree	agree	neutral	disagree	strongly disagree
	1	2	3	4	5
<b>1. Women's behavior</b>					
1.1 There is a significant difference in style of leading between the two genders i.e. women use a democratic style of leadership which seems as weakness.					
1.2 The style which female colleagues express their opinion or felling (communication style). The fact that women are less likely to negotiate for what they want holds them back from reaching to their aspired position.					
1.3 women are less likely to promote themselves and have a sense of diminished self-efficiency that holds them back.					
1.4 women tend to have low level of aspiration when it comes to advancing to a higher position.					
<b>2. Lack of skill</b>					
2.1 Women Lack the ability to get along with others while getting the job done (lack of interpersonal skill).					
2.2 women have minimal problem solving skill and are slower than men when working through detail of problems to reach a solution.					
2.3 women have a deficiency when it comes to the necessary certificate and professional training (educational qualification) to be in upper position management.					
2.4 fewer women have the experience and familiarity with the job required to run for office.					
Lack of confidence					

3.					
3.1 General feeling women have of insignificance about themselves at the work place or low self-esteem affects their carrier progression.					
3.2 The irrational feeling that women have of failing in task assigned (fear of failure) acts as a barrier to advance to upper level.					
3.3 The inferiority feeling women have about themselves can emotionally put them in bad place which acts as a challenge for women.					

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

3. What remedial actions or solutions do you suggest? \_\_\_\_\_

**Thank you for taking your time to complete this questionnaire**

## Appendix II

### Interview with HR Department representatives regarding HR Policy of the Bank

**Interviewee's Position:** \_\_\_\_\_

**Date of Interview:** \_\_\_\_\_

1. Personal data: Gender, Education level, Job Experience, number of children.
2. Do you believe gender equity is achieved in various aspects of human resources management (recruitment, training, promotion,...)? If yes, what is the success story? If not, where are the gaps and what needs to be done?
3. Are there specific strategies or guidelines to support identification of potential women employees or any initiatives that specifically target women for promotion? If no, what do you suggest?
4. Do you think that steps should be taken by CBE's management to ensure that there are more qualified women in leadership position and to encourage more women to apply for leadership/managerial positions?
5. Does it matter if a person is male or female in certain positions? For which positions does it matter and why?
6. Are there any strategies the bank uses as a form of encouragement for female employee? What are they?
7. When you are filling a managerial position, what are the three most important qualifications or characteristics that you look for?
8. Have women staffs taken advantage of the recent expansion strategy of the bank for career advancement? If yes, how?
9. What do you think is the major challenge for women participation in the bank and what is holding them back from achieving leadership position?

## **DECLARATION**

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

NejatNesro

Name

Signature

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

**May, 2017**



## **ENDORSEMENT**

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

ShoaJemal

\_\_\_\_\_

Advisor

Signature

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

**May, 2017**