ST MARY'S UNIVERSITY

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A STUDY ON PREVALENCE OF SEXUAL HARASSMENT AND POLICY

EFFECTIVNESS:

IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

SOUTH ADDIS DISTRICT

GRADE THREE CITY BRANCHES

BY

ELENI MELES

JULY, 2019

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

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BY

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JULY, 2019

ADDIS ABABA, ETHIOPIA

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Professor Belete Mebratu. All sources of materials 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 institution for the purpose of earning any degree.

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Name   Signature

ST. Mary's University, Addis Ababa   **July, 2019**

ENDORSEMENT

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

_____

               Advisor   Signature

St. Mary's University College, **Addis Ababa**   **July, 2019**

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ACKNOWLEDGEMENT

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ABSTRACT

The aim of this study was to explore the prevalence of sexual harassment in Commercial Bank of Ethiopia South Addis District Grade Three City Branches. A questionnaire has been developed and circulated at six branches (Gofa Gebriel, Jemmu, Lafto, Lebu , Populare and Senga Tera branches) making female employees the focus of the study. Descriptive research design was used for this study by combining both qualitative and quantitative approaches. Purposive sampling was used to select branches and branch managers for the interview. The sample size of the target population were 83 female employees, census was used instead of sample. In order to collect data for the purpose of this study structured questionnaires and semi structured interview were used. The collected data was coded in to SPSS and the data was analyzed using descriptive statistical tools by frequencies and percentages. The major findings of the study show sexual harassment is a highly prevalent problem in the bank constituting 94.7% of respondents who were sexually harassed. The sexual harassment policy of the bank lacks many details like reporting mechanism, punitive measures etc… absence of training in the bank worsened the situation of women employees. Few recommendations were made on the bank; it is advisable for the bank to conduct an organizational survey to determine the prevalence of sexual harassment and for the bank to have a comprehensive anti-harassment policy.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Throughout history, it was apparent that women have been overlooked by society, whether they are considered the possession of their husbands and fathers or being denied a voice in their society. In the 19th and early 20th centuries women sought to fight for the rights they deserve. Even today, despite the fact there has been emancipation of women, where they have become educated, self-expressive and aware of laws, there is still sexual exploitation of women.

Harassment and sexual harassment are recognized as a form of discrimination on the grounds of sex and, thus, are contrary to the principle of equal treatment between men and women (Numhauser-Henning &Laulom, 2012 as cited by Hejase, 2015).

Mostly the disadvantaged position of women having secondary positions in the workplace results to a male dominant culture which increases the likelihood of the problem to occur. Another factor which triggers sexual harassment is the values and customs which arise from cultural beliefs. Some cultures support the fact that men occupy superior position than women. Women as a result find it usual and accept that men hold condescending entitlements. This highlights gender disparity which in turn, encourages sexual harassment of women. In such situations female victims choose to remain silent because they know that they will never get justice (O'Neil & Domingo, 2016).

The same applies for the work place sexual harassment, which is the main area of this particular study. It is wrongful conduct which should not be tolerated in the workplace. It is the main problem now a day, being faced by a substantially large number of women at work place. The origin of this problem dates back to the entry of women in the field of employment. However, this problem is reported and caught attention of the public and the government only recently. Even today this problem is not being seriously taken by employers, policymakers and no effective measures have been adopted to prevent or at least reduce the incidence at work place. As women gain more opportunities for employment in occupations and positions where they are traditionally underrepresented, their exposure to sexual harassment is heightened. Studies concur

that experiences of sexual harassment in the workplace are associated with adverse physical and mental health, such as distress, low self-esteem and poorer overall health. Furthermore most studies show that one of the effects of workplace sexual harassment in hospitality industry is a high job turnover (Chung, 1993; Chappel & Di Martino, 2006; McCann, 2005; Poulson, 2008; Yagil, 2008 as cited by Fiseha, 2018).

Employers have much to lose if they fail to create and maintain a work environment that is free of sexual harassment. Failure to guarantee such an environment will have adverse consequence for organizations and will manifest in personal harm to victims and negatively affect their productivity. Employers must develop a written policy statement clearly declaring that workplace harassment is unacceptable and will not be tolerated. They must also ensure workers are made aware of the policy statement (Toward a respectful workplace, 2013).

To remedy the effects of sexual harassment that is disproportionally affecting women, the international community has proposed policy measures in the Beijing platform for action and CEDAW (The convention for the Elimination of all forms of Discrimination against Women) which gave emphasis to women's equal treatment and call for all concerning bodies' involvement to tackle sexual harassment in private and public realms (United Nations, 1995; United Nations, 1979 as cited by Timothy & Freeman, 2000).

The International Labor Organization (ILO) has also recognized sexual harassment as one of the causes for hostile work environment and called for policy measures to combat and prevent sexual harassment on its 71st session of the International Labor Conference (ILO, 2007).

In our country, even though there is no policy that challenges sexual harassment at workplace explicitly and specifically, there are articles on our (Constitution and Labor proclamation) Art (35) and (14) respectively that clearly prohibits and condemns any form of discrimination based on one's sex.

As a signatory of the above international agreements, Ethiopia is legally bound to accept and implement these laws as integral laws of the country. However, the reality is far from that and women in different work environment are suffering.

1.1.1 Background of Commercial Bank of Ethiopia

Commercial Bank of Ethiopia was established in 1942. It is a pioneer to introduce modern banking to the country. The bank has more than 1280 branches stretched across the country. Commercial bank of Ethiopia is the leading African Bank with assets of 565.5 billion birr as on June 30th 2018. It is the first bank to introduce ATM (Automated Teller Machine) service for local users. Currently it has more than 18.8 million account holders and the number of mobile and internet banking users also reached more than 1736768 as of June 30th 2018. Active ATM card holders reached more than 4.4 million. The bank has strong correspondent relation with more than 50 renowned foreign banks of like Commercial Bank A.G, Royal Bank of Canada, City Bank.

It has a swift bilateral arrangement with more than 700 other Banks across the world. Pioneer to introduce Western Union Money Transfer in Ethiopia early 1990s and currently working with other 20 money transfer agents like money gram, Atlantic International (Bole), Xpress Money.

CBE has opened four branches in South Sudan and has been in the business since June 2009.

1.2 Statement of the Problem

According to Haruna, Joseph, Samson & Gabriel (2016),Women play a pivotal role to national development considering their complementary economic support, domestic activities and emotional attributes which greatly enhances the economic fortunes of the family, society and the nation. Therefore, performing these salient roles require a secure and stable working environment.

Thus, when faced with sexual harassment, it does not only affect their social and psychological wellbeing but also threatened their level of productivity both within and outside the organizational settings.

According to Hersch (2011), Sexual Harassment in the workplace has internationally been indicated as a form of discrimination and an abuse of Human right. It is not just a private problem between the harasser and the victim; it is an issue which has implications for all employees and management at the workplace. Being an offence and illegal in many countries, it

can cause deep distress and impair health. It can disrupt the work of those who are its victims. It can also lead them to give up their job if the workplace is the source of this harassment.

Observing someone else in the organization experience sexual harassment may also have a detrimental impact on an employee, by affecting their attitude towards work and even leading to a psychosomatic problem. If employees believe that sexual harassment is not being tackled in the organization this may lead to decreased job satisfaction and poorer physical health (Hunt, Davidson, Fielden & Hoel, 2007).

The work place environment plays an eminent role because employees most of the time spend interacting with their peers and boss at the workplace. If the working environment is not comfortable enough for the employees in which they get the opportunity to freely focus on their skills and abilities, and then the job productivity drops down.

The mental stress of an employee compels them to focus on the negative option like quitting the job, not performing the job tasks or gives up the career progression opportunities (Kryzanowska, 2016).

Sexual harassment is also a health and safety issue since it has a potential of health risk or hazard on the organization. Employers have the responsibility of providing healthy environment at work place and to see that interests and rights of all the employees are duly protected. One of the major responsibilities of the employers is to protect women employees from sexual harassment at workplace and to provide them a sexual harassment free environment.

 Unless it is addressed properly with strong and effective policies, it has an impact on the effectiveness of organizational goal and performance.

Furthermore, lack of sexual harassment policies in organizations has an impact on workplaces experiencing sexual harassment (Levin and Skyes, 2005 as cited by Manuel, 2017).

Information on the prevalence of sexual harassment among female staffs in the banking sector is limited. Thus to address the gap in knowledge this study was conducted on female staffs of Commercial Bank of Ethiopia South Addis District Grade Three City Branches with the purpose of assessing the prevalence of sexual harassment with the effectiveness of the policy.

Though there is an anti-harassment policy in Commercial Bank of Ethiopia in the collective agreement which clearly states that sexual harassment will not be tolerated in the bank. Much is not said about the reporting mechanism, the investigation procedure, non-retaliation and confidentiality. Absence of a clear policy makes it difficult for victims to report as they don't know where to turn. As a result in the presence of the problem organizations might not know how prevalent the problem is. Thus the existing study aims to address the gap in information.

While there has been a case of sexual harassment reported by a female employee in Commercial Bank of Ethiopia that the researcher is aware of, upon lodging a complaint to the management the victim was transferred to another branch. As a pioneer bank in Ethiopia with so many branches and employees all over the country it begs the question whether the bank is a safe working environment for employees (especially for female employees). Many cases may go unreported due to fear of reprisal and victimization, fear of being transferred to another unfamiliar branch for reporting harassment and unaware where and to who to report, since the policy is silent on these main issues. Thus the present study will uncover this by assessing the effectiveness of the policy and awareness level of employees.

A survey done by the former Ministry of Women, Children & Youth Affairs (MoWCYA, 2013) revealed that working women in private and public sectors are subjected to violence including sexual harassment. In comparison to the amount of existing research about experiences of sexual harassment among students and workplace abuse in other occupational setting, previous research addressing the prevalence of sexual harassment on female employees in the workplace especially in the banking sector is limited. Furthermore most studies that evaluated sexual harassment have primarily been focused in North America and European population. Few studies have examined the prevalence of sexual harassment in developing nations.

By examining the workplace, including employees and managers in the study, we can better understand the nature of harassment and awareness level of both staffs and organizations about the workplace context of sexual harassment. Within this understanding, researchers can better study the workplace of different organizations together with their policy crafted and identify those organizations without policies. A variety of preventive initiatives should be undertaken that are related to awareness raising and training, with several references being made to brochures,

guidelines, articles that target employers, managers and employees which are mainly lacking in the bank.

Hence this study presents an opportunity to assess the prevalence of sexual harassment on female employees in Commercial Bank of Ethiopia South Addis District Grade Three City Branches and how employers protect employees from this workplace phenomenon. It also gives a chance to assess the awareness level of employers in order to proactively address problems of this nature, empower employees and organizations and minimize potential vicarious liability.

1.3. Research Questions

1. How prevalent is sexual harassment at Commercial Bank of Ethiopia south Addis district grade three city branches?

2. What are the attributes and manifestations of sexual harassment at Commercial Bank of Ethiopia?

3. What are the coping strategies of employees against sexual harassment?

4. How is the effectiveness of the anti-harassment policy at commercial Bank of Ethiopia?

1.4. Objective of the Study

1.4.1 General objectives

The general objective of the Study is to assess the prevalence of Sexual Harassment and policy effectiveness in the case of Commercial Bank of Ethiopia South Addis District Grade Three City Branches.

1.4.2 Specific objectives

The specific objectives of the study are the following:-

1. To examine the nature and incidence of sexual harassment.

2. To identify the manifestation of sexual harassment.

3. To identify the coping strategies adopted by employees.

4. To evaluate the effectiveness of the policy.

1.5. Definition of Terms

For the purpose of this study Sexual Harassment definition provided by Equal Employment Opportunity and International Labor Organization is used.

Sexual harassment:- "Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when this conduct explicitly or implicitly affects an individual's employment, unreasonably interferes with an individual's work performance, or creates an intimidating, hostile, or offensive work environment. (United States federal law (Equal Employment Opportunity Commission, 2012a).

Sexual harassment in the workplace is unwelcome or unwanted attention of a sexual nature from someone at work that causes discomfort, humiliation, offence or distress, and / or interferes with the job. This includes all such actions and practices of a sexual nature by a person or a group of people directed at one or more workers (ILO, 2010).

1.6. Significance of the Study

Research done throughout Ethiopia on workplace harassment in general is very limited. Furthermore, research on specific policy, awareness and prevention strategies is also lacking. The research that has been done focuses mostly on schools and university as the main setting making students the only participants. There seems to have been very limited awareness of the fact that harassment can occur in the workplace as well, and limited understanding of the different forms harassment takes or of what constitutes harassment.

The main benefit of this study is to highlight the fact that companies need to have disciplinary measure which will help in reducing sexual harassment and avoid future incidents of this nature in the work place, to uncover the problems of organizations whose employees face sexual harassment and tries to provide courses of actions that will minimize the problem by assessing what organizations are lacking. This will in turn enhance productivity and a favorable working environment of employees.

The main beneficiaries of this study are mainly women who are primarily victims and the organization as a whole. The study will be used as a benchmark for other researchers to address same kind of problems in other organizations. Since policy makers are constantly required to review policy effectiveness, this study will also hopefully assist organizations in drafting their own anti-harassment policies.

1.7. Scope of the Study

The scope of this study is limited only to the Assessment of Sexual Harassment with the Effectiveness of the policy in the case of CBE South Addis District Grade Three City Branches. Although a thorough assessment of sexual behavior needs to consider more than just the prevalence of the behavior (even if it's a start) like organizational predictors like culture in order to make decisions about the most efficacious ways to prevent sexual harassment or to intervene in a problematic work climate, due to time constraint the researcher has considered the prevalence of the behavior only.

The study has tried to assess the prevalence of sexual harassment which has occurred in the past two years, since it is difficult to get information of several years.

1.8. Limitation of Study

Sexual harassment is a sensitive topic which includes areas that are private, stressful or have the potential to expose information that is stigmatizing or incriminating. The sensitivity nature of the subject made some female participants uncomfortable to fill the questionnaire at their office, as a result some participants took the paper home and some lost it while others forgot to bring. Thus eight questionnaires were unreturned.

Though the research included male employees at the beginning of the study, while doing a pretest on two branches most of the male employees were not willing to participate and those who participated skipped questions related to harassment. Thus the study has excluded male employees due to their unwillingness to be part of the study.

1.9. Organization of the Study

The study will have five chapters. The first chapter discusses the background of the study, statement of the problem, objective of the study, significance of the study, scope and limitation of the study. Chapter two deals about the theoretical literature review about sexual harassment, forms, causes and impacts of harassment. The third chapter covers the research design, sampling technique and sample size, source of data, data collection tool , reliability and validity of the data collection tool and ethical considerations that will be considered in the study. The fourth chapter discusses the data analysis, findings and interpretation. The last chapter which is the chapter five deals with summary, conclusion and recommendation.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Theoretical Framework

2.1.1 An overview of sexual harassment

Although a myriad of definitions exist, yet there is no universal agreement on an objective definition of sexual harassment. Various definitions have been decreed, legislated, and promulgated since the phrase "sexual harassment" was introduced in the 1960's (Chung, 1993, as cited by Kapila, 2017). It is now generally agreed that specific unwelcome verbal comments, gestures, or physical contact of a sexual nature and/or such conduct that creates an intimidating, hostile, or offensive working environment constitutes sexual harassment.

As per the EEOC definition, sexual harassment refers to sexually-oriented behaviors and overtures that are both persistent and unwelcome. These include, but are not limited to, lewd jokes, inappropriate bodily contact, repeated offensive looks or comments, presentation or open posting of sexually explicit material or photographs, implicit or explicitly indecent propositions, and coerced sexual relations (Beaver, Stafford &Hallock, n.d).

Sexual harassment cannot be understood from the perspective of a single theory but it is always a combination of different predictors. Previous researchers have looked at sexual harassment using a number of frameworks including organizational approach, feminist theory, sex role theory and attributional models of sexual harassment. Sexual harassment of women therefore, may be understood from different perspectives, as reflected through the existing literature on the subject in the 1980s and 1990s. However, (Kapila, 2017) found out there have been five widely accepted theories of sexual harassment that attempt to explain the phenomenon from different angles and perspectives.

2.1.2 Theories related to Sexual Harassment

- **The Natural/biological Theory**

This model interprets sexual harassment as a consequence of sexual interactions between people, either attributing a stronger sex drive to men than to women and are therefore biologically motivated to engage in sexual pursuit of women. Thus, the harassing behavior is not meant to be offensive or discriminatory, but is merely the result of biological urge. Biologically men has strong physiological urge for sexual activity hence may exert coercive powers towards women in order to satisfy the sex drive, whereas the other version proposes that, naturally men and women has mutual sexual attraction hence they both are responsible for sexual acts at workplace. This implies that a person may not have an intention of sexual harassment but still would involve in the act owing to the motivation provided by the opposite sex attraction which is a natural attribute, thus harassing behavior may not necessarily be interpreted as offensive or discriminatory.

- **Sex Role Spillover Theory**

This theory is based on the proposition of irrelevant gender-based role expectations that individuals bring to the workplace in guiding their interactions with women. Men hold role perceptions of women based on their traditional role in our culture. When women take jobs outside of these traditional areas to work in the male dominated workplace, men rely on these gender-based expectations when interacting with women therefore, perceiving women in their gender role over and above their work role. The result of the inappropriate expected role is male behavior which is perceived to be sexually harassing. On the other hand, in the female dominated workplace, sex role and work role overlap therefore; higher level of sexual inappropriate behavior is not reported. Therefore, men are more likely to sexualize their experiences, including work experiences, and are therefore, more likely to make sexual remarks or engage in sexualized behavior, thus accounting for the fact at women experience more sexual harassment than men (Barbara Gutek, 1982 as cited by Kapila, 2017).

- **The Socio cultural Model**

According to this perspective, sexual harassment is a logical consequence of the gender inequality and sexism that already exists in society (Gutek, 1985; Thomas and Kitzinger, 1997, as cited by Kapila, 2017). This theory asserts that women's lesser status in the larger society is reflected at the workplace structures and culture; consequently, male dominance continues to be the rule. Historically cultures and societal norms have socialized men into roles of sexual assertion, leadership, and persistence whereas women are socialized to be passive, submissive and gatekeepers. These social/cultural roles are played out at the workplace, and sexual harassment is the result. Therefore, sexual harassment is a way for men to express dominance and hence they are more likely to be the perpetrators; whereas due to intrinsic physical weakness and submissive behavior, females are the most possible victims. Thus, sexual harassment is only one manifestation of a much larger patriarchal system in which men are the dominant group reflecting the larger society's differential distribution of power and status between the sexes.

- **The Organizational Model**

Asserts that sexual harassment results from opportunities presented by relations of power and authority that derive from the hierarchical structure of organizations. The structural and environmental conditions found at the workplace provide opportunities for harassment or implicitly encourage harassment on the basis of workplace norms, gender bias, and imbedded power relations between men and women. Men have traditionally held the organizational power inherent in management and supervisory positions, whereas women are likely to be employed in subordinate positions. Since work organizations are characterized by vertical stratification, individuals can use their power and position to extort sexual gratification from their subordinates, thus relating sexual harassment to aspects of structure of the workplace that provide asymmetrical relations between supervisors and subordinates.

Therefore, this perspective emphasizes that the structure of organizational hierarchy invests power in certain individuals over others that can lead to abuse.

- **Feminist Theory**

During the early 1970s, feminist groups like the National Organization for Women and Working Women's Institute began zealously to raise awareness of the problems of unwanted sexual

attention on the job. According to the feminist perspective, sexual harassment is linked to the sexist male ideology of male dominance and male superiority in the society. Therefore, feminists' theories view sexual harassment as the product of a gender system maintained by a dominant, normative form of masculinity. Thus, sexual harassment exists because of the views on women as the inferior sex, but also sexual harassment serves to maintain the already existing gender stratification by emphasizing sex role expectations (Gutek, 1985 as cited by Kapila).

2.2. Forms of Sexual Harassment

To understand sexual harassment, it is necessary to shed light on the two basic forms of sexual harassment namely, Quid Pro Quo and Hostile Work Environment (Mondy and Mondy, 2012, as cited by Seifu&Tilahun, 2006).

2.2.1. Quid pro quo Sexual Harassment

Quid pro quo is a Latin term which literally means for 'something for something' it basically means giving something in exchange for something else. This kind of sexual harassment occurs when the harasser expects some kind of sexual favors from the victim such as to keep a job, receive a promotion, obtain some other work-related opportunities, or avoid receiving negative consequences such as demotion or dismissal . It takes place when submission to or toleration of such conduct is made an either explicit or implicit term or condition of education, employment or participation in other system related activities (Hailu, 2010). The victim(s) is therefore required to engage in some sort of sexual act or behavior in order to receive these benefits. This type of environment mainly exists when employers abuse their authority (McCann, 2005 as cited by Manuel, 2017).

''Quid Pro Quo sexual harassment usually occurs when a harasser asks or forces an employee to perform sexual favors whereas, Hostile Work Environment sexual harassment occurs when organizational members are faced with an intimidating, hostile, or offensive work environment because of their sex ''(Jones & George, 2011, p. 181).

2.2.2. Hostile Environment

The second form of sexual harassment Hostile Environment refers to sex-related behaviors which make the person being harassed feel uncomfortable, thereby creating an intimidating working environment. This type of sexual harassment is a source of much debate as it may be more subtle and is often termed a "grey area" (Smalensky and Kleiner, 2003. P. 60).

Although often it is carried out under the pretext of fun and friendship, causes considerable distress to the victim. An objective analysis shows that such hostile acts are aimed at demeaning women and prejudicing their integrity and self -determination. As a result, the hostile act has the potential to create a hostile environment which in turn adversely affects women's achievements.

The ultimate effect of such conduct, even if unintended, is to unreasonably interfere with an individual's ability to function normally during education or employment. The purpose of the hostile act is to intimidate a women and coerce her in to unwilling sexual response, or to create an atmosphere so uncomfortable or unbearable for the women that at the least her performance is compromised, and at worst, she is forced to abandon her education or job. In this way, the unwanted act symbolizes men's power over women and perpetuates the myth of men's superiority.

In the work place, more often than not harasser's position within the hierarchy of the organization influences the impact of the harassment on the victim. In many circumstances women finds it harder to deal with hostility in the form of harassment senior position. (Seifu and Tilahun,2006).

There are several key differences between hostile environment and quid pro quo, most notably that hostile environment harassment may not explicitly be sexually oriented, is often unintentional, and does not require the offender to be a person in a position of power or authority (Equal Employment Opportunity Commission, 1990).

2.3 Modes of Sexual Harassment

Due to the vastness of the subject, sexual harassment and the possibility of defining it in many ways based on the definitions provided to it through different actors, it has become more and more difficult to provide what it constitutes for fear of exclusion of many other behaviors that can be considered as sexual harassment. To mention some of the widely used and known

behaviors that sexual harassment is supposed to constitute are (University of Iowa, 1991 as cited by Hailu, 2010).

- Sexually explicit statements, jokes, comments, questions, innuendoes, anecdotes, or gestures;
- Rape or attempt to rape;
- Physical assaults or other touching, unnecessary patting, brushing against a person's body that is sexual in nature, or any other inappropriate touching of an individual's body.
- Sexual advances, whether or not they involve physical touching.
- Promising favorable treatment or threatening unfavorable treatment based on a person's response to sexual demands
- Displays of sexually oriented reading materials or pictures, including electronic materials
- Punishing a person for complaining of sexual harassment.

It is important to note here that even though these actions are stated as acts that constitute harassment, this is not an all-inclusive list and there are many actions that constitute sexual harassment depending on the culture they are done in and the victim's definition (Zindi, 1994, as cited by Hailu, 2010).

2.4. Causes of Sexual Harassment

Ogunmosunle (2012) as cited by Haruna, Joseph, Samason& Gabriel, (2016), noted that sexual harassment occur in the working environment resulting from the inferior job positions and job roles occupied by women. More so, resulting from the above, women tend to crave to improve their position since sex discrimination forces women into inferior job positions and low-paying jobs.

The main causes of sexual harassment that have been discussed are socialization, aggressiveness or bravado, lack of an organizational policy and workplace climate and job gender context.

- **Socialization**

Socialization refers to the way in which men and women are raised. An individual's culture may therefore determine their experience or perception of sexual harassment. In the event of women

being dependent on men, they may find it difficult to report cases of sexual harassment. On the other hand, women who are more independent are vulnerable when they reject advances (Western Cape Government, 2005 as cited by Manuel, 2017).

- **Aggressiveness or Bravado**

Men who act out when they are in a group but behave differently when they are alone act in a similar manner to those described under "gang harassment" since they feel a sense of bravado in making inappropriate comments towards the victim. However when these men are alone they are harmless (Western Cape Government, 2005 as cited by Manuel, 2017).

- **Lack of Organizational Policy**

A lack of a company policy with respect to sexual harassment may have various repercussions and implications for an organization. According to (Aaron and Dry, 1992), some women prefer to resign rather than complain, since they are uncertain about what steps should be followed, what actions are considered a joke or if any action will be taken by management.

In addition, they further distinguished that if management did not take sexual harassment seriously and victims are blamed, it would encourage perpetrators to continue such behavioral patterns (Manuel, 2017).

If management condones this type of behavior or if the victim is blamed for the harasser's actions, the harasser will be encouraged to continue their pattern, which in turn may affect more and more targets (IJCCR, 2014 as cited by Manuel, 2017).

- **Workplace Climate and Job Gender Context**

Workplace climate focuses on an employee's perception of the workplace's policies and procedures that are specifically related to sexual harassment. A study conducted by (Williams, et al. 1999 as cited by Manuel, 2007) identified policies and procedures in handling sexual harassment relating directly to the employees' negative experiences. They also outlined a comprehensive taxonomy of these important workplace practices, including written guidelines for behavior, grievance processes, investigating complaints, creating awareness, training programs that could be implemented and preventive measures.

2.5. Importance of addressing Sexual Harassment

Sexual harassment can be perpetuated against both women and men. However, the majority of cases of sexual harassment in the workplace are perpetuated by men against women as women often do not have equal status as men, lack power, and are in more vulnerable and insecure positions. While it is difficult to quantify the prevalence of sexual harassment in the workplace due to the varying definitions and perceptions of sexual harassment and reluctance of the harassed to report their experiences, studies have revealed that sexual harassment at workplace is a reality for a large number of women (Farnell, Bhatt, & Matsuura, 2013).

Farnell et al. (2013) pointed out, many enterprises and organizations consider that there is no need to set up mechanisms to deal with cases of sexual harassment, as no employees have reported such cases. However, lack of reported cases of sexual harassment in no way implies that there have been no such incidents.

In the absence of a mechanism to redress cases of sexual harassment, individuals suffering from sexual harassment are at a loss as to with whom they should speak. Not having a mechanism in place points to the fact that the organization does not recognize, or give priority to these issues, which leads to implicitly condone such discrimination and violence. It is now coming to the fore, that in the absence of formal structures, women often hold back from sharing incidents about sexual harassment due to various reasons including:

- Embarrassment and humiliation about the incident
- Fear that the matter will be trivialized and disregarded
- A sense of insecurity that they will not be believed, as very often there is no proof of the incident.
- A fear of negative repercussions and retaliation from the harasser or even the principal employer.

In short, women fear being made victims twice over if they raise their voices about sexual harassment, first by complaining and secondly when they are victimized for having complained. Employers should recognize that sexual harassment in the workplace takes away from the worker their right to live and work with dignity, and should ensure that a mechanism is in place

to give clear directions about whom to approach when sexual harassment occurs, the procedures that will be adopted, and the length of time for investigation (Farnell et al. 2013).

2.5.1. Employer's Liability

Sexual harassment at work place is a matter of serious concern for the employers. The employers have the responsibility of providing healthy environment at work place and to see that interests and rights of all the employees are duly protected. One of the major responsibilities of the employers is to protect the women employees from sexual harassment at work place and to provide them a sexual harassment free environment.

Employers have much to lose if they fail to create and maintain a work environment that is free of sexual harassment (Pearce &DiLullo, 2001 as cited by Joubert, Van Wyk & Rothmann, 2011). The statement by (Pearce &DiLullo, 2001) holds a serious warning for employers and refers to the issue of vicarious liability. Employers are held liable not for what they did but for what they didn't do in terms of prevention and investigation of sexual harassment.

In Ethiopia, it seems that our organizations are not aware of their responsibility as an employer to safeguard the safety of their employees. Even though our labor proclamation clearly states that the employer has a duty to provide a safe working environment, it seems that some employers are failing their employees in safeguarding their safety even from their fellow coworkers. The recent case of a young woman named Meaza Kassa, a mother of two children 3 and 7 years who was stabbed to death multiple times in front of coworkers by a male colleague can be an eye opener to many of our employers. The incident occurred in the workplace and yet the organizations managed to get away from being held responsible by claiming that it was a conflict between individuals.

Employers have failed to tackle workplace sexual harassment, despite evidence that this is a long-standing and endemic problem that has been raised by the International Labor Organization, among others. Incentives on employers to protect their workers from sexual harassment are insufficient. In addition, the legal protection forwarded to workers varies according to their employment status and who the harasser is.

2.6. Policy on Sexual Harassment

It has been shown that staffs who have codes of ethics in the workplace are likely to be sexually harassed, suggesting that employers who have positively acknowledge the problem of sexual harassment have fewer sexual harassment issues in their workplace (Poulston, 2008 as cited by Waudby, 2012).

The starting point for preventing sexual harassment is to acknowledge that sexual harassment is a live issue. The employer's well-drafted and well-implemented policy will help employees and managers to recognize it and to know what to do about it.

It will provide reassurance to employees and provide defense for claims of harassment. Employers' state that the main reasons for having a sexual harassment policy is helps to create a better working environment, to avoid potential legal action and to protect the organization's image (Goba-Malinga, 2011).

Preventative actions include the formation and adoption of a sexual harassment policy, training and awareness raising, monitoring and evaluation. A culture of respect has to be developed within an organization, and a strong zero tolerance policy towards sexual harassment is essential (Hunt et al. 2007).

"Developing and adopting a comprehensive policy on the prevention of sexual harassment is one of the key actions in preventing sexual harassment and promoting a safe working environment. The aim of such a policy should be to change behavior and attitude of women and men at the workplace, and to provide a workplace environment conducive for both" (Farnell et.al 2013, p.27).

2.6.1. Implementation of policies

Policies should be monitored and evaluated on an ongoing basis to ensure effectiveness. All complaints of sexual harassment should be taken very seriously and handled fairly and sensitively, in line with company policies (Kelly, 2017). The mere existence of a comprehensive policy will not necessarily succeed in managing sexual harassment successfully. According to (Wilken and Baden horst, 2003 as cited by Joubert et al. 2011) the policy should be clearly

worded, readily displayed at strategic points and regularly evaluated to ensure that it remains effective.

It should also include the following for insuring prevention:

- Zero Tolerance Statement proclaiming that sexual harassment is strictly prohibited and will not be tolerated in any form.

- Definition of Sexual Harassment explaining clearly all conducts of sexual harassment with or between co-workers or other managers.

- Every policy must give clear examples of unallowable conduct.

- The policy must state that every person in the organization has the duty to report questionable sexual conduct promptly, to not to engage in sexual harassment and has an obligation to ensure that others do not engage in such conduct.

- There need to be a firm statement against retaliation for employees who report inappropriate sexual conduct or assist in its prevention.

- The policy also needs to have the complaint procedure explained for employees.

- Individuals need to know what will happen after a sexual harassment complaint have been made.

- The policy must state the persons found to have engaged in sexual harassment will be disciplined promptly. The policy should also state that the victim will be informed of the outcome of the investigation and any disciplinary action taken against the perpetrator. This will ensure the victim and the perpetrator that the action will be taken.

- An effective sexual harassment prevention policy cannot be practiced without giving the employees involved certain assurances about confidentiality.

- The prevention policy should also include training requirements for prevention of sexual harassment at work place.

- Ensure that managers and supervisors are aware of their responsibilities for implementing the policy and ensuring compliance.

To ensure the effectiveness of sexual harassment policies and training programs, (Grobler, Erasmus and Kölkenbeck, 2003) recommended that an organization develop programs as a preventative measure and not just as a means of crisis management.

According to (Stockdale, 1996 as cited by Hunt et al.2007) there is no perfect policy or procedure for dealing with sexual harassment. Three reasons are provided for this statement. Firstly, it is nearly impossible to design a system that will satisfy all its users. Some complainants may feel more injured or unfairly treated, especially if the only evidence is one person's word against another. Secondly, the differences between organizations in terms of their missions, rules, traditions and location make it very difficult to have a perfect policy. The third reason refers to the differences between people regarding what constitutes a good policy.

2.7. Coping mechanisms against Sexual Harassment

Coping involves the cognitions and behaviors of a single person, the context of an organization and the larger society making it difficult to predict distinct responses to sexual harassment (Cortina & Wasti, 2005).

"The chronicity of harassing situations may activate unique response patterns, because coping does not entail a reaction to an acute, onetime event. Rather, in response to enduring, related challenges, sexually harassed women may engage in a trial-and-error approach to coping learning over time which strategies are most and least effective and experimenting with new strategies to manage the ongoing problem''(Cortina &Wasti, 2005, p. 182).

Thus scholars can only predict certain responses to stressful situations (coping mechanisms) that most victims employ. After assessing various literatures on stress coping mechanisms (Knapp, Faley, Ekeberg& Dubois, 1997), classified individuals' responses to stressful situations in to two general types: engagement coping and disengagement coping.

2.7.1. Engagement Coping

Engagement coping also called "problem-focused coping" include "finding ways to change the situation, trying to prevent the situation, or planning/preparing for future similar situations" (Knapp et al., 1997). Confrontation/negotiation and advocacy seeking coping mechanisms fall in this category. The former involves addressing the perpetrator directly and the latter involves using individual and/or organizational support that focuses the response on the perpetrator (Knapp et al., 1997). Accordingly personal strategies and formal strategies fall under engagement coping mechanisms.

- **Personal Strategies**

Personal responses the victims try to solve the problem on their own. A personal response may be 'contacting the harasser to talk about the unwanted sexual behavior' or 'avoiding the places where harassment is possible'. When you are sexually harassed at work, your choices are pretty straightforward; either you ignore it or do nothing. You can make a joke of it. You can avoid the harasser if possible. You can ask or tell the harasser to stop. Personal strategies range from obliging, to assertive and aggressive strategies. Obliging strategies include avoiding the harasser or places where the possibility of harassment exists.

- **Formal Strategies**

Formal responses also deployed to get the aid of professionals, supervisors, confidential counselors or to make a formal complaint. Harassed employees can contact a confidential counselor; file a complaint, or any concerned body. However, as literatures on coping with harassment suggests that few women make formal complaints about harassment experiences while many of other keep on silent for avoiding further harassment. Victims of sexual harassment often do not file reports because they are afraid of losing their jobs; afraid of mobbing, bullying, and further victimization; or afraid that the report would not be taken seriously.

2.7.2. Disengagement Coping

Disengagement coping which is considered as "emotion-focused coping" include self-blame, seeking social support, avoidance, or distancing does not work to change the condition or event directly (Knapp et al., 1997). Accordingly Non-Intervention Strategies and Informal Strategies fall under disengagement coping mechanisms (Bruynooghe, 1995 as cited in European commission, 1998).

- **Non-Intervention Strategies**

Nonintervention responses are responses where the harassed person ignores the situation/acts as if nothing has happened. The most important reasons for this were fear of secondary victimization and fear of escalation of the harassment. Victims of sexual harassment often do not file reports or respond appropriately because they are afraid of losing their jobs; afraid of mobbing, bullying, and further victimization; or afraid that the report would not be taken seriously.

- **Informal Strategies**

Avoidance/denial and/or social coping fall in this category that are the most frequently employed during and after workplace sexual harassment even though they contribute a little to defuse the assault. Studies found out that service providers often avoid violent incidents, ignore difficult customers and make efforts to discount or overlook acts of deviant behaviors or emotionally disconnecting themselves from the situation (Reynolds & Harris, 2006 as cited by Yagil, 2008).

Informal responses are used to get the assistance of friends or family. Informal assistance may be called for from colleagues, supervisors, partners, and friends. This strategy may have positive as well as negative effects depending on the reaction of the person the respondent speaks with: if the person reacts with understanding and support then the strategy is successful.

If the person reacts with rejection and disapproval then the strategy is not effective. In this case the harassed runs the risk of secondary victimization. Even some women staff members felt isolated from their colleagues, thought that they had received unjust criticism from their

colleagues for complaining about sexual harassment, and, consequently, their work motivation decreased (European commission, 1998).

2.8. Impact of Sexual Harassment

- **Impact on individuals (victims)**

According to (Manuel, 2017) there are many cases that concern individuals who refuse to acknowledge that they have been a target of or have been wounded in some way or another by sexual harassment. Individuals may fear that others will not believe their rendition of what occurred.

These are the following effects a victim may experience:

- Anxiety, frustration ,sleeplessness
- Retaliation from the harasser
- Being humiliated by scrutiny and gossip
- Defamation of character and reputation and loss of career

Sexual harassment violates a woman's right to job security and equal opportunity. It can create working conditions that are hazardous to the physical and psychological well-being of women workers. It also creates a poisoned work atmosphere that can disempower and demoralize women workers. Besides physical, psychological and social consequences of sexual harassment at work place, it is also necessary to examine the disruption of economic activities and the damage to the environment of work as far as women are concerned. Many women find it unsafe to work in the fields, sell on the markets, or perform any economic activity outside the house because of the threat of sexual harassment at work place.

- **Impact on the Organization**

There may be an overall decrease in efficiency; productivity may decrease, teamwork could be compromised and members may feel less motivated and demoralized by their experience. The overall progress and innovation within the workplace may be delayed within an environment that lacks trust and team spirit. The presence of sexual harassment within the organization may damage business performance due to low morale, lost productivity**,** damage to reputation and

public image and the cost of any compensation awards to sufferers of harassment who have taken a claim to employment tribunal. It may also have an impact on employee turnover, particularly that of female employees.

- **Impact on Society**

ILO (2001) explained that it is increasingly being recognized that sexual harassment impedes the achievement of equality between men and women; it condones sexual violence and has detrimental effects on the efficiency of enterprises and well-being of people, thereby hindering productivity and development. Due to the above mentioned effects sometimes victims feel their only choice is to resign, thus they may suffer permanent damage to their careers; thereby decline their positive contribution for the society (Joshi & Nachison, 1996). Strengthening this idea (Haruna et.al., 2016) argue that such negative incidence have psychological influences on women regardless of their age, relationship, disability, physical or social background therefore their morale becomes inevitably weak and productivity is affected, and its full impacts will rest on the society at large.

According to (Vettori and Nicolaides, 2016), since victims very often leave their workplace silently to avoid further harassment, the true extent of sexual harassment in the workplace is very often cloaked in a 'conspiracy of muteness' It is also widely acknowledged that it is wasteful from economic, social and human resource development points of view to invest only in selected parts of the population through discrimination, based on sex, race, ethnicity, age or otherwise. (Chappell and Martino, 2006) further elaborated that health care and long-term rehabilitation costs for the reintegration of the victims of violence at work, unemployment and retraining costs for those who lost their job because of such violent events, disability and invalidity costs for those whose working capacities are impaired by violence at work, and legal and criminal justice system expenses are all part of the price paid.

2.9. CONCEPTUAL FRAMEWORK

Sexual harassment means the verbal or physical act imposed to a victim through body language, verbal, non-verbal communication to coerce women for a sexual intercourse

(BZWLCSC, 2010). Yusuf (2010) as cited by Haruna (2016) defined sexual harassment as all forms of behavioral patterns such as sexual teasing, jokes, comments or unwanted pressure for sexual favor or date. Hence, sexual harassment encompasses intimidation, bullying or coercion which is unsolicited or welcome by a victim. More so, Sheffield (1987) Stanko (1988) as cited by Haruna (2016) see sexual harassment as deliberate, repeated or unwelcome verbal comments, unwanted pressure for sexual attention which are imposed by the manager in organizations resulting from work related relationships between them and the victims Though Oni, Adeniji, Osibanjo and Heirsmac (2014) as cited by Haruna (2016) argued that sexual harassment occurred in every societies, the socio-cultural perceptions varies and these posed psychological pressure to most women in developing nations resulting from the low level of awareness on one hand and the unwillingness to communicate their ordeal on the other hand.

The legal dimension of sexual violence against women has universal perception but such actions are more pronounced and harshly implemented in the developed societies. Katharine (2002) observed that sexual harassment occurs in the workplace or work-related environment and it is a violation of the fundamental human rights of women. This negative incidence have psychological influences on the women regardless of their age, relationship, disability, physical or social background therefore their morale becomes inevitably weak and productivity affected. The International Trade Union Confederation (2008) noted that those who carryout this act in the working environment ranges from colleagues, supervisors, management or clients. Otulayo (2000) as cited by Haruna (2016) concurring with the above also noted that considering the high rate of unemployment in Nigeria sexual harassment even prevail more to job seekers hence rendering the victims helpless and frustrated. This also includes the nature of jobs, placement of cadre wages and salary administration, promotion, training and development of the victims.

Consequently, the organization suffers because apart from the perceived compromise that will take place, the employees (victims) either play to the galary hence the strict recruitment procedures are abuse while even those already working their productivity would have little or no supervision because those who supposed to carry out such supervision will rather say "you rob my back, I rob your back"

Figure 2.1 Conceptual Framework of the study
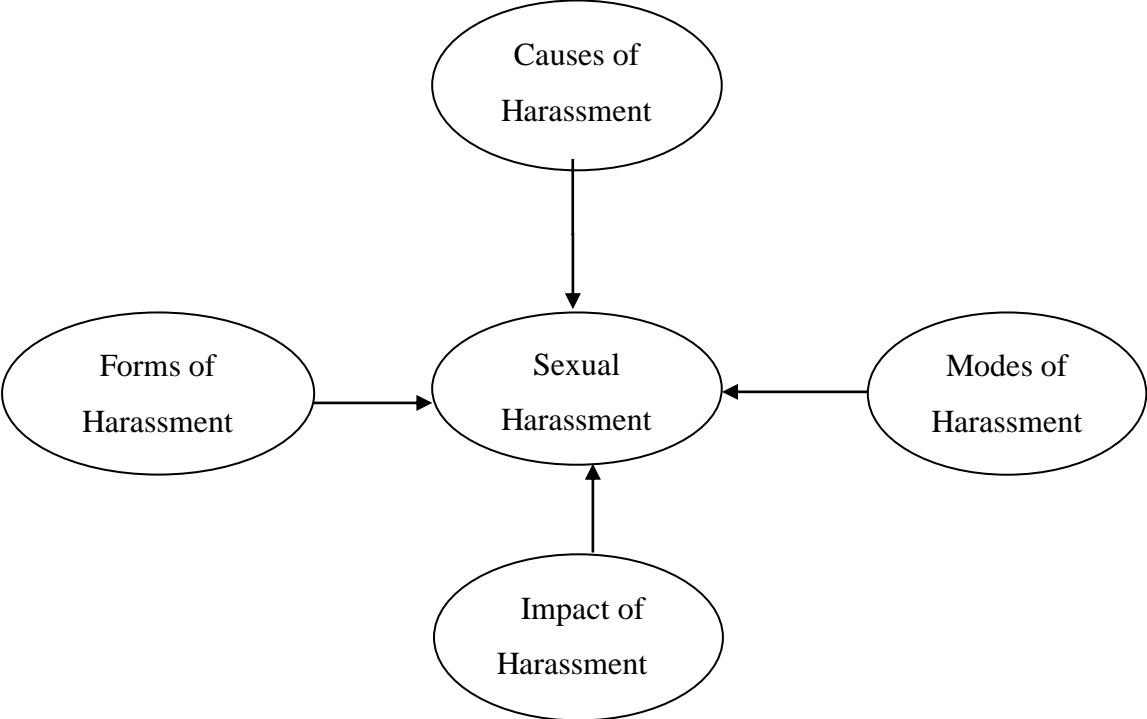
CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1. Research Design and Approach

The study has used a descriptive type of research because according to (Kothari,2004) descriptive research is description of the state of affairs as it exists at present, through surveys to assess the prevalence of sexual harassment together with the effectiveness of the policy in the case of commercial bank of Ethiopia.

The study has applied both qualitative and quantitative approach (mixed method approach), the core argument for a mixed methods approach is that the combination of both forms of data provides a better understanding of a research problem than either quantitative or qualitative data by itself. Mixed methods designs are procedures for collecting, analyzing, and mixing both quantitative and qualitative data in a single study or in a multiphase series of studies (Creswell, 2012).

3.2. Sample and Sampling Technique

3.2.1 .Target population

The target population of the study constituted six branches professional 83 female employees of CBE's South Addis District Grade Three city Branches.

3.2.2 Sampling Technique

The six branches selected have a total population of 83 female employees. As a result census was used instead of sample. This eliminates sampling error and provides data on all the individuals in the population. It also helps to achieve a desirable level of precision.

There are around 16 Grade three city Branches in South Addis District of Commercial Bank of Ethiopia, out of which 6 city branches Gofa Gebriel, jemmu, Lebu, Senga Tera, Populare and Lafto were selected. Purposive sampling was used to identify the six branches and three branch managers for interview (Lafto, Jemmu and populare branches).

3.3. Method of Data Collection

Reliability and validity of research instrument was checked, then after questionnaires were distributed to the participants of the study. After the questionnaires were carefully filled, the researcher personally collected and arranges the completed questionnaires and compiled for data discussion and analysis. Finally, the collected data have inserted into data set and make ready for data analysis and discussion by using SPSS version 20 (Statistical Package for Social Science).

Semi structured interview were the other method of data collection. They were based on a question guide the contents of which were asked of respondents. However, since this was not fully structured, the interviewees were allowed to go where they want with the questions. It included two branch managers and one deputy manager.

3.4. Instrument of Data collection

For the purpose of this study in order to obtain relevant information both primary and secondary data were used. Primary data was collected using structured questionnaires and semi structured interviews.

For the aforementioned purpose, a self-administered questionnaire has been designed, making sure that "research questions encapsulate what the researcher is trying to find and provide the direction and shape of the research" (Hammond and Wellington, 2013, p. 127). The questionnaire had three parts. The first section included personal information of respondents, second section included sexual harassment experience and the third and last section included closed-ended questions that has been measured by a five-point Likert scale (From strongly disagree to strongly agree) regarding the sexual harassment policy and awareness level of employees on the procedures.

3.5. Methods of Data Analysis

After the data was collected from primary and secondary sources, the researcher analyzed and compiled the data using both qualitative and quantitative methods. The data gathered from the field through questionnaire was coded, entered and analyzed in to SPSS**.** Descriptive statistical tools have been applied in the analysis of data; frequencies and percentages were used.

3.6. Reliability and Validity

- **Reliability**

The reliability analysis is used to establish both the consistency and stability of the research instrument. We must try to design research which is auditable i.e. transparent and clear so that the reader can either undertake the same method themselves and produce the same results, or at least the method is clear enough to instill confidence in the reader that the results were fudged in any way (Greener, 2008).

Consistency shows how well the research instrument measures the model and the conceptual framework. Cronbach's alpha is a coefficient that indicates how well the items in a set are positively correlated to one another. A test is considered reliable if the same results are gotten repeatedly. The closer the Cronbach's alpha is to 1, the higher the internal consistency reliability of the research instrument.

To make sure that the data collection methods was error free; pre-test was conducted on 10 subjects. A few changes were made to the original questionnaire based on feedback including the exclusion of male participants from the study. The researcher undertook reliability test using Cronbach alpha and the result was 0.855. Therefore, the developed questionnaire was judged to be reliable.

- **Validity**

Validity is an important term in research that refers to the conceptual and scientific soundness of a research study (Graziano&Raulin, 2004 as cited by Marczyk, DeMatteo&Festinger, 2005). Its primary purpose is to increase the accuracy and usefulness of findings by eliminating or controlling as many confounding variables as possible, which allows for greater confidence in the finding of a given study. The validity of the instruments used in this study was estimated after a pretest. The questionnaire was evaluated by my adviser in order to check whether the questions measure what they are meant to measure.

3.7. Ethical considerations

Since sexual harassment is a sensitive topic, Participation was voluntary and participants were informed that they can discontinue filling the questionnaire if they feel uncomfortable answering the questions. All respondents were informed the information they disclosed would be kept strictly confidential and will not be used for any other purpose than that of the study.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

In this chapter a detailed description of the analysis and interpretation of data is outlined. Data gathered through questionnaire was analyzed using the Statistical Package for Social Sciences (SPSS) version 20. Descriptive statistical tools used for the analysis of the data were frequencies and percentages.

4.1 Response rate of Respondents

A total of 83 question papers were distributed for all female staffs of six branches of Commercial Bank of Ethiopia and 75 question papers were returned back. The response rate was 90.4%. Therefore, the analysis and interpretation to follow is made based on the returned questionnaires collected back.

4.2. Profile of Respondents

This section presents the demographic characteristics of respondents such as age, educational background, years of experience, highest qualification, current position and marital status.

The age of women is an important factor in exposure to sexual harassment. The general understanding is that the women of younger age group are more likely to be sexually harassed as compared with women belonging to elder age-group. In order to test this presumption and to find out any association between the age of the women and sexual harassment at work place the data was collected on the following table. Formal education helps a woman to know what is happening in immediate surroundings and outside. It also empowers her to protect her rights and interests and fight against injustice done to her. A few studies indicate that less educated or uneducated women employees are sexually harassed and exploited by the employers, supervisors and co-workers.

Age of Respondents		Frequency	Percent
Valid	20-30	41	54.7%
	31-39	27	36%
	40-49	4	5.3%
	Above 50	3	4%
Total		**75**	**100%**
Educational Background		Frequency	Percent
Valid	Certificate	2	2.7%
	Diploma	5	6.7%
	Degree	57	76%
	Master's and above	11	14.7%
Total		**75**	**100%**
Years of Experience		Frequency	Percent
Valid	Less than a year	5	6.7%
	1-4 years	33	44%
	5-9 years	27	36%
	More than 10 years	10	13.3%
Total		**75**	**100%**
Current position of participant		Frequency	Percent
Valid	Teller	33	44%
	Auditor	7	9.3%
	Accountant	19	25.3%
	Customer service manager	10	13.3%
	Deputy Manager	3	4%
	Total	**75**	**100%**
Marital Status		Frequency	Percent
Valid	Single	40	53.3%
	Married	27	36%
	Divorced	7	9.3%
	Widowed	1	1.3%
	Total	75	100%

Table 4.1 Profile of respondents

As depicted in the above table 4.1, out of the total of the 75 respondents, 54.7% are between the ages of (20-30), 36% are between the age of (31-39), 5.3% between the age of (40-49) and 4%

are above the age of 50. This shows that the majority of the respondents aged between the age of (20-39). The result shows that women of younger age are more exposed to sexual harassment than women of elderly age.

The above table shows the educational level of the respondents. As can be seen from the table, out of the total respondents (2.7%) have certificate, while (6.7%), (76%), and (14.7%) have an educational qualification of diploma, degree and masters and above. In general, the majority of the respondents, which is 90%, have an educational qualification of first degree and above. This implies that whether educated or not women face sexual harassment.

The above table presents the participants' years of work experience. Accordingly, among the total participants, (6.7%) are found to have work experience of less than a year, while (44%), (36%), and (13.3%) has work experience of 1-4 years, 5-9 years and more than 10 years, respectively. In general, the majority of the participants have a work experience between 1 to 9 years. There seems to be no relation between the length of service and the sexual harassment as women with a long service have been sexually harassed.

The above table presents the current position of participants. As depicted in the figure, out of the total participants, (44%) are Tellers, while (9.3%), (25.3%), (13.3%), (4%) and (4%) are found at positions of Auditor, Accountant, Customer service manager, Deputy branch manager and other positions, respectively. The analysis shows that incidence of sexual harassment has taken place, irrespective of the job status of employees, though the extent of harassment varied between different job positions. In conclusion, we can say that most of the respondents had job position as a teller.

The table above presents the marital status of the participants. As depicted in the table 40(53.3%) are found to be Single, while 27(36%), 7(9.3%), and 1(1.3%) are married, divorced, and widowed, respectively. In general terms, the majorities of the respondents (53.3%) are not married and face sexual harassment more than the other groups.

4.3. Practices of Sexual Harassment

Besides demographic characteristics, the respondents were asked about the forms of harassment they experienced, by whom they were harassed, if they have ever reported to management and the impact of the harassment on victims were part of it.

4.3.1. Forms of sexual harassment experienced

Sexual harassment and the possibility of defining it in many ways based on the definitions provided to it through different actors, it has become more and more difficult to provide what it constitutes for fear of exclusion of many other behaviors that can be considered as sexual harassment.

The table below presents the forms of harassments participants experienced so far. Accordingly, among the total participants,(33.3%) have experienced a verbal remarks of sexual nature, while(9.3%), (13.3%), (6.7%), (5.3%), (9.3%), (13.3%), (4%), and (5.3%) have experienced Demand for sexual favor, Unwanted touching that includes leaning or cornering, Staring at body parts that made you feel uncomfortable, Received texts, email, pictures or videos of sexual nature, Repeatedly addressed by names such as "Darling" of " Honey", Repeated request for dates, Whistling and winking and Never Experienced sexual harassment, respectively. In conclusion majority of the respondents experienced verbal remark of sexual nature, unwanted touching and repeated request for dates. In general terms, 94.7% of the respondents have faced sexual harassments one way or the other.

What forms of harassment have you experienced?	Frequency	Percent %
Verbal remarks of sexual nature	25	33.3%
Demand for sexual favor	7	9.3%
Unwanted touching that includes leaning or cornering	10	13.3%
Staring at body parts that made you feel uncomfortable	5	6.7%
Received texts, email, pictures or videos of sexual nature	4	5.3%
Repeatedly addressed by names such as "Darling" of " Honey"	7	9.3%
Repeated request for dates	10	13.3%
Whistling and winking	3	4%
Never Experienced	4	5.3%
Total	**75**	**100%**

Table 4.2 Forms of Harassment

Practice of Sexual Harassment	By Superior		By Peer Employee		By Subordinate		By Customer		
Statements	F	%	F	%	F	%	F	%	total
1. Were attempts made to establish romantic sexual relationship with you despite your effort to discourage?	41	54.7%	20	26.7%	4	5.3%	6	8%	100
2. Were you shown posters, photos or other visual representation of people those are sexual in nature?	7	9.3%	27	36%	11	14.7%	8	10.7%	100
3. Were sexual remarks, jokes or stories told that were offensive to you?	4	5.3%	36	48%	11	14.7%	8	10.7%	100
4. Were inappropriate comments made about you or someone else's body appearance?	14	18.7%	30	40%	10	13.3%	3	4%	100
5. Were you asked for dates, drinks, dinner even though you said no?	27	36%	25	33.3%	15	20%	-	-	100
6. Were you threatened with some sort of retaliation for not being sexually cooperative	30	40%	2	2.7%	27	36%	1	1.3%	100

Table 4.3 Practices of Harassment

As can be seen from the table (54.7%) of the respondents have experienced a forced romantic relationship attempt from their superior, while (26.7%), (5.3%), and (8%), have encountered a forced romantic relationship from peer employees, subordinates, and customers, respectively. In

general, the majority of the respondents 54.7% have encountered a forced romantic relationship attempt from their supervisors. This shows the existence of inappropriate use of power by the superiors to push female staff to have unwanted relationships.

The table above presents participants' response on who showed items of sexual nature to them at the office. As depicted in the above chart, (9.3%) of the participants have seen items of sexual nature from their supervisor, while (36%), (14.7%), and (10.7%) have seen contents of sexual nature from their peer employees, subordinates, and customers, respectively. In general, the majority of the participants have seen items of sexual nature from peer employees.

The table presented above shows participants' response for the question "who told remarks of sexual nature and jokes and stories to them at their workplace". Accordingly, among the total number of respondents, (5.3%) indicated that they have experienced a remarks of sexual nature and insult from their supervisor, while (48%), (14.7%), and (10.7%) have experienced the remarks and insult from their peer employees, subordinates and customers, respectively. In general, 88.7% of the participants have experienced remarks of sexual nature, jokes and stories at their office, a place they call their second home.

The above table presents participants' response for the question "Who made offensive comments on body appearance at the office". Accordingly, among the total number of participants, (18.7%) responded by saying they have received an offensive comments on the appearance of their body by their supervisor. The remaining (40%), (13.3%) and (4%) responded by saying that they have received an offensive comment on their body appearance from peer employees, subordinates and customers, respectively. In general terms, almost 88% of the respondents have one way or another experienced an offensive comment on their body appearance at their office.

The table presented above shows participants' response for the question "Who made date request to them though they said "No" ".

Accordingly, among the total number of respondents, (36%) indicated that they have received a date request from their supervisor though they said "No", while (33.3%), and (20%), received unwanted date request from their peer employees, subordinates and customers respectively. In general, 92% of the participants have experienced unwanted date request one way or another. This shows the abundance of sexual pressure on the female staff of the bank..

The table above presents participants' response for the question of "who threatened them with retaliation". Accordingly, among the total number of respondents, (36%) indicated that they have been threatened with retaliation from their supervisors, while (40%), (2.7%), and (1.3%) are threatened with retaliation from their peer employees, subordinates and customer, respectively. In nutshell, almost 80% of the respondents have received a threat of retaliation one way or another. The same issue was pointed out by a branch manager on interview that a superior deprived a female employee of a promotion she deserves for reasons not clear. As to the actions taken for this, nothing was done to investigate the matter as no complaint was filed to the management.

4.3.2 Reaction towards unwelcome sexual behavior

How did you react to any of the unwelcome sexual behavior?	Frequency	Percent%
Ignored	22	29.3%
Objected	7	9.3%
Tolerated	20	26.7%
Reported	12	16%
Told to a colleague	7	9.3%
Told to a family member	7	9.3%
Total	**75**	**100.0**

Table 4.4 Reaction towards unwelcome behavior

The table above presents the kind of reaction participants made towards unwelcome sexual behavior. Consequently, (29.3%) of the respondents said that they ignored the unwelcomed sexual behavior they have encountered, while the (9.3%) objected, (26.7%) tolerated, (16%)

reported, (9.3%) told to a colleague and the remaining (9.3%) told to a family member. From this we can understand that only 16% of those who encountered unwelcome sexual behavior reported the case. However, the absence of reported cases or low frequency of report doesn't indicate the absence of the problem.

4.3.3 Report of complaint against an alleged harasser to HR

Have you reported a complaint to HR	Frequency	Percent%
Yes	12	16.%
No	63	84%
Total	**75**	**100%**

Table 4.5 Report of complaint to HR

Participants were asked if they have reported the complaint against an alleged harasser to HR management or not. As presented in the figure above, only (16%) of the participants have said they did report the harasser to HR and management. While the remaining (84%) said they didn't report the case to the Human resource or management. This shows that the reporting culture of harassment is low at the bank.

4.3.4. Action taken by HR or Management to a compliant

Sexual harassment of women at work place can create working conditions that are hazardous to the physical and psychological well-being of workers. When ignored sexual harassment may exact a high cost to the organization in terms of loss of productivity, high rate of abseentism among affected female workers, disruption of work due to long term sick leaves and it may also damage the goodwill and public image of the organization. Hence, when a complaint of sexual harassment is lodged by a worker it is necessary to take it seriously and to act upon it promptly.

What was the action taken by management	Frequency	Percent %
No action was taken	8	63%
Still under investigation	1	6%
Warning was given to the alleged harasser	1	18.8.0%
Other	2	12%
Total	**12**	**100.0%**

Table 4.6 Action taken by management

The above table presents participants' response on HR Management action on an alleged harasser. Accordingly, among the total respondents (63%) said that no action has been taken of the alleged harasser after a compliant, while (6%) said it is under investigation, (18.8%) said warning has been given to the alleged harasser and the remaining (12%) stated saying other.

Majority of the respondents mentioned that management discouraged their complaints and did not take reasonable effort to investigate the problem. Even though the policy has punitive measures provided from oral warning till dismissal, it can be said the punitive measures provided on the policy are not implemented.

4.3.5 Reason for not lodging a compliant

Women who are sexually harassed at workplace should immediately lodge a complaint against the perpetrator so that the incident isn't repeated. However, many cases of sexual harassment may go unreported for fear of reprisal; fear of defamation or due to absence of reporting mechanism. This may lead to decrease in job satisfaction and job productivity drops down. This mental stress of an employee might compel them to quit their job.

What was the reason for not lodging a complaint?	Frequency	Percent%
Fear of being ashamed	31	41.3%
Fear of losing job	18	24%
Fear of retaliation by the harasser	9	12%
I didn't want to relive the trauma	5	6.7%
Unaware of where and to whom to report	12	16%
Total	**75**	**100%**

Table 4.7 Reasons for not lodging a complaint

Participants who did not lodge a complaint were asked the reason why they didn't lodge a complaint to HR management. Accordingly, (41.3%) of the participants have stated their reason by saying they didn't lodge complaint because of fear of being ashamed, while (24%), (12%), (6.7%) and (16%) stated their reason by saying because of fear of losing job, Fear of retaliation by the harasser, I didn't want to relive the trauma and Unaware of where and to whom to report, respectively. The analysis thus leads to the conclusion that feeling of being ashamed, fear of losing job, unaware of where and to whom to report were the main reasons for not lodging a complaint against perpetrators.

4.3.6 Impact of Harassment

The physical, social and economic consequences of sexual harassment at work place are long-term.

It can create working conditions that are hazardous to the physical and psychological well-being of women workers. It also creates a poisoned work atmosphere that can disempower and demoralize women workers.

What impact did the harassment have on job your job?	Frequency	Percent%
Excessive abseentism	1	1.3%
Moral decline	19	25.3%
Drop in productivity	3	4%
Anxiety and stress	30	40%
Inability to concentrate at work	11	14.7%
No impact	11	14.7%
Total	**75**	**100%**

Table 4.8 Impact of harassment

The table above presents the impact of the harassment. Accordingly, (1.3%) of the respondents said it has caused excessive absenteeism, while (25.3%), (4%), (40%), (14.7%), and (14.7%) said Moral decline, Drop in productivity, Anxiety and stress, Inability to concentrate at work and no impact, respectively. In general, most of the respondents have experienced mainly anxiety and stress and moral decline due to the harassment. Thus, when harassment continues for long and when there is no possibility of being stopped, this may result in resigning which affects the organizations productivity as well.

4.3.7 Responsibility for the harassment

Sexual harassment at work place is a matter of serious concern for the employers. The employers have the responsibility of providing healthy working environment. One of the major responsibilities of the employers is to protect the women employees from sexual harassment at work place and to provide them a sexual harassment free environment. However, there is lack of sufficient awareness among employers. They are, therefore, expected to take a number of steps to prevent, control and combat the attempts and incidents of sexual harassment at work place.

Do you think that the bank as an employer be held responsible for sexual harassment?	Frequency	Percent%
Yes	52	69.3%
No	23	30.7%
Total	**75**	**100%**

Table 4.9 Responsibility for Harassment

In the above table participants' were asked if they believe CBE should be held responsibility for the harassments at the work place or not. The above figure presents participants' response for the question. Accordingly, (69.3%) expressed their opinion by saying CBE should be held accountable and the remaining (30.7%) said they don't think CBE should be held for the harassment. Even though most of the employees believe that the employer is liable to provide harassment free environment, 30.7% of employees are not aware of their rights to work in a harassment free environment.

4.3.8. Causes of harassment at work place

What do you think is the cause of Harassment?	Frequency	Percent%
Male dominant environment	19	25.3%
Inferior position held by women	9	12%
Ineffective anti-harassment policy	37	49.3%
I don't know	10	13.3%
Total	**75**	**100.0%**

Table 4.10 Causes of Harassment

In the above table participants were asked to forward their opinion on the probable causes of harassment at work place. Accordingly, (25.3%) of the respondents expressed their opinion by saying it is because the work place is dominated by male, while (12%), (49.3%), and (13.3%) stated the cause by saying it is because Inferior position held by women, Ineffective anti-harassment policy and I don't knowing, respectively. Majority of the employees believe that the ineffective sexual harassment policy is the major cause of the harassment in the bank.

4.4. Effectiveness of Policy and employee's awareness

On this section, the effectiveness of the sexual harassment policy and the awareness level of employees on the procedures of the reporting mechanism, presence of training in the bank and whether confidentiality of victims is maintained were included.

Every employer should have a policy for prevention of sexual harassment. The policy should clearly state that the employer prohibits any type of sexual harassment. However, having such a policy is not enough; it must be communicated to every employee and consistently and fairly enforced**.** A sexual harassment policy needs to incorporate the Illustrations of prohibited

conduct: This should be included to ensure that individuals understand what may constitute inappropriate behaviors. A sexual harassment policy needs to incorporate the Illustrations of prohibited conduct: This should be included to ensure that individuals understand what may constitute inappropriate behaviors.

Training is an effective method to employ at the primary intervention stage and it should meet two main objectives: to raise staff awareness and clarify any misconceptions regarding what constitutes sexual harassment and to inform managers of their roles and responsibilities when attempting to provide a harassment-free working environment.

NO	Statements	Strongly Disagree		Disagree		Neutral		Agree		Strongly agree		Total
	Sexual Harassment Policy	F	%	F	%	F	%	F	%	F	%	
1	I am aware of the anti-harassment policy.	7	9.3%	41	54.7%	18	24%	9	12%	-	-	100
2	I have copy of the anti-harassment policy.	25	33.3%	41	54.7%	3	4%	6	8%	-	-	100
3	The Policy protects employees against retaliation by the alleged harasser.	4	5.3%	45	60%	15	20%	7	9.3%	4	5.3%	100
4	The policy has clearly provided the disciplinary measures to be taken on the alleged harasser.	5	6.7%	16	21.3%	41	54.7%	8	10.7%	5	6.7%	100
5	I am aware of the procedures in reporting sexual harassment complaints.	7	9.3%	50	66.7%	7	9.3%	8	10.7%	3	4%	100
6	The bank provides trainings, seminars, other orientations for raising awareness on sexual harassment.	32	42.7%	28	37.3%	5	6.7%	7	9.3%	3	4%	100
7	Confidentiality of employees who report harassment cases is maintained.	4	5.3%	14	18.7%	44	58.7%	9	12%	4	5.3%	100
8	There is an office assigned to handle harassment cases.	40	53.3%	23	30.7%	6	8%	4	5.3%	2	2.7%	100

Table 4.11 Effectiveness of anti- Harassment policy

Participants' were asked to state their level of agreement on awareness on the anti-sexual harassment policy at the bank. Accordingly, (9.3%) of the respondents stated their level of agreement by saying they "Strongly Disagree", while (54.7%), (24%), and (12%) stated their level of agreement by saying "Disagree", Neutral" and "Agree", respectively. In nutshell, the majority of the respondents said they don't have much awareness on the anti-sexual harassment

policy of the bank. However, data gathered from the interview with two branch managers and a deputy branch manager revealed that all employees are aware of the anti-harassment policy of the bank provided on the collective agreement with its punitive measures.

Participants in the above table were asked to state their level of agreement on the handiness of copy of the sexual harassment policy. Accordingly, (33.3%) of the respondents stated their level of agreement by saying they "Strongly Disagree", while (54.7%), (4%), and (8%) stated their level of agreement by saying "Disagree", Neutral" and "Agree", respectively. In general, most of the respondents have said that the copy of the sexual harassment policy is not handy enough to the staff. Unless a policy is communicated to all employees by providing them with a copy of the policy, them it cannot be effectively implemented. From the interview conducted with the branch managers, they mentioned that the collective agreement is easily accessible to all employees; it can be found on the website of the bank that employees can only access. Thus, the bank believes that all employees are aware about the anti-harassment article provided on the document.

The next question forwarded to participants' was their opinion on the power of the policy to protect employees against retaliation. As presented in the table above, (5.3%) of the respondents stated their level of agreement by saying they "Strongly Disagree", while (60%), (20%), (9.3%) and (5.3%) stated their level of agreement by saying "Disagree", Neutral", "Agree", and "Strongly Agree" respectively. In general, almost 65% of the respondents expressed their disagreement on the power of the policy to protect employees against retaliation.

 The table above presents participants' the level of agreement on clarity of the policy on disciplinary measure on alleged harassers. Accordingly, (6.7%) of the respondents stated their level of agreement by saying they "Strongly Disagree", while (21.3%), (54.7%), (10.7%) and (6.7%) stated their level of agreement by saying "Disagree", Neutral", "Agree", and "Strongly Agree" respectively. This shows that the majority of respondents are not sure on the policy's clarity of the disciplinary measures on alleged harassers. However, data gathered from the interview revealed that the disciplinary measures are clearly provided on the anti-harassment policy. It includes are oral warning, written warning, suspension without pay and dismissal.

Having a grievance procedure within an organization is a common and useful mechanism. It is the process that provides employees the right to raise their concerns/complaints. The table above

presents participants' the level of agreement on awareness on the procedures in reporting sexual harassment complaint. Accordingly, (9.3%) of the respondents stated their level of agreement by saying they "Strongly Disagree", while (66.7%), (9.3%), (10.7%) and (4%) stated their level of agreement by saying "Disagree", Neutral", "Agree", and "Strongly Agree" respectively. This shows that the majority of respondents don't have much awareness on the procedures in reporting sexual harassment complaint at their work place.

The table above presents participants' the level of agreement on availability of trainings, workshop and orientations for awareness raising or sexual harassment. Accordingly, (42.7%) of the respondents stated their level of agreement by saying they "Strongly Disagree", while (37.3%), (6.7%), (9.3%) and (4%) stated their level of agreement by saying "Disagree", Neutral", "Agree", and "Strongly Agree" respectively. The majority of the respondents (almost 80%) do not agree on the availability of trainings, workshop and orientations for awareness raising or sexual harassment at the bank. This contributed to the low level of knowledge of the policy. However, while interviewing the researcher came to know that training on sexual harassment were given in the past not by the bank but by external organizations. This training only included non-managerial employees and mostly females were the ones suggested to take training. The data gathered through interview also revealed that the training that took place in the organization did not include supervisors and managers.

An effective sexual harassment prevention policy cannot be practiced without giving the employees involved certain assurances about confidentiality. All documents and communication should be kept confidential. The question forwarded to participants' was regarding the confidentiality of employees' report on harassment. As presented in the table above, (5.3%) of the respondents stated their level of agreement by saying they "Strongly Disagree", while (18%), (58.7%), (12%) and (5.3%) stated their level of agreement by saying "Disagree", Neutral", "Agree", and "Strongly Agree" respectively. It is easy to see that the majority of the respondents are not still sure on the confidentiality of employees' who report on harassment. Unless confidentiality is assured employees who face harassment will be discouraged to report.

Most employees fail to report harassment cases mainly due to unawareness how and to whom to report, in the absence of an office or a person assigned to handle harassment cases, many cases might go unreported without the management knowing the prevalence of the problem. The table

above presents participants' the level of agreement on availability of an office assigned to handle harassment cases. Accordingly, (53.3%) of the respondents stated their level of agreement by saying they "Strongly Disagree", while (30.7%), (8%), (5.3%) and (2.7%) stated their level of agreement by saying "Disagree", Neutral", "Agree", and "Strongly Agree". Here, we can understand that the majority of the respondents do not agree on the existence of an office assigned to handle harassment cases at the bank.

CHAPTER FIVE
SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Summary of major findings

The purpose of this study was to assess the prevalence of sexual harassment and the effectiveness of the policy in Commercial Bank of Ethiopia South Addis District Grade Three City Branches. Questionnaires and semi structured interviews were used to collect data. Out of 16 branches, 6 branches were included in the study by taking the whole population of female employees (Census) as a sample.

The major findings of the study are summarized below.

➢ The majority of the respondents making 94.7% have faced sexual harassment one way or another.

➢ 80% of employees reported threat of retaliation by their harassers mainly superiors and peers.

➢ Only 16% of cases have been reported. Among the reported cases 63% no action was taken by the management.

➢ The main reasons for not lodging complaints were fear of being ashamed and fear of losing job.

➢ 65.3% of female employees reported that they have experienced moral decline, anxiety and stress as a result of the harassment.

➢ Majority of the respondents believe that CBE should be held accountable for harassment happening in the workplace.

➢ Ineffective sexual harassment policy was believed to be the cause sexual harassment in the bank. Male dominant environment was the second reason mentioned as the cause of the problem in the bank.

- ➢ Majority of the respondents disagreed on the existence of the sexual harassment policy in the bank.

- ➢ The implementation of the policy seems problematic as a very few 8% female employees are in possession of the copy of the policy.

- ➢ 65% of respondents mentioned that the policy doesn't protect employees against retaliation by the harasser.

- ➢ 54.67% of respondents are not sure on the policy's clarity on the disciplinary measure to be taken on alleged harasser.

- ➢ 76% of the respondents don't have much awareness on the procedure in reporting sexual harassment complaints. Only 16% have reported their grievances.

- ➢ 80% of the respondents do not agree on the availability of trainings, workshops on harassment issues. Only 9.3% received training regarding the policy from external organizations. This explains the low frequency of respondents who are aware of the content of the policy

- ➢ Majority of the respondents are not sure if confidentiality is maintained of those who report.

- ➢ 84% of the respondents said that there is no office in the bank assigned to handle harassment cases.

5.2. Conclusion

To reduce the risks of sexual harassment it is essential to first understand the nature of the problem and its causes. Both forms of harassment are present in the bank but mainly creating a hostile environment by peer employees and superiors is reported.

The finding of this study shows that Sexual Harassment is highly prevalent in CBE though it is not reported by employees freely for fear of embarrassment, losing job and mainly due to unawareness of reporting mechanism. Supervisors and peer employees are mostly the main perpetrators creating a hostile working environment.

Being such a highly prevalent problem only few cases were reported, the reporting culture of the bank is very weak. It could easily be understood from this that lack of reported cases in no way implies that the working environment is free of this problem. For the majority of reported cases no action was taken by the management. Female employees reported that they experienced moral decline and anxiety and stress which has a negative outcome on the organization and on co-workers even if they themselves have not personally experienced harassment. Most respondents think that the main cause of sexual harassment is the ineffectiveness of the sexual harassment policy.

The major forms of harassment constituted verbal remarks of sexual nature followed by unwanted touching that includes leaning and cornering and repeated request for dates.

Majority of the women choose to ignore such acts as if nothing happen because there is no any solution for their complaining, as there are no complaint procedure. Even if they complain despite the absence of procedures, most of the respondents reported that no action was taken by the management. Thus they prefer to ignore or resort to letting go of their bad experiences because they fear they might lose their job and for fear of being ashamed. Therefore, women refrain from complaining and resort to disengagement coping mechanism.

Employees are not aware of the presence of the anti-harassment policy of the bank. They don't have copy of the policy. Majority of the respondents said the policy isn't clear on the disciplinary measures to be taken on the alleged harasser.

There are no reporting mechanisms that employees are aware of employees and they don't know where and to whom to report when facing harassment problems in the bank. In the absence of a mechanism to redress cases of sexual harassment this leads to implicitly accepting such behaviour at workplace. In the absence of a formal reporting structure women often hold back from sharing their incidents.

The bank does not provide trainings and other orientation to employees to raise awareness on harassment. Employees are not sure if the confidentiality of their cases would be maintained. Even if they want to report their cases the bank doesn't have an office assigned to handle harassment cases.

We can understand from the major findings that sexual harassment being a highly prevalent problem in the bank. The sexual harassment policy is ineffective and inadequate. Addressing the problem only on paper is meaningless unless its effectiveness and implementation is ensured by the bank.

5.3 Recommendations

Based on the finding of the study, the researcher has made the following recommendations.

➤ It is advisable for the bank to conduct organizational survey to determine the prevalence of sexual harassment.

➤ Prevention of sexual harassment from occurring is much less disruptive, much less expensive and much less time consuming as compared to the time spent by supervisors investigating incidents and as to the impact on employees. Therefore prevention is the best tool for elimination of sexual harassment. It is better for the bank to have a comprehensive and clear policy for prevention of sexual harassment.

➤ Having such a policy isn't enough; it must be communicated to every employee that sexual harassment will not be tolerated in the workplace, creating harassment free zones.

➤ The sexual harassment policy needs to be made to include statements such as employer will not tolerate sexual harassment, a statement advising employees the grievance procedure and requiring them to report incident of sexual harassment immediately, an

assurance that complaints will be taken seriously and investigated immediately while maintaining confidentiality and a statement that punishment will be given to those violating the policy.

➢ The bank needs to organize trainings, seminars for awareness raising on the content of the policy both for non-managerial employees and managers.

➢ Ensuring a safe and health work environment by encouraging effective complaint channels beyond supervisors. For example appointing sexual harassment advisors and facilitating trainings for these sexual harassment advisors. And ensuring that supervisors do not have sole decision making power over promotional and salary decision.

➢ The effectiveness of the policy needs to be monitored and evaluated on timely basis.

➢ Last but not least, sexual harassment needs to be at the top of the agenda for the bank.

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Appendix I

St. Mary's University
School of Graduate Studies
School of Business

This questionnaire is designed to collect primary data for a research in title "Assessment of sexual harassment with the effectiveness of the policy in Commercial Bank of Ethiopia." The study is purely for academic purpose only. Therefore, your genuine, frank and timely response is very important to the outcome of the study and you are kindly requested to complete all questions. Please do not forget that you can terminate filling this questionnaire at any stage and you don't have to answer any questions you don't feel comfortable answering. All your response will be kept confidential.

➢ **There is no need to write your name.**

➢ **In all cases where answer options are available please tick (√)in the appropriate box.**
   Thank you in advance for your kind cooperation.

SECTON A: PERSONAL DETAIL

1. Age i.20-30 ☐   ii.31-39 ☐   iii.40-49 ☐   iv. Above 50 ☐

2. Experience (In year)?

i. Less than a year ☐   ii. 1-4 year ☐   iii. 5-9 years ☐   iv. More than 10 year ☐

3. Highest Qualification.   i. Diploma ☐   ii. Degree ☐   iii. Masters and above ☐

4. Current position?

   i. Teller ☐   iv. Customer service manager ☐

   ii. Auditor ☐   v. Deputy Branch manager ☐

   iii. Accountant ☐   vi. Other (specify) ------------------------------

5. Marital status   i. Single ☐   ii .Married ☐   iii. Divorced ☐   iv. Widowed ☐

SECTION B: Sexual Harassment Experience

1. What form/forms of harassment have you experienced in your organization?

(You can tick more than a box if you have experienced more than one form of harassment)

      i.   Verbal remarks of sexual nature ☐

     ii.   Demand for sexual favor ☐

    iii.   Unwanted touching that includes leaning or cornering ☐

    iv.   Staring at body parts that made you feel uncomfortable ☐

     v.   Received texts, emails, pictures or videos of sexual nature ☐

    vi.   Repeatedly addressed by names such as 'Darling' or 'Honey ☐

   vii.   Repeated request for dates ☐

  viii.   Whistling and winking ☐

    ix.   Never experienced any ☐

     x.   Other (specify) ---

You can tick more than one box whenever it is necessary for Q 2-7

No	Sexual Harassment Experience (within 24months)	i. By Superior	ii. By Peer employee	iii. By Subordinate	iv. By Customer
2.	Were attempts made to establish romantic sexual relationship with you despite your effort to discourage?				
3.	Were you shown posters, photos or other visual representation of people those are sexual in nature in the workplace?				
4.	Were sexual remarks, jokes				

	or stories told that were offensive or insulting to you?				
5.	Were inappropriate or offensive comments made about you or someone else's body appearance?				
6.	Were you asked for dates, drinks, dinner etc., even though you have said "no"?				
7.	Were you threatened with some sort of retaliation for not being sexually cooperative (e.g., the mention of an upcoming evaluation or review etc.)?				

8. How did you react to any of the unwelcome sexual behaviors by others?

i.	Ignored ☐	v. Told to a colleague ☐	
ii.	Objected ☐	vi. Told to a family member ☐	
iii.	Tolerated ☐	vii. Other (Specify)-----------------------------	
iv.	Reported ☐		

9. Have you reported a compliant against the alleged harasser to HR or management?

   i.Yes ☐   ii.No ☐

10. If yes,what was the action taken by the management?

   i. No action was taken ☐

   ii. Still under investigation ☐

   iii. Warning was given to the alleged harasser ☐

   iv.Other (specify)--

11. If no, what was the reason for not lodging a compliant?

      i.   Fear of being ashamed   ☐

      ii. Fear of loosing job   ☐

      iii. Fear of retailation by the harasser ☐

      iv. I didn't want to relive the trauma ☐

      v. Unaware of where and to whom to report ☐

      vi. Other (specify) ---

12. What impact did the harassment have on your job satisfaction?

    i.Excessive abseentism ☐   v. Inability to concentrate at work ☐

    ii.Moral decline ☐   vi. No impact ☐

    iii. Drop in productivity ☐   vii. Other(specify)---------------------------------

    iv.Anxiety and stress ☐

13. Do you think that CBE as an employer should be held responsible for sexual harassment at the workplace?

    i. Yes ☐   ii. No ☐

14. What do you think is the cause of sexual harassment in your organization?

    i.   Male dominant environment ☐   iv. I don't know ☐

    ii.   Inferior position held by women ☐   v. Other(specify)--------------

    iii.   Ineffective anti-harassment policy ☐

SECTION C: This section deals with the Effectiveness of Policy and Awareness of employees on the procedures. Please indicate how much you agree or disagree with each of the following statements by putting (√) mark that best represents your opinion.

1 indicates strongly Disagree (SD), 2 indicates Disagree (D), 3 indicate Neutral (N), 4 indicate Agree (A) and 5 indicate strongly Agree (SA).

No	Sexual Harassment Policy	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	I am aware of the of the anti-sexual harassment policy.					
2.	I have a copy of the sexual harassment policy.					
3.	The policy protects employees against retaliation by the alleged harasser.					
4.	The policy has clearly provided the disciplinary measures to be taken on the alleged harasser.					
	Awareness of Employees					
1.	I am aware of the procedures in reporting sexual harassment complaints.					
2.	CBE provides trainings, seminars, workshops and other orientations for awareness raising on sexual harassment.					
3.	Confidentiality of employee's who report harassment cases is maintained.					
4.	There is an office assigned to handle harassment cases.					

Appendix II

St. Mary's University
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Interview questions for Managers

1. What procedures has CBE introduced to protect employees from sexual harassment?
2. What does the policy look like?
3. Does CBE provide training for its employees including managers regarding sexual harassment at the workplace?
4. Has an employee made a formal complaint to your knowledge, if so how seriously do you believe it was taken by management?
5. What types of punitive actions are available and which ones were taken?