ST. MARY'S UNIVERSITY

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FACTORS AFFECTING WOMEN'S LEADERSHIP PARTICPATION AT BUNNA INTERNATIONAL BANK SHARE COMPANY

BY

EMEBET WOLDEYES KEBEDE

DECEMBER, 2018

ADDIS ABABA, ETHIOPIA

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I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Terefe Feyera (PhD). 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.

_____   _____

Name   Signature

St. Mary's University, Addis Ababa   December, 2018

ENDORSEMENT

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

Terefe Feyera   _____

 Advisor   Signature

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LIST OF ACRONYMS

- BDPA: - Beijing declaration Platform for action

- BIB: -Bunna International Bank

- BIBP:- Bunna International Bank Profile

- CSA:- Central Statistical Agency

- FCSA: - Federal Civil Service Agency

- HR:-   Human Resource

- MOE: - Ministry of Education

- NBE: - National Bank of Ethiopia

- OECD: -Organization for Economic Development

- UN: - United Nation

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ABSTRACT

This thesis is based on the fact that there are fewer women leaders than male leaders, both in the country and in the BIB. Women face multi-faceted challenges to participate in management position due to different factors. This study aimed to identify status of women in Bunna International Bank, as well as to point out factors hindering women from the participating in leadership and forward some possible recommendations for solving the problems identified through study. In order to meet these objectives, qualitative research methods were used Qualitative data was analyzed using descriptive statistics. The qualitative data were analyzed using narration. The data was collected by interviews and questionnaires for employees of the company to explore the current gender practices in the company and assessing the factors for underrepresentation of women in managerial position. Consequently, probability sampling was used to select the respondents for the survey Questionnaire and non-probability sampling for the interview. In way of analyzing data, techniques such as tabulation and percentages has been employed. The major factors of women participation in leadership are socio cultural, organizational and individual factors. The findings showed that women are highly underrepresented in higher level positions due to some factors such as socio-cultural attitudes and overburden of domestic responsibilities take the lion share of the factors. Due to this woman are unable to get role model and less confidence for the position. Thus, in order to minimize the existing gender gaps in decision making place, the bank needs to implement affirmative action at managerial level, giving quota number for women leadership as well as clearly needs to set the criteria while assigning employees at managerial positions. The overall recommendations of the study is the government, society and the stakeholders should give great emphasis to work on women leadership, since the country's half of the population is women.

Key words: Women, Leadership, Bunna International Bank

CHAPTER ONE: INTRODUCTION

1.1   Background of the Study

Leadership is defined as the influencing relationship among leaders and followers who intend real changes that reflect their shared purpose (Yalem, 2011) .Acording to Rost (2003), leadership is defined as "the interpersonal influence, exercised in a situation and directed, through the communication process toward the attainment of a specified goal or goals". The term women leadership in this study is refers to any women residing in the top level formal authority with an influencing relationship among leaders and followers to bring about changes. History of women in relation to leadership dates back to the primitive society. In the early stages of human existence, the head of the family was a woman, who took on every family responsibility and duty (Seble, 2003). However, this role of leadership did not last long. With the division of society into classes and the emergence of the state, women were degraded to a lower societal position. Women lives have been shaped for times unrecorded by their ability to raise children, whereas men are the ones who are responsible and concerned with business and politics (Ibid).

After the Industrial Revolution, the proliferation of factories and industries in the now highly developed countries required large amounts of cheap labor. The only available additional labor was women and children.   However, this did not give women access to all high-status occupations. Women in many countries are still, to a large extent, restricted to clerical work and the teaching, and nursing professions. This means that women occupy low-skilled, low-status and low-paid occupations (Tekabo, 2010).

Due to the societal transformation and technological developments for the last 50 years, women tried to enter to the labor market and press their role and the importance of their social activities. These changes have facilitated and confirmed that, besides being mothers and wives', women are now capable to become managers, researchers, politician and many more. However, there are various factors that limit women's potential to occupy senior managerial positions and their performance at managerial and leadership (Auster, 2003).

This under representation of women in leadership positions can be attributed to gender biases that inform academic cultural assumptions about women's leadership potential (Dominici, and Zeger, 2009, as cited in Hana, 2016). In the African context, traditional beliefs, personal and socio-cultural attitudes regarding the role and status of women in society are still predominant

and many women as part of this system find it difficult to dislocate from this culture and tradition otherwise they could be ostracized. Some women, however, were able to cross cultural barriers and rise to managerial positions, but more often than not, it meant having to manipulate cultural expectations with their managerial roles (Endale, 2014).

Over the decades, issues concerning women have taken new dimensions and received varied treatments by the United Nations and its specialized agencies. The principle of equality of men and women was first recognized in 1945 in the United Nations Charter, and subsequently in the Universal Declaration of Human Rights (1948). Among the influential amendments made so far, the Beijing Platform for action (BDPA, 1995) is the most notable. These strategies are proposed to be addressed by governments, national bodies, the private sector, political parties, trade unions, employers' organizations, research and academic institutions, sub-regional and regional bodies, and non-governmental and international organizations. Similarly, the Ethiopian government has committed itself to various national, regional, and international initiatives to eliminate gender-based disparity in various sectors by introducing various policy directions and institutionalizing ministerial offices (Teklu, 2013).

On the other hand, women residing in leadership role were seen to be effective. It is a live example to mention a couple of women that played a great role in our countries administration system including; Zewditu, Tayitu, and Minitwab are prominent. Similarly, reports from different organizations and scholars show that women managers can improve the economic performance of organizations as they can bring a wider range of perspectives to bear in corporate decision making, contribute team-building and communication skills, and help organizations to adapt to changing circumstances (OECD, 2008). Therefore, bringing women to the forefront of today's world is much beneficial to the society, countries, institutions, and the women themselves. Hence, this study tries to investigate what the factors of women under representation is in Banking industry in top leadership positions taking the case of Buna International Bank, which has a total of 178 branches in the country of which 81 branches are in Addis Ababa and also employees, more than 1467 employees in the country out of whom around 664 employees are in Addis Ababa where women in general accounts more than 32%.But the leadership position of women at BIB is represented only by 8% at head quarter and around 15% at branch manager and customer service manager level (BIB HR interview, 2018).

1. 2. Statement of the Problem

Oakley (2000) reported that in all parts of the world, female senior executives, and especially female Chief Executive Officers (CEOs) are extremely rare. However, she argues that the number of women in middle management has grown quite rapidly in the last two decades. The barriers that prevent women from ascending to senior management positions in large corporations have often been described by the metaphor "the glass ceiling", a transparent barrier which prevents women from moving up the corporate ladder past a certain point (Morrison, White & Velsor, 2007). Auster (2003) points out, however, that the glass ceiling is not one ceiling or wall in one spot, but rather many varied and pervasive forms of gender bias that occur frequently in both overt and covert ways.

The glass ceiling is seen most dramatically in the statistics on the percentage of women in senior management positions in large corporations. Although women in the United States comprise approximately 40% of all managers, in the largest corporations' women hold less than 0.50% of the highest paid management jobs (Fierman, 2010). In 2010, there were only two female CEOs in the Fortune 500 and among the next 500 corporations there were only five female CEO. In Europe and Japan, the situation is similar, with the percentage of female senior managers ranging from a high of 8% in Belgium to 0.3% in Japan (Adler, 2004). In Ethiopia, the data from the Federal Civil Service Agency (FCSA) on federal government employees shows that, women occupy only 18.3% of all professional and scientific positions, and 25% of administrative positions indicating that the upper and middle level positions in the civil service are still overwhelmingly dominated by men. According to the same source, women hold 71% of clerical and fiscal jobs and 51% of the custodial and manual jobs (FCSA, 2014/2015). Women in many countries are still, to a large extent, restricted to clerical work and the teaching, and nursing professions (Oakley, 2000). This means that women occupy low-skilled, low-status and low-paid occupations (Tekabo, 2010).

Regardless of the fact on the ground, external forces like competition and globalization seem to enforce for change of the scene. According to Oakley(2000), an awareness of the underrepresentation of women in top positions in the corporate world has prompted many corporations to review their policies and practices. Reports from different organizations and scholars show that women managers can improve the economic performance of organizations as

they can bring a wider range of perspectives to bear in corporate decision making, contribute team-building and communication skills, and help organizations to adapt to changing circumstances (OECD, 2008).

Adler and Izraeli (2004) claim that multinational firms are seeking to promote more women into senior management as global competition challenges them to maximize the effectiveness of their human resources. Even in the event that corporations are not persuaded that productivity will be enhanced by increasing the percentage of women in upper management, the highly noticeable under representation of women creates pressures from stakeholders for more visible participation from women in corporate boards and upper management positions (Fryxell and Lerner, 2009). The situation in our country in general and in the financial industry in particular also desires this inclusiveness. The financial industry, in particular the banking sector, is experiencing higher degree of competition. This situation is also expected to be intensified as there is more demand from the industry for loan and also governments inclination and/or expectations to resort to the opening of financial market for foreign investors. Hence, the survival and growth in the banking sector needs to have competent, inclusive, and dynamic leadership.

The lack of progress of women in breaking the glass ceiling into the upper ranks of corporations in the 1990s brings to the forefront the importance of female underrepresentation as an important ethical issue (Oakley, 2000). The study of business ethics can be enriched by the unique contributions of feminist theories and approaches, especially in regard to the managerial issues surrounding the underrepresentation of women in senior management. Two approaches commonly found in feminist discussions of the role of business ethics in the study of management stand out as very important: (1) the nature of knowledge is socially constructed; and (2) ethical questions should encourage openness to new knowledge, especially knowledge that comes from those that are marginalized or excluded from the knowledge creation process (Larson and Freeman, 2007).

In examining why there are so few women represented in senior management, it is imperative to also understand the ethical questions posed by feminists about the current limitations on women's roles (Oakley, 2000). The feminist mode of inquiry emphasizes the exploration of not only who has the power and how it is utilized to either change or maintain the status quo, but also what forces exist that prevent women from fully expressing themselves and their value (Ibid). There

are two very different categories of causation that explanations and theories concerning the lack of women in senior management positions fall into. In the first category, barriers created by corporate practices, barriers stem from objective and therefore easier to change causes of gender imbalance that often tend to favor the recruitment, retention, delegation and promotion of males over females, especially in jobs that comprise the typical career paths of a future senior manager. Explanations in the second category, behavioral and cultural causes, are rooted in explanations that revolve around issues of stereotyping, tokenism, power, preferred leadership styles, and the psychodynamics of male/female relations.

The case of female underrepresentation in leadership at Bunna International Bank in Addis Ababa East district (BIB-afterwards) is also pervasive. Currently, the East district of the bank has 34 branches out of which only 3 females held the position of branch managers and 2 female customer service managers (CSM-afterwards). Given the current and expected competition in the banking sector, the need for a vibrant and inclusive leadership is indispensable. To minimize and/or avoid female underrepresentation in leadership at BIB and reap the benefit of inclusiveness, identifying the very cause of the problem is important. Therefore, this research tries to answer the following research questions.

1. 3. Research Questions

- What is the status of women in leadership positions at BIB under study?
- What are the individual factors affecting women leadership participation at BIB?
- What are the organizational factors affecting women leadership participation at BIB?
- What are the socio cultural factors affecting women leadership participation at BIB?1.4. Objectives of the Study

1.4.1 General Objective

The study is meant to assess the factors that affect women participation in top leadership positions at BIB.

1.4.2 Specific Objectives

More specifically, the study tries to address the following objectives;

- To examine the current status of women in leadership position of the BIB
- To identify individual factors affecting women leadership participation at BIB.

- To identify organizational factors affecting women leadership participation at BIB.
- To identify socio cultural factors affecting women leadership participation at BIB.

1.5. Delimitation/Scope of the Study

This research was delimited to employees of BIB in Addis Ababa East district. The study tried to find out the factors of women under representation in top leadership positions of BIB. This study is limited to women in senior managerial positions only thus it may not consider challenges that confront women in non-managerial posts. Further, it did not attempt to measure all of the factors identified from the literature review as influencing women under representation in top leadership positions. This research study was delimited only to one bank in the banking industry due to time and resource constraint, it was not inclusive of all banks operating in Ethiopia. The preparatory and field works and subsequent data analysis and consolidation took nearly two months (November and December, 2018).

1.6. Significance of the Study

As the study would explore factors playing great part in women underrepresentation in top leadership positions, it will provide the concerned body in the organization with valuable information thereby take corrective measures accordingly. The results of this study will be of benefit to BIB. This result will also help the management bodies to straight their attention to revise the corporate policies and/or practices, and reshape the behavioral and cultural factors under their reach that remain pitfalls for women in their surge to the top leadership positions. It will also lead the management to take corrective action to put in place policies like gender mainstreaming and affirmative action that could enhance women's participation in top leadership positions. It will motivate high performing women in the bank and drives synergetic energy in women in the bank and elsewhere, as it has a contentious effect. The result may also enable the bank to attract high performing women from elsewhere. Moreover, this study will hopefully spark the interest of other researchers to investigate factors affecting women participation in top level leadership positions in other setting with inclusion of some other factors which this study will not address. Finally, it may be used as back-up information for those researchers interested to undertake further study in the area.

1.7. Definition of Terms

In this research the following terms are understood with the meaning defined herein;

Leadership: - The interpersonal influence, exercised in a situation and directed, through the communication process toward the attainment of a specified goal or goals (Rost, 2003).

Management: - The attainment of organizational goals in an effective and efficient manner through planning, organizing, staffing, directing and controlling organizational resources (Daft, 2009).

Top leadership position: - in this research top leadership position is understood as a position held by CSMs, Branch managers, Division Managers ,Director ,Vice President, President and Board members. i.e. it means only those leaders having legitimate power are considered.

Performance: - Commitment and Capability to perform certain action.

Gender: - both physical and psychological condition that an individual attribute in terms of reproductive, social role and self-concept (Afoz, 2010).

Stereotype: - Discrimination between different social groups based on their social role like men and women (Fierman, 2010).

Sex: - physical patterns that an individual fulfills as a male or female.

Glass ceiling- It is a metaphor referring to an artificial barrier that prevents women and minorities from being promoted to managerial- and executive-level positions within an organization. The phrase glass ceiling is used to describe the difficulties faced by women when trying to move to higher roles in a male-dominated hierarchy (Auster, 2003).

1.8. Organization of the Study

This study is organized into five chapters. The first chapter deals with the introduction which included statement of the study, research questions, significance and definition of terms. The second chapter of the study presents review of related literature on which the study's theoretical frame work was based. The third chapter introduces the research methodology, instruments of data collection employed. Chapter four deals with data presentation, analysis and interpretation. Chapter five presents summary of the findings, conclusions and recommendations.

CHAPTER: REVIEW OF RELATED LITERATURE

This chapter gives us the literature background of women underrepresentation in general and in top management positions. It also describes the different factors that are meant to affect women to ascend the top ladder in the organizational formal power system.

2.1 Theoretical review

The study was based mainly on the feminist theory which recognizes the pervasive influence of gender divisions on social life and tries to understand women's marginalization and the structures in society that espouse this subjugation and subordination. The feminist perspective, looking at the many similarities between the genders, concludes that women and men have equal potential for individual development. Differences in the realization of that potential, therefore, must result from externally imposed constraints and from the influence of social institutions and values. Also, the meaning of careers will be explained as it is an important concept of this thesis and its objectives. To form the theory part of the thesis, data will be collected from secondary sources, such as books and internet.

2.1.1 Leadership Concept

Leadership has been a topic of interest to historians and philosophers since ancient times but scientific studies began only in the twentieth century. Leadership has been a complex and elusive problem largely because the nature of leadership itself is complex. Some have even suggested that leadership is nothing more than a romantic myth, perhaps based on the false hope the someone will come along and solve our problems (Meindis, *et al.,* 2009). Yukl (2006) defines leadership as "the process of influencing others to understand and agree about what needs to be done and how to do it, as well as the process of facilitating individual and collective efforts to accomplish shared objectives."

The concept of leadership comprises of three aspects; people, goals and influence. Leadership is influential action and is used to achieve goals. Leadership is people driven and the ability to inspire people helps to achieve the set goals of an organization (Daft, Kendrick & Vershinina, 2010)

2.1.2 Females and leadership

In global context, the number of women in senior management has risen, but only slowly. From 2004 to 2012, the percentage of women in senior management has risen five per cent at most. Between 2009 and 2011 the number fell from 24 per cent to 20 per cent, and in 2012 it stood at 21 per cent. In 2013, the number of women in senior management rose again to 24 per cent globally (Catalyst, 2016).

The number of companies with a female CEO showed a positive increase. In 2012, the global average of companies with a female CEO was 9 per cent and in 2013, it rose to 14 per cent. Globally, there have not been this many female CEO's ever before. In 2012, most businesses led by women were in Australia where 30 per cent of business have a female CEO. Second came Thailand with 29 per cent and third was Italy with 24 per cent of female CEOs. Botswana, Brazil and Japan share the last place. In the latter countries, only three per cent of businesses have a female CEO (Catalyst, 2016)

2.1.3 Females and feminist theory, role congruence theory and leadership theory

To understand this study and give a platform of knowledge for the specific objective of the thesis, the feminist theory, role congruence theory and leadership theory are included. This section reviews theories that are relevant to this area of study. The relevant theories that have been reviewed are feminist theory, role congruence theory and leadership theory.

2.1.3.1 Feminist Theory

This theory recognizes the pervasive influence of gender divisions on social life and tries to understand women's oppression and the structures in society that espouse this oppression and subordination. The feminist perspective, looking at the many similarities between the genders, concludes that women and men have equal potential for individual development. Differences in the realization of that potential, therefore, must result from externally imposed constraints and from the influence of social institutions and values (Anifowose, 2004).

Feminists advance three broad perspectives in trying to explain the absence of women from senior management in the public and private sector. The first perspective is personal factors in

which the paucity of women in management positions is attributed to the psychosocial attributes, including personality characteristics, attitudes and behavioral skills of women themselves. Among personal factors are self-esteem and self-confidence, lack of motivation and ambition to accept challenges —to go up the ladder, women's low potential for leadership, less assertiveness, less emotional stability and lack of ability to handle a crisis (Kamua, 2010). On the other hand, personal factors such as, assertiveness, confidence, resourceful creativeness, loyalty and trustworthiness help women to ascend to senior management positions (Hora, 2014).

This theory links to the current study because it explores the socio-cultural factors which link gender factors and organizational, and individual factors. The analysis is concerned with the social construction of gender and the assignment of specific roles, responsibilities and expectations to women and men. The cultural factors lead to stereotypical views about women abilities within the cultural context. The view that top management positions are only suitable for men relegates women to secondary roles. The emphasis is placed on women role as mothers, caregivers and nurturers (Hora, 2014).

2.1.3.2 Role Congruity Theory

At the core of the view advocated by role congruity theory (Eagly & Karau, 2002), is the premise that prejudice can arise from the relations that people perceive between the characteristics of members of a social group and the requirements of the social roles that group members occupy or aspire to occupy. In the case of women and leadership, the prejudice towards female leaders follows from the incongruity that people perceive between the characteristics of women and the requirements of leader roles. A key proposition of social role theory is that the majority of these beliefs about the sexes pertain to the supposed communal attributes of women and the agentic ones for men.

Communal attributes relate to being interpersonally sensitive, nurturing, kind, helpful and concerned about the welfare of others. Agentic attributes have to do with being aggressive, forceful, self-confident, self-sufficient and in control. Eagly and Karau (2002) cite extensive evidence from other researchers to show that sex is the strongest personal characteristic for categorizing people, even compared with race, age and occupation. Sex is the first, most obvious

lens through which we view others and in the absence of specific details about individuals, we easily and automatically revert to stereotypical thinking to fill in the blanks.

The theory links to the current study on its argument that women are constrained by the conflicting requirements of leader role vs. Gender role. One of the distinctive features of Eagly and Karau's theory is the notion of prejudice towards females taking a double shape. It is revealed both in the form of less favourable evaluation of leadership potential and less favourable evaluation of actual leadership behaviors. They contend that this is due to the perception of leadership ability as more stereotypical of men than women as well as the belief that leadership behaviour is less desirable in women.

2.1.3.3 Leadership Theory

Implicit leadership theory (Lord & Maher, 2011), suggests that individuals hold personal beliefs and assumptions about what constitutes leader and non-leader characteristics, becomes an important focus because individuals 'behaviors are shaped by their experiences, values, traits, and other social-cultural influences (Hora, 2014). People process information based on inputs and abilities that affect their rational application of information, informal cognitive heuristics, and expert knowledge structures in particular contexts, plus the continuous and reciprocal processing of dynamic information (Lord & Maher, 2011).

Leadership theory reflects leader attributes and behaviors in combination with contextual aspects of leader emergence and effectiveness (Yukl, 2006) because leadership is made up of relationships entrenched in social settings (Bryman, 2010). Therefore, it can be assumed from this that people are affected differently by the contexts in which they operate and from which they come (Stelter, 2012), In other words, context helps shape what is expected from leaders, as well what leaders are affected by including the setting, norms, and other individuals (Hora, 2014).

2.1.4 Factors that Affect Women's Leadership Position

Numerous studies have identified significant factors, which are needed to apply to increase numbers of female in leading positions. However, almost all of research works relating to the

female participation in leading positions have been carried or tested in western countries and different organizational, industrial and cultural contexts.

Underrepresentation of women in senior leadership is problematic for several reasons. First, a lack of women in senior positions may discourage the lower-level women to aspire to an upper level position, because they feel that it is un-tenable at all. Highly qualified and experienced women may thus not apply for upper level positions. As a result, organizations lose the opportunity to capitalize on the skills and talent of a portion of their workforce. Further, when employees perceive a lack of women in upper management, they may form ideas about the implicit values and culture of the organization, such as it is an ''old-boys club,'' or discriminatory in its hiring and retention practices (Rost, 2003). Therefore, there are so many reasons that barriers women from moving to upper managerial position and from those factors some of them are described as follows:

2.1.4.1 Social / Cultural Factors

Societal factors are indirect factors, which influence both organizational and individual behavior. Society sets standards, expectations and customs to organizations and individuals and thus affects female leadership. Societal factors are the most difficult and time-taking factors to change as they have an effect on various dimensions of life and cannot be easily controlled (Mbugua, 2007).

The projection of traditional gender roles can be also seen in the growing gender division in educational fields and in the clear distinction between industries in which women and men want to work in. Traditional gender roles are still alive and strong and even those who try to avoid falling for stereotyping, often find themselves acting according to their "role", in some level, whether it is at work or at home. People are affected by the dominant gender roles throughout their lives and gender roles often have the effect of a self-fulfilling prophecy. In this case, the stereotypes that women work less than men or in less demanding positions or earn less, are very much alive (Anifowose, 2014).

Fierman(2010), culture is that which surrounds us and plays a certain role in determining the way we behave at any given moment in time. By no means a static, concept defines culture and is

both defined by events that are taking place both locally as well as regionally and internationally, it is shaped by individual events as well as collective ones, and it is a feature of the time or epoch we live in. Because it is so vast, culture is also often used as a tool to validate all manners of actions not, all of which may be acceptable to all concerned and are often intimately, connected to issues of identity. Cultural frameworks are not always imposed, but are open to manipulation and interpretation from many angles and sources. culturally determined expectation and attitude towards the girl child influences less allocation of resources towards the girl as compared to the boys. A boy will always be considered first before a girl. This gender biased cultural assumption and the subsequent differential treatment of boys and girls in a homestead not only diminish girls' access and performance in the education but also tend to push girls to doing the so called 'feminine careers'(Hora, 2014).

Gender stereotypes are generalized beliefs about the characteristics and qualities attributed to men and women in a society. In general, men are characterized as aggressive, risk-taking, decisive, and autonomous (agentic attributes), whereas women are characterized as kind, caring, relational, and humble (communal attributes) (Collins & Singh, 2006; Sikdar & Mitra, 2008;Eagly and Carli, 2004). Gender stereotypes can be described as the characteristics, attitudes, values and behaviors that society specifies as appropriate for the particular gender. The differences may have arisen not just from biological differences but also from sex role socialization during childhood and the way in which men and women develop psychologically. Gender stereotypes have consistently demonstrated that men are generally seen as more agent and more competent than women, while women are seen as more expressive and communal than men (Eagly and Carli, 2004).

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

manner in which societies force them to balance work and family responsibilities. These factors, among others including structural and legal context, could help explain the over-representation of women in public sector jobs and/or part-time work (Mbugua, 2007).

As Hoobler (2011) states the ''glass ceiling'' explanations focus on discrimination due to many, varied causes, such as sex role stereotyping (where individuals tend to associate male characteristics and consequently men with leadership positions also called the ''think leader, think male'' phenomenon). Scholars have collected substantial empirical evidence that illustrate that we associate successful leaders with stereotypically male attributes such as independence, assertiveness, and decisiveness. So, because stereotypes of what women ''are like'' in the workplace do not match with the male leadership archetype, women are not considered for or are judged to be ill suited for the top jobs.

2.1.4.2 Organizational factors

Organizations play a big role in promoting female leadership. After all, it is the organization which hires or does not hire a female leader. Organizations and their internal culture affect women's career possibilities and organizations have the possibility to act differently in order to increase diversity and support female leadership.

2.1.4.2.1 Organizations Culture

Organizational culture refers to expectations, beliefs and values which the leader practices. These core values of the leader affect employees' attitudes, operations of the organization and the overall nature and culture of the organization (Hora, 2014). Organizational culture is something commonly shared in the work community and holds it together. Hence, the leader's own values, vision and way of operating make nature of the organizations by practicing them either consciously or unconsciously (Mbugua, 2007).

The cultures of organizations vary a lot. Organizations can be small, large, local, global and they operate in different industries. The cultures can also be defined in different ways and have different characteristics. The culture can be for example, feminine or masculine, individualistic or collectivistic or low or high-performing cultures (Lussier & Achua, 2013). Organizational

culture may change, if the organization faces new trends, changes in the business world or a change of leader for example. Organizational culture has a strong effect on the performance of the organization as well as on the people in the organization(Mbugua, 2007).

2.1.4.2.2 Organizations Policies

Greenwald (2013) argues that corporate managers often introduce family-friendly policies for the sake of better working conditions and that those special measures will definitely yield larger profits for companies. Hora also postulates that family-friendly policies have a positive impact on organizations as a mechanism for competitive advantage. In addition, Anifowose (2006) have pointed out that companies with a flexible employment structure such as the flextime system can raise their productivity by 10% compared to those without such systems, which suggests that more flexible employment systems lead to productivity improvement.

In addition to the child-care leave system, much attention has been recently paid to the diverse and flexible personnel management of facilitating the balance of work and life. One of those innovative approaches is to examine the effect of various family-friendly policies. The concept of family friendliness emerged in Western countries after the 1980s as a method to balance work and private lives against the background of increasing working mothers, declining birthrates and accelerating social aging trends, more diverse family types and noticeable changes in individual lifestyles. (Oakley, 2000).

Women are not the same as men; they have particular biological functions that make them different, which in turn make their work experiences different. To this end, treating men and women the same has effectively created a systemic form of indirect discrimination for women. Mbugua (2007) asserts that pregnancy is a workplace issue that starts well before conception and ends long after birth. It is impossible to separate pregnancy and family responsibilities.

Anecdotal evidence suggests assumptions that women will resign when they have children are still widespread and continue to form the basis for not hiring women among some employers. Large number of women report significant difficulties when they return to work due to the lack of supportive policies and practices in workplace. Issues like childcare, breastfeeding, flexible

working hours and part-time work are still very current issues for most working women (Oakley, 2000).

Discrimination occur when an employee suffers unfavorable or unfair treatment due to their sex, race, religion, national origin, disabled or veteran status, or other legally protected characteristics. Federal law prohibits discrimination in a number of work-related areas, including recruiting, hiring, job evaluations, promotion policies, training, compensation and disciplinary action. Discrimination can be portrayed in different ways. It can occur in accessing employment, in promotion or in the treatment of an employee (Mbugua, 2007).

The differences between the genders have been an enduring source of disagreements and controversial debates over the centuries, especially in the 20th and 21st century where the roles of women dramatically changed in comparison to their predecessors (Bowen, and McFarlane, 2010). Gender differences are natural and a given, and controversies arising out of this natural phenomenon hinge on issues of treatment, equality, respect, fairness, and rights and privileges of persons with regard to their gender (Oakley, 2000).

When holding education, experience, occupation, industry, and job title constant, a pay gap remains. Moreover, resume studies have shown that, among identical resumes where only the name differs, perceived gender affects whether the candidate is hired, the starting salary offered, and the employer's overall assessment of the candidate's quality (Roches, et.al, 2010).

2.1.4.3 Individual factors

Individual factors in women's careers are affected by the societal level as well as the organizational level. As discussed earlier in the thesis about the traditional expectations towards women and men, women themselves have certain expectations and ideas about what they should be and do. The business culture might also affect how an individual feels and acts in that organization, and whether the individual's career is supported by the organization or not.

2.1.4.3.1 Educational Qualifications

Eagly and Carli (2004) offer several explanations for women's lesser occupancy of high-level leadership positions in the United States. One explanation is that women make less of an investment in human capital, although not necessarily in terms of education or work experience. Because of women's greater involvement in domestic work, their attention is often diverted from training and efforts made toward paid work, causing them to experience interruptions in their work history, more than men.

Oakley (2000) suggests theories and explanations that deal specifically with the barriers faced by women in the attainment of senior leadership positions (Oakley, 2000). Barriers are created by corporate practices that tend to favour the recruitment, retention and promotion of males over females. The arguments that women lack the necessary line experience needed for senior jobs fits into this category as does the notion that the pipeline needed to be filled before the numbers at the top would increase significantly. As economic development brings an increase in the specialization of labor, improved and more accessible machinery and infrastructure, and better education and training to the workforce, work is no longer performed in the household and production is increasingly supplied by specialized enterprises with wage labor and management jobs. As decision makers who are more educated and better trained, and less burdened with family and household responsibilities, men have been more likely to reap the benefits of economic growth than women. Extending education and training to women for them to become more active in the paid and productive workforce has shown to enhance economic development efforts further (Boserup, 2006).

2.1.4.3.2 Experience and Performance

According to UN report, (2007) postulate that in countries with large youth populations women may face discrimination based on age and appearance. Liliana Cisneros from the United States noted that, in Latin America, pictures are required to be included in [a job] application package. Some employers include "good presentation" as a requisite. The problem is that good presentation can be interpreted in many ways at the discretion of the employer. Some women even go to expensive surgery operations to increase their chances to be employed. Even in

academia, women over 35 are less likely to find a scholarship or to be admitted to an academic programme because of the requirements of the institutions.

Kamua,(2010) suggests that the average age of the workforce in most industrialized countries is increasing and so new workplace dynamics are in play. Previous research has shown that there are a variety of perceptions of older workers in the workplace. These perceptions can range from ―the older worker is a wise and experienced asset to the organization to the older worker is slow and resistant to change within the organization. Despite the biases that people hold, age diversity is increasing for leaders themselves and for the individuals whom they are leading.

2.1.4.3.3 Promoting confidence

Building confidence and changing attitudes that also women can be leaders without sacrificing their femininity or having a family should start from an early age. Both girls' and boys' way of thinking about career opportunities should be broadened by offering possibilities for them to visit and familiarize themselves with different business sectors, which are either male-dominated or female dominated. By doing this, the gender division seen in the labour market might even in a long-term and it would open more doors for women to advance to management and also diversify leadership in male-dominates sectors (Roches, et.al, 2010;Kamua, 2010).

One-third of all entrepreneurs in Finland are female entrepreneurs. Many women might see more opportunities to be leaders by founding their own business and organizational culture, if other organizations do not offer advancement opportunities, flexibility or acknowledge their skills. This way, the organizational culture and flexibility would match women's own values and beliefs and one's competences would be used in the right way. Anifowose (2006) comments that women have better possibilities to fulfill themselves in less formal organizations, as women are more often interested in having responsibility, challenges and creating rules rather than having power and titles.

Even though entrepreneurship is a good way for many women to become managers if they do not get the proper possibilities in another organization, women should be encourages to challenge existing organizational cultures. Women should be encouraged to take more risks and trust themselves and their skills. It should be also emphasized that women should not have to give up

their own personality and change according to the organization, they should rather try to change the organization (Kamua, 2010).

2.1.4.3.4 Glass ceiling

Women are said to be confining themselves into a glass cage, rather than facing a glass ceiling anymore. As discussed earlier, women themselves can stand in the way of their way to leadership, or at least make the progress slower by questioning their abilities. This phenomenon derives from the traditional expectations that both society and culture set on genders and individuals.

According to the survey by Anifowose (2004), women's own attitudes were identified as the second most influential obstacle when getting ahead. The respondents noted that many women lack confidence and will. This belief is supported by many others as well. Some people see that women do not even want to be leaders and are not willing to work for it as much as men and consider it being the reason for the low number of female leaders. Some women, not all, do not have the same confidence and will as men when aiming to leadership positions which makes them not even try. Also, starting a family inevitably affects women's career development and many make the choice to cut down hours and prioritize family over career for example.

In contrast to the negative influence of women's own attitudes, they can also have a positive effect. According to the survey conducted by Talouelama (2013), most women answered that the most important factor that has advanced their careers is their own determination. Thus, women's own attitudes can have a positive or a negative influence on their career aspirations. The respondents argued that the lack of proper networks makes women have to succeed on their own and this increases their determination.

It is misleading to say that women do not want to be leaders, as there are those kind of men too. It is more about women's underestimation of their own skills and in some cases, pressure from traditional views about what women should do or not do. Women seem to lack confidence and often under evaluate their skills and competences when it comes to leading. They might need more reassurance that they are suitable and competent for a position, whereas men more commonly more aggressively pursuit or demand a positions suitable for their talents. In a

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positive note, women's own determination and courage are often what gets them ahead, especially if one does not have sponsors or proper networks (Kamua, 2010).

2.1.4.3.5 Building networks

Networking means building relationships and knowing people. It has been proven to be an efficient career booster as it can help gain all kinds of benefits, such as information benefits and job opportunities. It can also widen one's influence, power and recognizability (Lussier & Achua, 2013).

Networking is highly important for any leader, but even more so for women. Networking allows people to share experiences and knowledge, and even support each other. There are both female and male based networks and also "mixed" networks. Often, having a mixed network of both women and men is seen more beneficial as it brings more different perspectives and makes the network more advantageous (Anifowose, 2004). Why networks should include both women and men, is based on the idea that it could increase diversity and even the division of men's and women's fields. The effects of gender division in different industries can be seen in the structure of networks as well. In order to change the male dominating business culture and structure, women have to make themselves known in men's networks as well. The distinction in networks leads to the situation that men get more possibilities to rise to leadership positions. If men have their own, wider networks than women, and if they do not know any competent women to recommend, the opportunities will obviously go to men.

However, many women working in management already have good networks, especially among each other. Social skills play a big part in networking and research supports that they both are many female leaders' strengths (Aaltio, 2010) The networks can be official or unofficial, but in any case they play an important role as places to share, learn, develop and support each other. The importance of knowing the right people and having contacts has helped many female leaders in their careers. Good managers and other people standing behind you in the beginning of your career creates a good base for the future. Later on, one's career, the networks also provide a good place for female leaders to guide and support those starting with less experience (Kamua, 2010).

2.2 Empirical review

2.2.1 Women Underrepresentation

In almost in every country, to date, women and other minorities experienced a host of career barriers at many hierarchical levels in organizations. From 1970 to 2012, the proportion of women's total employment increased from 37% to 47%. According to the U.S. Bureau of Labor Statistics, the percentage of women "working in management positions" expanded from 17% in 1971 to 51.4% in 2012 (Powell, 2014). This massive labor shift indicates a major societal movement for women's status and roles in the workplace. Despite the upward trend in women's presence in the workplace, however, women remain underrepresented at executive and board positions (Anifowose, 2004). Among Fortune 500 companies, for example, women occupy only 14.6% of executive officer positions (Catalyst, 2013) and only 23 companies among S&P 500 companies (4.6%) are led by female CEOs (Catalyst, 2013). Thus, women have made few strides in breaking through the glass ceiling i.e. invisible barriers that exist for women and other minorities that limit their upward mobility in organizations when it comes to senior leadership positions (Hoobler, Lemmon, and Wayne, 2011;Hoobler et al., 2011).

On the other hand, accumulating empirical evidence indicates that an increase of women's involvement at top leadership levels goes beyond promoting the inclusion of gender equality in the workplace. High rates of gender diversity at top management positions produce a positive impact on business growth prospects (Clarke, 2011). For example, a study conducted by Welbourne et al. (2007) of 534 companies found that appointing women to top management increased organizations' short and long-term financial performance, including 3-year stock price growth and earnings per share increase.

Besides higher financial returns, companies with higher gender diversity at senior levels are more likely to provide role models for high-potential women, allowing them to fill impending shortfalls of talent, (organizations lose the opportunity to capitalize on the skills and talent of a portion of their workforce) and retaining or attracting the most qualified people to serve in leadership positions (Anifowose, 2004). Competitions for talent will intensify in the next two decades owing to the forecasted labor shortage in all developed countries (Burke & Major, 2014; Hoobler, Lemmon, & Wayne, 2011; Kamua, 2010). To attract and retain talent,

organizations should not overlook the importance of career advancement and the development of women in management positions (Burke & Major, 2014; Hoobler, 2011; Clarke, 2011; Oakley, 2000). Thus, securing top managerial positions for more women should be considered as a strategic human resource development approach that contributes to organizational competitive advantages. Further, when employees perceive a lack of women in upper management, they may form ideas about the implicit values and culture of the organization, such as it being an ''old-boys club,'' or discriminatory in its hiring and retention practices. In sum, the glass ceiling is problematic because it stymies the opportunity for a substantial proportion of the workforce, that is, women, to contribute to organizations via powerful managerial roles (Clarke, 2011).

Since this workplace social problem has been recognized as such, researchers and practitioners have weighed in on the reasons for women's lack of ascendency to the top jobs. Common explanations center around four main areas. First, glass ceiling explanations focus on discrimination due to many, varied causes, such as sex role stereotyping where individuals tend to associate male characteristics and consequently men with leadership positionsalso called the ''think leader, think male'' phenomenon. Hoobler et al., (2011) argue that there is substantial empirical evidence which illustrates that people tend to associate successful leaders with stereotypically male attributes such as independence, assertiveness, and decisiveness. Therefore, because stereotypes of what women are like in the workplace do not match with the male leadership archetype, women are judged to be ill suited for the top jobs.

By the same token, according to the research group Catalyst (2017), women continue to be sidetracked into auxiliary, staff functions, such as human resources and administrative services, rather than line positions where they are responsible for an organization's profits and losses. According to CEOs interviewed by Catalyst, the latter type of experience, line positions, is particularly important because it is crucial to being considered for senior executive jobs.

Second are the pipeline explanations for women's lack of career advancement. A pipeline argument is one that points to historically few women in preparatory programs such as law schools, M.B.A. programs (Hoobler et al., 2011). The assumption is that when enough qualified women are in the pipeline, they will eventually assume leadership positions in senior management in equal numbers to men.

Third are the explanations that people will group into the evolutionary psychology category the idea that women are not genetically predisposed to top management roles. These explanations propose that men and women are simply different; men prefer the high stakes environment of top management, while women choose security and lesser challenges (Hoobler et al., 2011;Kamua,2010). These ideas form the foundation of what has been intermittently heralded for a decade or more as the opt-out revolution of women workers with family responsibilities.

The fourth explanation focuses on the way work is structured todaythat the time and energy needed from all workers in today's competitive business environment and the ''24/7 economy'' is incompatible with what it takes to raise a family. Since women head the majority of single-parent households, and remain responsible for a greater percentage of parenting duties in most two-parent house-holds, they fall short of managers' expectations for ''the ideal worker''one who is available to stay late, come in early, and drop everything for the company if necessary (Hoobler et al., 2011). The structure of traditional working arrangements is configured around a career model established in the nineteenth century that sometimes forces women to choose between work and family because of the direct conflict between the resources needed to perform both professional and home duties. While both women and men have less time to devote to their careers when their domestic responsibilities include spouses and children, many studies have documented that women still are responsible for the majority of household labor, and hence their careers are more affected by domestic roles (Hoobler et al., 2011).

2.2.2 Women and Leadership in Ethiopia

Obviously, women play a vital role in the community by taking care of all societal activities. However, they do not enjoy the fruits of their labor and suffer from political, economic, societal, and cultural marginalization. According to Meaza (2009), although there are many women who have played important political and leadership roles in the history of Ethiopia, only few are visible in the existent literatures (Meaza, 2009). The same source has indicated that women have played important political roles mostly by wielding proxy power through birth or marriage.

Literatures describe that even if women's formal participation in the highest leadership position was formally closed, it is documented that throughout the world, women had played critical roles

in times of wars and peace as community organizers and activists. Above all, for instance, un Ethiopian Women history, contributions and brilliant leadership role which have Emperor Menelik's (1877-1913) first formal wife, Bafena and second legal wife Empress Taitu had played is unforgettable history and comes first when one talk about Ethiopian women contributions. For instance, Taitu was acted as the chief advisor of Emperor with particular influence in the area of foreign relations. She holds high profile in the history for patriotism and uncompromisingly pursuing Ethiopia's independence (Meaza, 2009). These historical facts make it clear that despite their strengths, contributions and demonstrated leadership abilities, it has never been easy for Ethiopian women to ascend to formal political power (ibid.). Now a day the FDRE government has adopted various enhancing instruments to promote equal participation of women in every subject of the nation's decision-making position among which the FDRE constitution is the most promising and binding one which had ever been existed in the history of the country. However, some efforts have been made still the participation of women in leadership and decision-making position is minimal as per to their counterparts. This can be evidenced with many aspects however, looking at proportion of women in the parliament which is entitled to be the highest policy making body of the nation, though it may seem increasing from time to time (Yalem, 2011).

These explanations for why few women are under- represented in upper management positions are the most common, and all have some support based on academic research. Yet, this research focuses on the factors and their impact in preventing women to ascend to the top-level positions, taking the case of Bunna International Bank.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

In this chapter the methodology used in undertaking the research is outlined. The chapter details the research design, data collection methods, instruments and analysis being employed in the research.

3.2 Research Design

This study adopted a descriptive survey design. According to Kotari (2003), research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. It is the logical manner in which individuals or other units are compared and analyzed and acts as the basis of making interpretations from the data.

Descriptive survey is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. It can be used when collecting information about peoples' attitudes, opinions, habits or any other social issues. Descriptive research is a description of the state of affairs as it exists (Creswell, 2008). This study employed descriptive survey on studying the factors that influence participation of women employees in leadership positions at BIB.This method requires intensive data source with multiple evidence where the researcher employed different sources of data ranging from primary to secondary across a certain time period.

3.3 Research Approach

The research approach for the study is qualitative approach which aims to identify the determinant factors of women leadership participation. The qualitative research is the best and more convincing in such studies. It seeks to understand a given research problem or topic from the perspectives of the target population it involves. (Creswell, 2008). Qualitative approach to research is concerned with subjective assessment of attitudes, opinions and behavior(Kothari, 2004). Qualitative approach research is especially effective in obtaining specific information

about the values, opinions, behaviors, and social contexts of particular research population (Creswell, 2008).

3.4 Target Population and Sampling

Creswell (2008) state that population includes all elements that meet certain criteria for inclusion in a study. Two types of population are target and accessible population. Target population consists of all members of a real or hypothetical set of people, events or objects from which a researcher wishes to generalize the results of their research; while accessible population consists of all the individuals who realistically could be included in the sample. According to Kothari (2004), a population refers to all items in any field of inquiry and is also known as the universe.

The target population of this study was both male and female staffs who were in different rank, age and educational experience employed by BIB Addis Ababa East district as of November 2018. In November 2018, BIB had 184 employees in different ranks. Through simple random sampling the accessible population was determined.

So, the sample was drawn from the stated population. A sample is a set of individuals selected from a population and is usually intended to represent the population in a research study (Neuman, 2000). Therefore, the goal of a research is to examine a sample and then generalize the results to the population. How accurately we can generalize results from a given sample to the population depends on the representativeness of the sample. The degree of representativeness of a sample refers to how closely the sample mirrors the population (Creswell, 2008).

A sample is a portion of the population that inferences are to be made about the population. Sampling refers to the process of selecting a portion of the population to represent the entire population (Creswell, 2008). There are several methods for determining the sample size. In this paper the researcher used a simple formula from Yamane (1967) to determine the sample size. This formula can be used to determine the minimal sample size for a given population size. The formula from Yamane is: $n = \frac{N}{1+N(e)^2}$

Where: n = sample size   N = population size   e = the level of precision

By using Yamane's formula of sample size with assumes a degree of variability of 0.5 and a confidence level of 95% the calculation from the total 184 population of respondents came up with 126.

3.5 Validity

According to Kothari (2004), an instrument is valid if it measures the concept that it is supposed to measure. To assure validity, questionnaires were designed on the basis of previous studies' questionnaires and review of related literatures. Additionally, the researcher has tested the content validity by distributed the questionnaire to two randomly selected female managers of BIB, and confirmed the relevance of questions and considered the instruments employed in this study. They proposed enhancements changes in the instruments which were incorporated to enhance its validity.

3.6 Reliability

A reliability test answers to the consideration whether the procedures of data collection and analysis will generate the same results on other occasions or will other observers make similar observations and arrive at the same conclusions from the raw data. It means that repeat observations give similar results. Reliability is inversely related to a random error (Creswell, 2008). There are several different reliability coefficients. One of the most commonly used is called Cronbach's Alpha. Cronbach's Alpha is based on the average correlation of items within a test if the items are standardized. As shown in the table below, the Cronbach alpha values were0.74. According to researches, the instrument of the research was suitable for further statistical analysis since their value are greater than 0.70.

The reliability of the questionnaire was tested by use of SPSS and the results of the reliability test are presented on Table 3.1

Table 3.1: Reliability Statistics Cronbach's

Factor	Alpha	No. of Items
Social cultural	0.72	4
Organizational	0.87	2
Individual	0.75	4

3.7 Data Collection

Primary sources of evidence were used in order to obtain sufficient information and provide reasonable reliability of the results. Data and evidence collection were based on the analysis of primary data collected via questionnaires and interviews. Using these sources together it was possible to collect complete and reliable information and to obtain a clear picture of the study problem.

A) Interview

This would help the researcher to counter check the information obtained by questionnaire. The Key Informant Interview (KII) was prepared for human resource officers and female managers in the Bank which is supported by review of documents and policy papers. It also used as a source of study of themes to identify issues that are important for the development questionnaires, focusing on issues related to existing practice on assigning individuals for managerial positions. It contains semi structured questions. The interview was used based on the assumption that the participants' perspectives are meaningful, and they have the experience in the area, and able to make explicit points, and that their perspective affect the success of the research. The interview generally is supposed to generate valuable information.

B) Questionnaire

The questionnaire was used as a major data collecting instrument due to its convenience to collect adequate data from a large number of respondents. The questionnaire contains three sections; the first section is about general information of the study; the second section is regarding the respondents' profile and the third main section includes specific questions which are relevant for the study. In addition to this, based on the type of respondents the questionnaires are prepared in two different types. It has both open ended and close ended questions which are presented simultaneously on the questionnaire to obtain objective answers using close ended questions and acquiring the respondent's view through open ended questions.

3.8 Research Ethics

This study neither involves any experiment on human subjects nor conducted without the consent of the study participants. Above all, the researcher did not ask the study participants to engage into risks as a result of participating in this study and all the data from the respondents is

confidential and used for the study purpose only. Besides, informed verbal consent was obtained from the key respondents during data collection. Hence, the respondents had given the right to refuse or take part in the study. Moreover, all the primary and secondary data collection in the organization were undertaken only after getting approval by the respective authority of the bank and without any offence in ethical rules during the whole research process. Therefore, no ethical, reliability and validity issue will be faced.

3.8 Data Analysis

After the primary and secondary data gathering completed had been completed, the collected data were checked throughout the different phases of editing, coding, data entry and data analysis. Data on the background of the respondents, secondary data from document, and from the interview were analyzed qualitatively. This study is descriptive in nature. Descriptive Statistics allows the researcher to give explanation of different pieces of data with a few indices. Accordingly, the summarized data were interpreted vis-à-vis the theoretical frame work of the study to arrive at meaningful conclusions. Thus, descriptive qualitative data analysis techniques were employed to come up with the final research report. Data was analyzed using statistical package for social sciences (SPSS) version 20 to generate descriptive statistics and tables.

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter deals with data, presentation, analysis and interpretation. The data were sorted out using the SPSS. A total of 126 copies of a questionnaires were distributed by the researcher with the help of three data collectors and out of which 108 (85.71%) were properly filled-in and returned to the researcher. This show a good response as supported by renowned scholars like Kothari (2004) who recommend that 50% response rate is adequate for a descriptive study. Therefore, the response rate is quite adequate to proceed for further analysis and the collected data is fairly representative and can be used to make conclusions. Moreover, interviews were held with one human resource manager and seven women leaders.

4.2. Respondent Characteristics

This section presents information about the demographic characteristics of the respondents in terms of age, gender, educational level, and working experience.

4.2.2 Personal Profile of Respondents

The personal profile of the respondents is presented below in terms of Age, Sex, Educational level, and Working Experience.

Table 4.1: Characteristics of the Respondents

No.	Items		Number	%
1	Gender	Male	56	51.90
		Female	52	48.10
		Total	108	100.00
2	Age Distribution	Below 25	13	12.00
		25 -30	46	42.60
		31-40	42	38.90
		Above 40	7	6.50
		Total	108	100.00
3	Educational Level	Diploma	6	5.60

		Degree	77	71.30
		Masters and above	25	23.10
		Total	108	100.00
4	Working Experience	Below 5	41	38.00
		5 to 10	48	44.40
		11 to 15	16	14.80
		above 15	3	2.80
		Total	108	100.00
5	Current position	Customer Service officer	85	78.70
		Customer Service Manager	3	2.80
		Branch Manager	20	18.50
		Total	108	100.00

Source: SPSS result based on primary data (2018)

As shown above in table 4.1, out of the 108 respondents the distribution of males is 56 (51.9%) and the rest 52(48.10%) is female, in which males and female are nearly the same. This is an indication that BIB is doing well towards gender equality at operational level.

Regarding respondents age results of table 4.1 above shows that majority of respondents 46 (42.6%) were in between 25-30 years of age and the next which is 42 (38.9%) were between 31-40 years of age. The rest of the respondents 13 (12%) and 7 (6.5%) were below 25 and above 40 years respectively.

As shown in table 4.1 above, 77 respondents (71.30 %) are degree holders, the next25 (23.10%) are master holders and the rest of the respondents 6 (5.60%) are diploma holders on the level of Education.The analysis indicates that all of staff are educated so the response from them is reliable. Regarding their work experience as depicted in table 4.1 above, 48(44.40%) and 41(38.00%) respondents have 5-10 years and below 5 years respectively. The rest 16(14.80%) and 3(2.80%) of the respondents have 11-15 years and above 15 years respectively. The higher number of respondents whose experience is above 5 years implies that high experience of the

female leadership. So, they know more from their experience about leadership and their response is reliable.

As depicted in table 4.1 above, the majority of respondents 85(78.70%) are customer service officer. The rest 20(18.50%), and 3(2.8%) of the respondents are branch manager and customer service manager respectively. The relatively higher number of respondents were in management position implies that they have high experience of the female leadership and their response is reliable.

4.3 Data Presentation and Interpretation

This section presents data and the associated interpretations as guided by the respective study objectives

4.3.1 Women in leadership positions

Table 4.2: Perceived representations of women in leadership positions

Item	Category	Frequency	Percent
Do you think that the numbers of women in leadership positions are few as compared to men in the Bank?	Yes	95	88.0
	No	13	12.0
	Total	108	100.0

Source: Field survey, 2018

As depicted in table 4.2 above, the majority of respondents 95(88.00%) believes there are few female leaders at BIB. In addition, as human resource of the bank response from interview there are 38 leadership positions in BIB Addis Ababa East district and from this 33(86.84%) of leaders' are male whereas only 5 which accounts 13.16% of leaders are female. This shows that most of BIB leaders are male. The interview result also shows that even if the bank didn't deliberately discourage women's the number of women at leadership position is significantly low.

4.3.2 Factors contributed for underrepresentation of women on the top leadership positions

Regardless of the fact woman tends to be excluded from top management position at BIB and there are many contributor factors for a smaller number of women in leadership position.The results from the questionnaire responses are presented on Table 4.3 below.

Table, 4.3. Socio cultural factors for the underrepresentation of women on the top leadership positions. (Rate as follows: 5=very high; 4=High; 3=Medium; 2=Low; and 1=Very low).

Level of cause = (<2.50=low cause; 2.50-3.50 = Moderated   cause   and   >3.5 major cause)

No.	Items		Ratings					Total	Mean
			1	2	3	4	5		
1	Socio-cultural attitudes	N	4	15	18	35	36	108	**3.78**
		%	3.7	13.9	16.7	32.4	33.3	100	
2	Overburden of domestic responsibilities	N	7	11	26	26	35	108	**3.68**
		%	6.5	10.2	24.1	26.9	32.4	100	
3	Attitude (negative) of men for women	N	14	18	20	31	25	108	3.32
		%	13	16.7	18.5	28.7	23.1	100	
4	Lack of delegation both men & women managers are mostly delegating men rather than women	N	10	13	25	32	28	108	**3.51**
		%	9.3	12.0	23.1	29.6	25.9	100	

Source: Field survey, 2018

As the above table indicates socio cultural attitude were perceived by 65.70% of the respondents as highly contributing for women underrepresentation (mean=3.78). As the above table 4.3 indicated, out of 108 respondents 61 (59.30%) replied overburden of domestic responsibilities (mean, 3.68) are the second dominant factors on underrepresentation of women on the top leadership positions. Socio cultural factors are the dominant factors on underrepresentation of women on the top leadership positions. This implies social and cultural environment highly affect women's participation in leadership. This understanding that men and women are

culturally perceived by society to have innate traits associated with them, and that socialization and perception are specific to socio-cultural settings, has been explored in a number of nationallysituated studies (Endale, 2014; Hora, 2014; Yalem, 2011).

Generally speaking, participants believe that family and home responsibilities hinder women to get involved in leadership. This indicates women's responsibility of family child bearing and taking care of home affect their participation in leadership.Women are more responsible to home or family related issues than their male counterparts which in turn affects their participation in leadership. This is consistent with (Hora, 2014; Yalem, 2011; Kamua, 2010; Mbugua, 2007).

Table, 4.4. Organizational factors for the underrepresentation of women on the top leadership positions.

No.	Items		Ratings					Total	Mean
			1	2	3	4	5		
1	Lack of training and adequate education	N	16	17	29	39	7	108	3.04
		%	14.8	15.7	26.9	36.1	6.5	100	
2	Lack of Compensation	N	18	29	31	16	14	108	2.81
		%	16.7	26.9	28.7	14.8	13	100	

Source: Field survey, 2018

As the above table 4.4 indicated, out of 108 respondents 42.6% replied the delegation (mean, 3.04) plays a vital role in BIB to become a leader. When an employee who has educated most of the time, he /she has a chance of getting the managerial position because it is considered as he/she has an experience or exposure for the position. This problem is compounded by employers' assumption that women, unlike men, are not able to devote their full time and energy to work because of their family responsibilities. Due to this reason women are losing a chance of being leaders in the company (Hora, 2014; Yalem, 2011)

As the above table 4.4 indicates Lack of training and adequate educationwere perceived by 42.60% of the respondents as highly contributing for women underrepresentation (mean=3.04). As the above table 4.4 indicated, out of 108 respondents 30 (27.80%) replied Lack of

Compensations (mean, 2.81) are factors on underrepresentation of women on the top leadership positions.

Table, 4.5. Individual factors for the underrepresentation of women on the top leadership positions.

No.	Items		Ratings					Total	Mean
			1	2	3	4	5		
1	Lack of adequate skill	N	24	26	24	25	9	108	2.71
		%	22.2	24.1	22.2	23.1	8.3	100	
2	Attitudes (negative) by women's themselves	N	9	13	32	31	23	108	3.42
		%	8.3	12	29.6	28.7	21.3	100	
3	In appropriate leadership style	N	13	21	31	30	13	108	3.08
		%	12	19.4	28.7	27.8	12	100	
4	Lack of women confidence & unable to express themselves.	N	16	24	30	21	17	108	2.99
		%	14.8	22.2	27.8	19.4	15.7	100	

Source: Field survey, 2018

As the above table 4.5 indicates Attitudes by women's themselves were perceived by 50.00% of the respondents as highly contributing for women underrepresentation (mean=3.42). As the above table 4.5 indicated, out of 108 respondents 33 (39.80%) replied in appropriate leadership style (mean, 3.08) are factors on underrepresentation of women on the top leadership positions. Generally speaking, participants believe that individual factors are not major barriers to women in getting involved in leadership with compared to social cultural factors.

Similarly, with the issue under consideration, officials interviewed have also confirmed stating the main factors (barriers) affecting from leadership positions as low level of commitment and confidence by women themselves to fight violence against them, prevalence of traditionally harmful backward attitude (outlook) in the society towards women, lack of role model women in the locality and others are some can be stated. This data clearly indicates that as the majority of

sample respondents confirmed, the major factor that has hindered women from leadership and public decision making are: patriarchically rooted (male dominated) socio-cultural attitudes(outlooks), double responsibility that of family and their organizational activities, low level of delegation, absence of enabling environment by concerned bodies, absence of confidence (negative attitude) of women to hold public leadership by themselves and negative attitude of men towards women to hold public leadership. Though factors that hinder women from leadership and decision-making positions are multi-factor and vary from culture to culture, it is underlined by almost all respondents is that socio-cultural attitudes and overburden of domestic responsibilities take the lion share of the factors.

Women's participation in decision-making and leadership is highly determined by socio-cultural, political, organizational, and psychological factors. These can adversely affect the participation of women unless adequately managed and seriously considered. BIB is one of the companies that placed a few women in managerial position as compared to men.

But women can prove to be a valuable resource and an asset for the country with the abilities like handling multiple tasks simultaneously, which might not be that easy for male employee (Chalchissa and Emnet, 2013). Thus, women are efficient and effective in their assigned position while they have many challenges on one side to meet the organization goal on the other side to fulfill the three major gender role such as productive role, reproductive role and community role.

4.4 The Actions Taken to Bring Women to Leadership

Table 4.6Factors perceived to be supportive forwomen to achieve top positions in the Bank. (Rate as follows: 5=very high; 4=High; 3=Medium; 2=Low; and 1=Very low).

Item	N	Mean
Affirmative action	108	4.0648
Political support	108	4.0000
Qualification	108	3.8611
Family Background	108	3.4259
Women's networking	108	3.3426

Source: Field survey, 2018

According to table 4.6 above majority respondents clearly stated that give affirmative action, political support and education (Mean, 4.06, 4.00, & 3.86 respectively) are main solution to bring women to leadership. In addition, from the open-end question and interview, what do you suggest, to increase the number of women in leadership position? Main suggestions were the following.

- ✓ Empowering women through training and development program
- ✓ Helping women to build their confidence and qualification
- ✓ Women upgrade themselves by education
- ✓ The bank must facilitate training program(supervisory, leadership),
- ✓ The management should also believe women's can handle their responsibility if they get a chance.
- ✓ The bank should undertake of enchanting measures in order to increase the participation of women in top position.
- ✓ Women should balance the family responsibility against work
- ✓ Women should change their perception towards leadership position
- ✓ The cultural attitude of the country should change in order to have more women's in leadership position.

5.1 Summary of the major findings

The summary of this study is drawn from the key findings by assessing the data obtained from primary and secondary source in order to find out the factors affecting the participation of women in managerial position at BIB. Based on the major findings, presented above the following summary of findings were drawn.

The bank has a total number of 38 leadership positions in study area and from this 33(86.84%) of leaders are male whereas only5 which accounts 13.16% of leaders are female. This shows that most of BIB leaders are male. On the other hand, the representation of women in management position is considerably low as compared to total women employees in the bank. Therefore, BIB has not given equal chance to women employees to promote their leadership skills.

Despite the government's encouraging policy for participation of women in leadership and decision-making positions, and affirmative action for promotion, the number of females in leadership is not considerably the same as those of men in the BIB. Thus, females are underrepresented in top decision making and leadership positions in the bank.

The study result identified that there are factors for low participation of women in management position in the bank; socio-cultural attitude, overburden of domestic responsibilities and lack of delegation are the major ones that hinder women employee's from moving up to top decision-making position in the bank.

The finding indicates women are excluded from decision making place, it creates an impact of gender gap in leadership and one of the impacts is women are incapable to get role model in leadership which discourages of women employees to achieve at top management positions since mostly decision makers are male. It is also unable to achieve the goal and objective of the bank as well as the growth and development program of a country because half of the population is not being used and utilized effectively.

The other impact is almost all decisions are made only in one angle (male part) since women's are out of the decision making places, which makes unable to express their idea or issue from the

different women angle. Moreover, it creates inferiority for women who are already in leadership position and the overall women staffs of the bank; along with this they lack confidence and unable to express idea freely. Therefore, low participation of women in leadership in BIB can adversely affect the participation of women as well as the bank unless effectively managed and seriously considered.

From the finding women's equal participation in leadership and decision making plays a vital role in the general process of the advancement of women, in achieving development, and equality. Thus gender mainstreaming have to be practical and the company has to plan to narrow the existing gender gap in management position by designing different strategy since women are more responsible, commitment to their job and strong while they are taking action as well as making decisions. Furthermore, women effectiveness depends on the individual person rather than gender thus women are equally capable as men for the managerial position.

Generally, the finding showed that the major factors that hinder women's participation in leadership and decision-making positions are various and observed interrelated. These include: backward sociocultural attitudes, overburden of domestic responsibilities, lack (absence of adequate) delegation, absence of commitment by the concerned (top decision making) body, as well as negative attitudes of men towards women, and lack of confidence from women themselves.

5.2 Conclusion

Depending on the finding of the study, it is possible to draw the following conclusion.

The result of the studies shows that, most women occupied position in the company is operational than leadership. The reason for low number in representation of women is because of a number of factors contributing for low participation of women in the managerial position in the company such as educational gap, socio-cultural attitude, overburden of domestic responsibilities and lack of delegation are the basic one.

Lack of women's representation and participation has been attributed to several factors and constraints. Some of the constraints observed include organizational structures that inhibit women's participation, negative attitudes towards women's participation and the existing expectations of traditional and cultural roles for women. Furthermore, women's capacity to

participate at leadership levels is restricted due to over burden of family responsibilities, cultural expectations and stereotyping that a 'woman's place is in the home'. As a result, it can be concluded that, if men alone are seen to be making decisions, then girls and boys, women and men can be led into believing that women have no legitimate place in such decision-making. This then has a self-fulfilling effect, meaning that girls and women do not see themselves as important decision-makers and neither do men and boys; and men and boys are legitimated in keeping women and girls out of decision-making positions.

Because of the stated factors mentioned above women are facing problems that hinder them to moving up to the managerial and top decision-making positions. Since the bank has involved the managerial position is assigned through delegation and recommendation without any notice to employees, women are losing a chance of being placed in the decision-making position.

Since they are few in managerial position, it has an impact of gender gap in leadership and one of the impacts is lack of role model in the decision-making position of the bank, this in turn create for female employees that the managerial posts are unattainable for females because most of leaders are male in the bank. The other impact is almost all decisions are made only in one angle (male part) since women are out of the decision-making places, which makes unable to express their idea or issue from the different women angle. Moreover, it creates inferiority for both women who are already in leadership position and the overall women staffs of the bank; along with this they lack confidence and unable to express idea freely.

5.3 Recommendations

Based on the major findings of the study, the followings recommendations are submitted for implementation by the respective stakeholders. Implementation of all recommendation is necessary to reduce the existing gap and improve the imbalance of women in leadership and decision-making positions in the BIB. However, some of the recommendations need serious commitment to implement in the bank.

5.3.1 The Bank should learn from the Government

Since, mostly women in Ethiopia have more burdened in their home, social relation and working area less than men. This bring that they can't exercise their potential as expected. So, in order to make female worker' to be competent enough in the bank, and bring them to management

position; quota system (like current made in government) should be valid even if it appears controversial in every case but no doubt it is significant as a strategy to ensure women participation in the form of representation.

Evidently, where quotas have been implemented, the organizational culture as gradually proved the importance of women taking part in decision-making. The company is required to putting target number of women in the staffing plan. It should also comply with its strategic plan (i.e. affirmative action which is giving the chance to women candidate leaders) to be practical and should follow up its accomplishment based on the plan.

5.3.2. Affirmative Action at Top Position

Nowadays, corruption is a critical issue in different countries that hampers development. However, women leaders have less exposure in to it as their leadership style is more participatory and transformative. Therefore, organization in both female and male dominated organizations should benefit from this and increase the number women in managerial positions by giving affirmative action.

The affirmative action policy should be promoted in all positions if they are capable and competent to the position, since affirmative action is less implemented in top position to participate. The company should give great emphasis to bring women in leadership and decision-making position because women's empowerment is a human right issue that lies at the heart of development and the achievement of the Growth and transformation program(GTPs).

In addition to this, there are no clear criteria while assigning of managerial positions in the bank. So,BIB should state the criteria clearly for all employees, thus every staff has awareness about the criteria and able to compete with confidence.

Moreover, the bank should provide equal opportunities for all qualified women and upgrade their managerial experience through training and further educational motivation. Since education is one of the reasons for low access to managerial position, the bank should consider giving more chance for female employees to improve their educational status. Besides this the bank also gives an encouragement for those women employee who are performing their work at the best success, this encourages other female employees as well.

5.3.3. Revise Policies, Strategies and Manuals at Government and Company level

According to the company HR policy up to the supervisory level the promotion policy does support women by implementing affirmative action but at managerial and high officers' levels, promotion is based on the recommendation. So, the bank needs to establish transparent and fair position assignment policy to increase women in leadership since recommendation is also a disadvantage to women employees of the company due to its subjective nature of the criteria.

There must be conscious, legislative supported measures to get women at managerial posts. Companies, especially, private organizations should also be encouraged to incorporate in their strategic plans to include women leaders. Freedom is a prerequisite for personal development. The government should use women associations and organizations, including the Ministry of Women Affairs, as a tool for woman empowerment.

5.3.4. Attitude Change from society

Women face different challenges in different life settings. However, challenges of women in managerial positions are comprehensive. Families, the community and women themselves should start to give attention to women. As they play a key role in organizations' as well as country's development.

Women shall qualify themselves and they should empower themselves through knowledge and skill in order to be successful in their assigned positions and they have to show their real abilities.

Moreover, all men should alter their attitude towards women supremacy being on managerial position or at staff level, attitude change is expected. Furthermore, while women have double responsibility in their home and at their office as manager, their family should be supportive enough so as to make women more successful. Stakeholder office should play its vital role as its establishment objective that gender should not be a barrier to be in higher positions and exert its effort to enhance women participation at managerial posts. In addition to that women should be confident enough to claim the top position if they are competent and should participate in women networking to develop their confidence.

Finally, organizations should take in to account women leadership issues as a major element for the effectiveness of their organization's performance.

5.4. Limitations of the study and its implication to further researches

Finally, this study was limited to investigate in one organization only. It would be more appropriate if more organizations had been included in the study. Hence further research is needed in this field to obtain coherent findings. Moreover, factor analysis should have been conducted to clearly depict key factors linked to women leadership representations. Therefore, other researchers could extend this study by taking accounts of advanced statistical applications such as factor analysis.

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ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

A Questionnaire to be filled in by Respondents

Dear Sir/Madam

I am a graduate student St. Mary's university school of graduate studies MBAprogram. Currently, I am undertaking a research on "An Assessment of Factors Affecting Participation of Women in top leadership positions at Bunna International Bank". You are one of the respondents selected to participate in this study.

Thus, I would kindly request you to answer these questions. Your honesty and kindness would be of great help in many aspects.

Finally, the information that you will share will be kept confidential and only used for the academic purpose. **So no need of writing your name.**

Thank you in advance for your support and commitment.

Emebet Woldeyes Kebede

Mobile: 0911166770

SECTION A: PERSONAL BACKGROUD

1. Gender:

   Male ☐   Female ☐

2. Age

   Below 25 ☐   25 – 30 ☐   31 – 40 ☐   above 40 ☐

3. Marital Status

   Married ☐   Single ☐ Windowed ☐   Divorced ☐   e) Separated ☐

4. Educational level

   12 grade complete ☐   Certificate ☐ Diploma ☐ Degree ☐ Master and

   above ☐

5. Work experience

   Below 5 ☐ 5 – 10 ☐ 10 – 15 ☐ above 15 ☐

6. What is your current position in the Bank?

   Customer Service Officer ☐ Branch Manager ☐ Customer service Manager ☐

   Division Manager ☐

SECTION A: GENERAL QUESTIONS

1. Do you think that the numbers of women in leadership positions are few as compared to men in the Bank?

    a) Yes ☐   b) No ☐

2. If your answer is yes, to what extent do you think that the following factors contributed for the underrepresentation of women on the top leadership positions? (Rate as follows: 5=very high; 4=High; 3=Medium; 2=Low; and 1=Very low).

No.	Items	Ratings				
		5	4	3	2	1
1	Lack of training and adequate education					
2	Lack of adequate skill					
3	Socio-cultural attitudes					
4	Attitudes by women's themselves					
5	In appropriate leadership style					
6	Attitude (negative) of men for women					
7	Overburden of domestic responsibilities					
8	Lack of delegation (both men & women managers are mostly delegating men rather than women employee					
9	Lack of Compensation					
10	Lack of women confidence & unable to express themselves.					

3. In your opinion, how do women achieve top positions in the Bank? (Rate as follows: 5=very high; 4=High; 3=Medium; 2=Low; and 1=Very low).

No.	Items	Ratings				
		5	4	3	2	1
1	Qualification					
2	Political support					
3	Family background					
4	Women's networking					
5	Affirmative action					

4. Do you think there is gender discrimination regarding promotion in the Bank?

a) Yes   b) No

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

a) Yes   b) No

6. What do you think about the employers' present attitude towards women managers?

Strongly positive⬚Positive⬚I don't know⬚Negative ⬚ Strongly negative ⬚

7. From your experience, what do you suggest, to increase the number of women in leadership position?

_____

_____88

8. What do you think about women leaders' effectiveness? Are they efficient ... Please write:

_____

_____

9. Based on your experience, do you have any additional information about women in management, which is not mentioned above? If so, please

specify_____

_____

_____

Thank You!!!!!

Interview Protocol

Date --Time---------------------------------

Organization---

Position--

Interview question for human resource manager

1. Do you think that women are equal in number with men in leadership position in the bank? If it is not equal, which one is getting more position and why?

2. What are the major barriers that hinder women from moving up to the decision making

     position?

3. Does the office have any contribution to enhance the contribution of women to top management level?

Interview Checklist for Women Leaders

1. Do you think that women are equal in numbers with men in the managerial position? If not, what is the reason for it?

2. Does the Bank have any criteria that used for promotion purpose in the leadership

     position?

3. Does the Bank maintain any rules or procedure to ensure women's participation in leadership position?

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

5. What are the most important things or strategy that the bank considers for ensuring women's participation in leadership position?