ST. MARY'S UNIVERSTY

SCHOOL OF GRADUATE STUDIES

FACTORS AFFECTING WOMEN PARTICIPATION IN MANAGEMENT POSITIONS: THE CASE OF NIB INTERNATIONAL BANK

By

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JUNE, 2020
ADDIS ABABA, ETHIOPIA

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SGS/0083/2011A

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

JUNE, 2020
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DECLARATION

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

_____ _____

Name Signature

St. Mary's University, Addis Ababa **JUNE, 2020**

ENDORSEMENT

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

Shoa Jemal _____

Advisor Signature

St. Mary's University, Addis Ababa JUNE, 2020

DEDICATION

This study is wholeheartedly dedicated to my dearest Mam W/ro Tilaye Zewale, who has been my source of inspiration and gave me strength when I thought of giving up, she continually provide her moral, spiritual, emotional and financial support. Thanks for always being there for me.

To w/ro Seble Lemma who shared her word of advice and encouragement to finish this thesis and the whole learning process. You have made me stronger, better and more fulfilled than I could ever imagined. Thank you for your precious support and for being such a wonderful role model.

Table of Contents

Acknowledgment ---------- i
List of Acronyms ---------- ii
List of Tables ---------- iii
Abstract ---------- iv
CHAPTER ONE: INTRODUCTION ---------- 1
1.1Background of the Study ---------- 1
1.2 Definition of Terms ---------- 3
1.3 Statement of the Problem ---------- 4
1.4 Specific Research Questions ---------- 5
1.5 Objective of the Study ---------- 5
1.5.1 General Objective ---------- 5
1.5.2 Specific Objectives ---------- 6
1.6 Significance of the Study ---------- 6
1.7 Scope of the Study ---------- 7
1.8 Limitation of the Study ---------- 7
1.9 Organization of the Paper ---------- 8
CHAPTER TWO: REVIEW OF LITERATURES ---------- 9
2.1 Theoretical Literature Review ---------- 9
2.1.1 Meaning and Concept of Management ---------- 9
2.1.2 An Overview of Gender Inequality ---------- 10
2.1.3 Women Management Style vs. Men Management Style ---------- 12
2.1.4 Management Development of Women – African Case ---------- 13
2.1.5 Management Development of Women in Ethiopia ---------- 14
2.1.6 Factors Affecting the Women's Participation in Management Position ---16
2.2 Empirical Review ---------- 22
2.3 Conceptual Framework ---------- 23
2.4 Research Hypothesis ---------- 24
CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY ---------- 26
3.1 Research Design and Approach ---------- 26

3.2 Population, Sample and Sampling Technique ---------- 26
3.2.1 Research Population ---------- 26
3.2.2 Sample Size ---------- 27
3.2.3 Sampling Technique ---------- 27
3.3 Source of Data ---------- 28
3.4 Data gathering Instrument ---------- 28
3.5 Method of Data Analysis ---------- 29
3.6 Validity and Reliability Analysis of Data Collection Tools ---------- 29
3.7 Ethical Consideration ---------- 30
CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION ---------- 31
4.1 Respondent Rate ---------- 31
4.2 Demographic Characteristics of Sample Respondents ---------- 32
4.3 Descriptive Analysis ---------- 34
4.4 Correlation Analysis ---------- 46
4.5 Multiple Regression Analysis ---------- 48
4.5.1 Model Summary ---------- 48
4.5.2 ANOVA Model fit ---------- 49
4.5.3 Beta Coefficient ---------- 49
4.6 Hypothesis Testing ---------- 51
4.7 Interview Data Analysis ---------- 55
CHAPTER FIVE: FINDINGS, CONCLUSIONS AND RECOMMENDATIONS ---------- 57
5.1 Findings ---------- 57
5.2 Conclusions ---------- 58
5.3 Recommendations ---------- 59
References ---------- 61

Appendices

Appendix I ---------- 66
Appendix II ---------- 72

ACKNOWLEDGMENTS

The successful completion of this thesis is due to the support of Almighty God to whom I owe a great gratitude as I shall continue to remain thankful to Him. I would like to extend my deep gratitude to my advisor, Asst. Professor Shoa Jemal who guided me thoroughly in this research with his constructive and useful comments and suggestions from the inception of the work to its completion.

I would like to thank my respondents who spent their time to give the responses to my questionnaire and interviews to be used as a primary data for my research analysis.

My heartfelt thanks goes to my dearest brother Biruk Girma thank you for being so understanding and for putting up with me through the hardest moment of my life.

LIST OF ACRONYMS/ABBRIVATIONS

FDRE	Federal Democratic Republic of Ethiopia
HRP	Human Resource Policy
HR	Human Resource
ILO	International Labor organization
T&D	Training and Development
UNEG	United Nations Evaluation Group

LIST OF TABLES

Table3.1Coefficient of Reliability----------29

Table3.2 Coefficient of Reliability for each item----------30

Table 4.1: Response Rate of Respondents----------31

Table 4.2: Demographic Analysis of Respondents----------32

Table 4.3: Mean Score Interpretation Model----------34

Table 4.4 Psychological Factors----------34

Table 4.5 Work life Balance ----------36

Table 4.6 Communication Style----------38

Table 4.7 Educational Level and Experience----------40

Table 4.8 Organizational Culture ----------41

Table 4.9 Human Resource Policy and Practices----------43

Table 4.10 Measurement of Association and Descriptive Adjectives----------46

Table 4.11 Correlation Matrix---------- 47

Table 4.12 Model Summary----------48

Table 4.13 ANOVA Model Fit---------- 49

Table 4.14 Beta Coefficient----------50

ABSTRACT

The purpose of this study is to find out the factors that affect women participation in management positions in the case of Nib International Bank S.C. Even though the number of both female and male employees of the bank rises over time the participation of women in management positions is very low comparing to their number. In order to come up with a suitable affirmative action and to enhance women involvement in higher positions the bank need to identify the factors that affect women participation in management positions. The study considered factors which are psychological factors, work life balance, communication style, educational level and experience, organizational culture and HR policies and practice. The study had employed both quantitative and qualitative research approach. The researcher used descriptive and correlational research design in order to describe the characteristics of the variables and to study a relationship between dependent and independent variables. 156 employees was selected using sample size determination. Purposive sampling technique was employed in admitting the questionnaires. In addition 8 women who have managerial experience were purposively selected to study the factors. Validity and reliability tests were conducted to check consistency and dependability of the instrument and all included factors proven to be reliable. The Pearson correlation test conducted between the factor and women participation showed that there is a significant relationship. Data analysis results through regression show 86.9% of a combination of the six factors which affect the participation of women in management positions. Also the regression result confirmed that the combination of all factors considered under the study were significant. Therefore, by understanding this factors that holds back women the bank has to boost the participation of women in management positions in Nib International Bank, the management of the bank should implement affirmative actions, preparing training and development, awareness creation programs, and strong network of women should be designed through which they can share experiences.

Key words*: *Participation of women, Nib International bank, Management Positions

CHAPTER ONE

INTRODUCTION

This chapter presents background of the study, back ground of the organization, statement of the problem, objectives of the study, significance of the study, scope and limitations of the study and organization of the study.

1.1. Background of the Study

Until recent years there is sensitivity in any society or organization to gender difference and the range of women's interest was largely ignored. Early steps concerned about protection more than rights. Women are not found in managerial positions in proportion to their presence in the workforce due to barriers to women's enrichment. Whether these barriers are real or imagined the barriers to women's career progress should not be obstacle (Miranda, 2005). Management role in societal affairs including religion and governance exclusively belong to males. The argument for women's participation in decision making and management is based on the recognition that every human being has the right to participate in decisions that define her or his life. This right is the foundation of the ultimate of equal participation in decision making among women and men. It argues that since women know their situation best, they should participate equally with men to have their perspective effectively incorporated at all levels of decision making, from the private to the public spheres of their lives, from the local to the global (Miranda, 2005).

In developed countries often cited as the reason for why women are not represented in top management positions is the "glass ceiling." The glass ceiling effect is defined as an unofficial barrier to opportunities within an organization or company preventing protected classes of workers, particularly women, from advancing to higher positions Glass Cliff, (2008). Wall street journal, 1983 "glass ceiling" defines as the barriers that prevent women from ascending to senior management positions in corporations. Glass ceiling is not one ceiling or wall, they are varied and pervasive forms of gender bias that occur frequently in both overt and covert ways (Chamaru and Bambuvela, 2013). According to Helfat et al. (2006), the percentage of women in executive positions is gender specific. For example, industries with the highest percentage of women

executives include publishing and printing (15.8%), transportation equipment (15.7%), securities (14.8%), healthcare (14.6%), temporary help (14.5%), airlines (13.8%), and food Services (13.6%). In contrast, industries with women holding the least amount of executive positions include semiconductors (1.3%), energy (2.8%), waste management (3.6%), trucking (3.8%), aerospace (3.8%), mail, package, and freight delivery (3.8%), and pipelines (3.9%). There have been a growing body of research attempting to explain barriers to why women are so poorly represented in senior educational leadership positions (Cubillo & Brown, 2003Weyer, 2007; White, 2003).Whatever these barriers are termed, either horizontal/vertical (Weyer, 2007), internal/external (Sperandio & Kagoda, 2008) or cultural (Norris &Ingleghart, 2000; Shakeshaft, 1987), these findings reveal the obstacles and challenges women encounter. One difficulty women face in their access to management roles and career development is the lack of formal and informal support and encouragement.

Women have made enormous progress in many countries in obtaining a greater share of professional and management jobs. Today we are able to witness individual women are creating a history by breaking the invisible and visible natural and artificial barriers created by attitude and culture. Never the less still there are women who are not able to overcome this barriers. Research findings demonstrate that women's overall share of management jobs rarely exceeds twenty percent in most countries, yet they represent more than forty percent of the world's labor force. The higher the position is the higher the gap between men and women especially in developing countries.

According to (Ogato, 2013) gender equality and women empowerment is at the center of sustainable development efforts in least developed countries. Without gender equality and women's empowerment policy measures, it is hardly possible for least developed countries like Ethiopia to realize poverty reduction goals. Ensuring gender equality is a must to have maintainable development and avoid social inequity.

The ILO (2010) report, men are in the majority among leaders, top executives, and higher level of professional workers whilst women are still concentrated in the lower categories of managerial positions or less in Ethiopia.

Nib international bank S.C., the company on which this study was carried out, is one of the private commercial banks that have been providing financial services in Ethiopia for the last 20 years. It established in 1999 in accordance with the "licensing and supervision of banking business proclamation No. 84/1994" of Ethiopia.

According to, data from Human Resource gained through informal interview as of January currently the bank has total of 5,274 permanent employees which 1, 422 are female and the rest 3,852 are male. From the 1,422 females 35 females are branch managers, 19 customer service managers and above along with two department directors.

The existing situation of Nib international bank regarding the high gap of the number between men and women managers can tell that there is problem in the participation of women. For this reason this paper was conducted to study factors that affect women participation in Management position in Nib international bank.

1.2 Definition of Terms

The following operational definition has been forwarded as follows:

Participation: The term in this study is used to refer to the provision of equal opportunity to women to take part in the leadership and management positions (Roslin, 1999).

Management: The term manager in this study refers to women charged with the responsibility of planning, organizing, directing controlling people and any other organizational resources to achieve predetermined organizational objectives at any levels of the organization.

Gender; refers to the personal sexual identity of an individual, regardless of the persons biological and outward sex (Fagenson 1993)

"Glass ceiling": refers to the series of hurdles of events that hamper women's advancement or promotion beyond specific point or level to (Helfat, 2016)

Discrimination: The practice of treating women's less fairly than men (CALD, 2008)

1.3 Statement of the Problem

In many African countries women hold law status in the society. Women's have been denied equal access to education, training, employment opportunity and cannot involve in decision making and policy formation. Still women's rights to equal participation and benefits, with men, can't be seen separately from the overall economic and political progress in society, it is an established fact that women's rights need special attention in the change process (Afroz, 2010).

Ethiopia is a male-controlled society that keeps women at subordinate position, using religion and culture as excuse (Haregawoyin and Emebet, 2003). Women constitute about half of the population and had contributions for the development of the country in all fields in Ethiopia. In spit to their number and contribution, their participation in managerial positions has consistently lower than men in organizations. Society has determined that only males make good managers; therefore it continues to deny easy access for women seeking management roles because they do not fit the norm (Roslin, 1999).

Gender diversity in management role has become a key enabler of effective business management. Companies finding themselves in the top quartile for gender diversity are reported to perform better financially compared to the national industry medians. However as researchers indicate, (e.g. Degaga,2015; Birikti,2014;Mihret, 2019; Martha, 2017) there is a position difference in male and female managerial jobs stem from the reality that even when women hold management positions, they are often in less strategic and lower paying areas of an organization mainly at operational levels. Women encounter more challenges than men in their attempts to reach top managerial positions.

Commencing this, Nib international bank S.C is one of the commercial banks in the country with 5,274 permanent employees. According to HR data regarding the gender involvement in the bank, it is not proportional from a total of 5,274 employees women constitute only 1,422. Above all the representation of women at managerial positions is very low from the total of 39 head office directors there are 2 women department director. From the overall 1,422 females 35 females are branch managers and 19 customer service managers. This indicates that women are not found in managerial positions in proportion to their presence in the workforce the majority of the management positions in Nib international bank is occupied by men managers and the

representation of women in management positions in the bank are almost insignificant. Thus, this study conducted on some of the factors that have affected the women from holding managerial positions in the Nib international bank. And due to the presence of the above mentioned problems and absence of adequate research made in relation to the subject matter in Nib International Bank, the researcher is initiated to conduct for effective practices to enhance the participation of women in the management role of the bank.

1.4 Research Questions

The following research questions are based on the statement of the problem and possible solutions will be provided

1, To what extent psychological factors affect women participation in management positions?

2, To what extent work life balance affect women participation in management positions?

3, To what extent communication style affect women participation in management positions?

4, To what extent Educational level and experience affect women participation in management positions?

5, To what extent organizational culture affect women participation in management positions?

6, To what extent human resource management policy and practices affect women participation in management positions?

1.5 Objective of the Study

The objectives of this study presented as general and specific objectives as follows.

1.5.1 General Objective

The general objective of this study is to investigate factors that affect women's participation in management position in Nib international bank.

1.5.2 Specific Objectives

The following specific objectives are provided:

- ⇒ To investigate the extent of psychological factors affect women's participation in management positions in NIB international bank
- ⇒ To find the extent of work life balance affect women's participation in management positions in NIB international bank
- ⇒ To identify the extent of communication style affect women's participation in management position in NIB international bank
- ⇒ To investigate the extent of educational level and experience affect women participation in management position in NIB international bank
- ⇒ To define the extent of organizational culture affect women's participation in management position in NIB international bank
- ⇒ To describe the extent of HRM policy and practice affect women's participation in management position in NIB international bank

1.6 Significance of the Study

This study was conducted to determine factors that affect women's participation in management positions in Nib international bank and aims to investigate possible actions that may improve women's participations in management in bank industry. The study has the following significance:

- ⇒ It contributes to the quantity of literature on women participation in management positions and can serve as a starting point on which future studies can be built.
- ⇒ It helps the management of Nib International Bank to show the actual participation of women in management positions and to identify the reason behind that.
- ⇒ It helps the management of the bank to recognize the extent to which the factors affect women participation in the bank.
- ⇒ It creates opportunity to come up with new affirmative action policies that could enhance women's participation in management position in Nib International Bank.

⇒ It creates awareness and recommends women who are working in Nib international bank with the possible remedies.

1.7 Scope of the Study

A number of factors can cause low representation of women in managerial positions but the study focuses only on the six factors that affecting the participation of women to management position in Nib international bank i.e. psychological factors, Educational level and experience, work-life balance, communication style, organizational culture and HR policy and practices . However, the study didn't analyze other factors even though they directly or indirectly affect women's participation in management position. Furthermore, the study covers the period between 2015 and 2019. The study geographically not included the outline branches because it is not convenient for the researcher working area to gather data related to the study. The sample of the respondents didn't include below eight years work experiences and under degree subordinates' attitude.

1.8 Limitation of the Study

The main limitation of the study is a problem of representation. The branches in Addis Ababa cannot represent the other outline branches regarding the outcome. For a more conclusive result, all the branch of Nib international bank should be studied. The other challenge is in the time of data collection was COVID-19 that made respondents uncomfortable. Due to skilled human resource shortage and financial limitation the data collection and registration were performed by the researcher. This causes time resource scarcity. Besides the questionnaires, interview is one of the other primary data for this study and it had also difficulty to arrange it on time with women managers since the bank has forced employees to use their annual leave because of the outbreak of COVID-19 in Ethiopia.

1.9 Organization of the Paper

This study was organized in five chapters. Chapter one is about introduction of the study which contains background of the study, statement of the problem, objective of the study, significance of the study and scope and limitation of the study and organization of the paper along with definition terms sub-section; chapter two is about review of related literature; chapter three is about research design of the study comprising all methods and tools which are employed to achieve the stated objectives. Chapter four of the study is on data presentation and analysis of the study, results and discussion of findings of the study. And the last chapter presents summary of the findings conclusions and recommend based on the research investigation.

CHAPTER TWO

LITERATURE REVIEW

The main purpose of the literature review is to deliver important information on the theoretical and empirical background of the topic under the study. The chapter provides a detail review of relevant literature on the factors affecting women participation in management positions. This chapter also covers brief descriptions about the concept of management, gender management style, management development and gender inequality.

2.1. Theoretical Literature Review

2.1.1. Meaning and Concept of Management

As Harold and Heinz (1976) stated, 'resources are very limited in supply. All resources are to be managed by human. However, human have unlimited wants'. For better functioning of every aspect of the society, resources have to be managed properly in such a way that humans achieve complete utility and benefit simultaneously. Thus, to manage all resources available in such a way that it gives complete satisfaction to human beings is the theoretical meaning of management.

The success of any organization depends on people that are working in it. Management is the process of designing and maintaining an environment in which individuals, working together in groups, efficiently accomplish selected aims (Harold and Heinz, 1976). Management is the art and science of preparing, organizing, and directing human effort applied to control the forces and utilize the materials of nature for the benefits to man (Fayols, 1890). Management is a distinct ongoing process of allocating inputs of an organization by typical managerial functions for the purpose of achieving stated objectives. Management is an art of getting things done through and with people to effectively achieve organizational objectives by efficiently using limited resources in the changing environment (Kreitner, 2009).

Managers are someone who coordinates and oversees the work of other people so that organizational goals can be accomplished. Organizations need their managerial skills and abilities more than ever in these uncertain, complex, and chaotic times. Managerial skills and

abilities are critical in getting things done. The quality of the employee/supervisor relationship is the most important variable in productivity and loyalty (Koontz and Heinz weihrich, 2010)

2.1.2 An Overview of Gender Inequality

Gender inequality can be considered as universal problem in developing countries. Women in developed countries are relatively empowered economically and have power to struggle for their equality with men (Geremew Muleta, 2015). On the other hand, women in developing countries are voiceless because of economic and cultural factors. These economic and cultural factors dictate the gender based division of labor, rights, responsibilities, opportunities and access and control over resources. Education opportunity, access to media, employment status, participation in decision making positions, involvement in political activities among other things, are some areas of gender inequality. Gender disparity in education makes women to be underrepresented in the formal sector of employment. According to the survey conducted by the Central Statistical Authority (CSA, 2004) showed that women account for less than half (43%) of the total employee of the country (Geremew Muleta, 2015).

Even though the topic is high on corporate agendas, progress remains slow, as presented by a recent report exploring female leadership in business, highlighting that the level of women in senior roles has increased by 3% globally, in the past five years, reaching a level of 24%. Furthermore, a third of businesses, globally, do not have any women in senior management, while, on average, 40% of businesses in the G7 countries do not employ women in senior roles. Typical roles held by women in senior roles, in order of frequency, are Human Resources Director and Chief Financial Officer, followed by Chief Marketing Officer, Corporate Controller, Chief Executive Officer, Chief Operating Officer and Sales Director (David, 2017).

A variation among gender leadership and the proportion of women in management and leadership positions becomes evident on a regional and continental level. The Global Gender Gap Report, established in 2006 and published yearly by the World Economic Forum, analyses each country's state of gender equality in four different aspects; economic participation, education, health and political empowerment; and shows the effort countries make to close the gender gap (David, 2017).

Instituting policies and defined structures have proven to be an important step which policymakers within government and businesses can take in order to promote gender equality. If effectively designed and consistently adhered to, policies can enable women to build successful careers and take on diverse roles in an organization. Countries who lead in empowering women in business generally have some form of gender equality legislation in place, e.g. Canada, Australia and South Africa. As research indicates, an increasing female participation in the workforce obviously helps, but does not directly link to an increase in the proportion of female managers. Russia, for example, is reported to have the highest participation of women working in the public sector equal to 71%, however only 13% of those are in leadership positions. A number of obstacles have led to the existence of a so-called "glass ceiling" for women with regard to reaching higher management levels, such as social and cultural norms, unequal pay, or lack of support structures such as affordable childcare.4 Additional determinants have been indicated in the research, which hinder women from reaching management and leadership levels. One primary factor impacting the opportunities women are given in terms of becoming leaders is the traditional "alpha male" image of a leader, which is based on the historical understanding of leadership as "command and control". However, nowadays' expectations of a leader's character are different, as stated by Grant Thornton. 35% of senior business people report that communication is the most important attribute of a business leader, 31% inspirational vision and 25% the ability to delegate. In addition, collaboration skills are becoming increasingly more important. Research implies, however, that men and women portray different characteristics; women have a preference for two-way conversations over one-way communication, and they expect leaders to be willing to listen to others. Women are also more inclined towards collaboration than delegation. Balancing family and career responsibilities remains a major obstacle for women in the workplace. The establishment of childcare support policies is critical to help retain female employees in the workforce and enable their career advancement. Examples of where this is missing can be seen in Germany where the country has a tax system which favors traditional families. The lack of childcare –access to day care is limited to only 18% of German children below two – means women are often forced to quit their career midway through. The situation is similar in Japan, where 70% of women quit their career completely after their first child (David, 2017).

2.1.3 Women Management Style Compared to Men Management Style

How are the differences between men and women in management evolving today? Are there any significant differences between men and women when it comes to management style?

Traditionally, men and women managers were characterized with different qualities. Men are always accorded with aggressiveness, competitiveness, and women are the opposite. In order to elaborate about the differences between men and women managers, Davidson and Burke (1994) have proposed three primary perspectives, which are gender centered approach, organizational structure approach and gender-organization system. The first perspective is known as the 'person-centered' or 'gender-centered' approach (Riger and Galligan, 1980; Davidson and Burke, 1994). This approach argues that biological roots or socialization influences determine most of one's preferences, abilities and skills, and these characteristics largely drive one's gender behaviors. Accordingly, one might expect men to think and act in certain prescribed ways and women to act in other prescribed ways. According to Heilman, Block, Martell and Simon (1989), this perspective believed that women are less likely to possess the skills, abilities and attributes needed for management than are their male counterparts. Research evidences show that this perspective remains alive and well in the minds of male managers in today workplace. In the competence world and global century, managers should possess important managerial skills. In line with this thinking, another variation of the gender-centered approach has been proposed. Davidson and Burke (1994) suggested that women have different and even better skills than men for managing the demands of the changing workplace. Nevertheless, the particular skills that women bring to organizations are associated with traditional sex-role expectations that women are more nurturing and caring (Rosener, 1990; Cherneskey, 1996). Adler and Izraeli (1988) and Davidson and Burke (1994) present the third variation of gender-centered approach, which is known as the complementary contributions approach. Though this approach argues that differences are gender based, it suggests that men and women managers are better at certain managerial tasks and they do not inherit the managerial skills in order to be a better manager. Next, the second perspective in explaining why men and women differ in managerial behavior is the situation or organizational structure approach. This approach argues that the differences in how women manage at work may be due to features of the organization. Structural differences for gender differences generally reject the notion of a feminine style of leadership, or a

masculine style of leadership, arguing instead for situational forms of leadership that adept to be the demands of the situation (Davidson and Burke, 1994). In describing the gender diversity in management, Fagenson (1993) blends both first and second perspectives i.e. gender-centered approach and situational factor. She argues that situations may affect individual behavior but that individuals also may differ from one another on the basis of gender. Thus, she believes that some women might differ from some men. According to Davidson and Burke (1994), this theory views the status of men and women in organizations simultaneous with the organizational and societal context from which those statuses differ. Thus, this theory provides a more systems-oriented view of organizations. Due to these attributes, men and women managers manage organizations differently. Studies on the differences between men and women managers in terms of their management style concluded that men managers are more inclined toward command-and control style, whereas women managers are more inclined toward participative and relational style. However, the changing patterns of socialization and structural employment have given impact on the way men and women managers manage their organizations.

Results indicate that men managers are most likely to practice commander style of management, followed by maintenance, shepherd and entrepreneur. On the other hand, women managers tend to portray the style of shepherd, entrepreneur, commander and maintenance, respectively. However, further analysis indicated that men managers are more heterogeneous in style, where most of them tend to practice commander management style. On the other hand, women managers are more homogenous in style, where the distribution of women managers who demonstrate commander, shepherd and entrepreneur managerial style are almost equal.

2.1.4 Management Development of Women – African case

According to Australian Federal Workplace Gender Equality Agency (June 2020), of the 11,000 organizations from which the Agency annually collects gender data, around one third currently have not a single woman on their boards. And newer ILO's study reveals that the ratio of working women in senior management position in Africa is still very low and calls for innovation measures to operate meaningful change. Despite some concern affirmative action measures, African women are still under represented in top decision making roles in continent, states a new study by the ILO bureau for employers' activities. They have been denied equal

access to education, training, and gainful employment opportunities, and their involvement in policy formulation and decision making processes have been minimal (ILO, 2017).

Women increased their share of management jobs during the last decade in six countries- Botswana, Guinea, Madagascar, Mauritius, Namibia and South Africa- while there was a slight decline in Ethiopia and a significant decline in Uganda. In south Africa the annual women leadership census conducted by the south Africa business women's association found that women's share of CEO's in 2012 was 3.6 percent, which was the same as for 2009 and represented a decline from 4.4 percent in 2011 (ILO,2017).

2.1.5 Management Development of Women in Ethiopia

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

According to Fetha-Negest women at that time were subjected to powerful autocratic ideological control that none of them could challenge the emperor. Due to that, the Emperor had no agenda and did not consider women's advancement as an issue. There were women's organized activities run mainly by non-governmental (NGOs) bodies such as the Ethiopian Women's Welfare Association, the Ethiopian Officer's Wives Association, and the Ethiopian Female Students' Association (Birikti G/micheal, 2014).

These Associations were, however, limited in scope, and only existed in the cities. Besides as it was the order that time, the monarchy did not design special measures for women's liberation and also did nothing to alter traditional gender perceptions in the society. Therefore, they had little or no impact on government policies, laws, regulations or development programs. Most of the educated women (at the time there were very few) were also not sensitive to their own problems and could not walk further than functioning as part of the society, abiding by their feminine roles (Ibid). Even though the first parliament was established in Ethiopia during Haile

Selassie's regime, no woman had been given a chance of nomination. Latter, only 2 women in 1965 and 5 women in 1969 have occupied the imperial's parliament and the senate which had 250 and 125 seats respectively (Yalem, 2011).

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

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

When the FDRE took power in 1991, many new laws replaced the abundance of state proclamations of the Dergue, creating opportunities for society. Initially, these laws promised much freedom and space to the people (Biseswar, 2011). The ruling party set up its own national women's machinery in the form of Women's Affairs Offices (WAO) and bureaus to enhance women's actions. Beside the women's machinery, the EPRDF government also initiated numerous other well-intended efforts to enhance the rights of women within. These include the promulgation of a very liberal constitution containing women's explicit rights, the signing of international treaties regarding women's rights and the introduction of affirmative measures to promote women's advancement (Yalem, 2011).

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

These are stipulations on the equal enjoyment of rights; equality of rights in marriage; entitlement to affirmative measures; freedom from harmful traditional practices; maternity leave; equal participation in program planning and implementation; equal rights on property ownership; equality in employment; and full access to reproductive health care (Birikti G/micheal, 2014).

2.1.6 Factors Affecting the Women's Participation in Management Position

There are many factors that affect women participation in management position. Some of them are described below:

Psychological Factors

Psychological barrier is one of the barriers for advancement to top management positions for women such as poor self-image, low self-esteem, lack of confidence; women do not consider themselves as good candidates for a job as well as men do (ILO, 2015). This is the main reason given to women low representation in the positions if management (UNEG, 2014).

Such as self-image, motivation, and aspirations also fall into this domain. The belief associated with this model is that women are not assertive enough, don't want the power, lack self-confidence, don't aspire for line positions, are unwilling to play the game or work the system, and they don't apply for the jobs (Tallerico & Burstyn, 1996) Lack of ability to handle a crisis are identified (Bond 1996, Gojjam & Manjit,2015). The sense of diminished self-efficacy is often shaped by the social context in which there are limited role models and highly gendered professional stereotypes and notions of leadership. They are more likely to blame themselves (Shin, &, S. C. 2013).

Educational Level and Managerial Experience

As Marimuoniovaera and Turuneh (2015, P 15) and Becker (1993) cited, capacities of human capital such as skill and knowledge men make more investments than women and therefore gain more and are able to advance.

According to the report of the Federal Democratic Republic of Ethiopia (FDRE) on the implementation of the AU Solemn declaration on gender equality in Africa (2006), like many African countries, the majority of women in Ethiopia hold low status in the society. They have

been denied equal access to education, training and gainful employment opportunities and their involvement in policy formulation and decision-making processes has been very low.

Educational gap and field of study have high impact of females' qualification (Birikt.2013). As it is described in the Beijing declaration and Platform for Action (1995),cited in (ibid) literacy of women is an important key to empowering women to participate in the decision-making processes and competition in the labor market. This implies educating women is one of the basic tools forgetting decision making position and empowering women as well it is one of the factor in the company that hinder women from moving up to the managerial position.

Regarding managerial experience Francesca (2017) stated that the low representation of women in management position compared to men, women feel less happy than men when they occupy managerial positions, and expect to make more tradeoffs between life and work in high level positions. Such gender imbalance in decision making position has costs for both women and society. Top level positions in organizations come with many benefits, from higher pay to more influence, prestige and power. But they also require a larger time commitment. For women, that time commitment is often viewed as the need to make tradeoffs between family and work activities. Promotions to top positions in an organization, in fact, often involve scarifying free time for money. Women are not willing to improve their experiences because they beside the benefit of being in higher positions women also think about the negative ones such as tradeoffs they will need to make and time constraints. As a result Francesca (2017) suggested that the question of why women are still underrepresented in top level is that the reasons go beyond potential discriminations. Women may consciously decide not to climb the organizational ladder even when they are well qualified.

Work life Balance

Work-life balance is another individual barrier to women's career progression due to their multiple roles in handling a career and a home and family (Judith, 2010). Due to demanding job, women have to work long hours and may have to forgo relationships in personal life and the opportunity to have children if they wish to progress to the top of the profession (Hanna, 2015).

Work and life balance challenges can impact women's advancement and, if not dealt with, may contribute to the glass-ceiling phenomenon. Women are typically the primary family caregivers

for children and/or the elderly. Assumptions are often made regarding women's availability to do a job without interference from family responsibilities (Iukaka, 2015). Further, some organizations may not offer work/life programs that support outside commitments, particularly for senior-level positions. As a possible solution, perhaps, women could choose to work fewer hours than men in order to spend more time with their families. Women also measure success in the workplace differently than men (Ilukaka, 2015). Men tend to measure success by high salaries and important job titles whereas women place a higher value on their relationships with colleagues and community service. Therefore, many women are at a disadvantage to take steps that would increase the likelihood of advancing up the corporate ladder (Ilukaka, 2015). Having children brings a lot of responsibilities to a family life and this is the reason why many women decide to leave their careers prematurely so as to raise their children sufficiently (Ilukaka , 2015). For this reason, employers occasionally hesitate to promote women because they are afraid that women will choose their families first. Nonetheless, an increasing number of companies are realizing the fact that women need some time out and have undertaken attempts to encourage women to remain longer in their careers as the participation of women is vital to the diversity and to the successes of corporations (Goff, 2005). Kamau, (2001) indicates that the different needs of women lead them to create a self-imposed glass ceiling, in this manner only artificially seeming as if a glass ceiling would block their careers. Confronted with the ever-present glass ceiling, it is no longer possible, as has often been the case, to talk of the “choice of women for family” in explaining the absence of women in applying for certain vacancies, whilst at present many women uphold both a successful career and children. It is therefore necessary to “shift the focus” so as to give more weight to the organizational obstacles outlined here. Many women who are at senior management positions seem to be not quite willing to climb for upper management positions because they cannot take the risk of bringing political conflicts, and ambition into their family lives. Additionally, women often do not see their own personal skills and talent sufficient for those kinds of roles. However, the idea that women are not interested in high hierarchical positions because of the difficulty of reconciliation is increasingly challenged. Thus, the 2004 Catalyst study, “corporate leadership: same workplace, different realities” shows that women executives who aim at reaching the Chief Executive Officer’s position are as much as men and women with children at home desire it even more (55% against 46%). Finally, the realization of organizational work-family initiatives is perceived to pave the way for women to make it to the

top. Especially as programs such as child care support services, maternity leave arrangements or part-time working enables women to balance their family needs without sacrificing work. Powell (1999) mentioned that the "typical executive job has enormous responsibilities, time demands and pressures, which eventually calls for considerable sacrifices in personal life". As a consequence, women are often less willing than men to make such substantial sacrifices as many want to have children, spend time with family or simply do not want such a huge responsibility.

Communication Style

Another factor that has far reaching implications is differences in communication styles and the fact that women are less likely to negotiate for what they want. When women do assert themselves and negotiate, they are considered less socially attractive, less likeable, and less hirable (Young & Bang, 2013). Gender communication differences begin during child hood. Women are told to use their manners, play quietly and be ladylike. However it is okay for boys to use rough language and play loudly. Women are allowed to show feelings. For example, if a small girl scrapes her knee and starts to cry, she is nurtured. If a boy has the same minor injury, he is told not to cry and be tough

In the work place Men view conversation as a means to exchange information and problem solve. Men stay away from personal topics and discuss events, sports, news, and facts. They tell more stories and jokes than women as a way to show status and power. Men are direct, blunt, and speech includes slang or swears words. Men get straight to work on a task and build relationships while working on the project. Men reflect and process information for decision making internally. Women avoid using aggressive and threatening language irrespective of their position. They exhibit their subordinate status by being polite and soft spoken and demonstrate their authority in the same way but with a little bit of discipline and straight face. In both the cases they avoid direct and threatening communication (Samina Azhar, 2012, pp. 18-17)

Organizational Culture

According to Lord and Maher (1991) organizational culture, in large part, comprises organizationally shared values, beliefs and schemas, organizationally shared values and beliefs reflect organization members judgments of how things should be and how things really are, respectively (Lord & maher,1991). A part of the organizational culture is the attitude of

“decision-makers” towards women in management. Often overlooked in studies of organizational culture is the potential influence of gender on culture (Marshall, 1993; Mills, 1998) and the fact that most organizational cultures have been shaped predominantly by men (Marshall, 1993). Recently, numerous authors has postulated that “male-oriented” organizational cultures which are characterized by hierarchical authority, independence, autocratic leadership style and top down communication (e.g. Connelly & Rhoton,1988; Helgesen, 1990; Kelenke, 1996; Maier, 1999; Marshall, 1993)

Non-inclusive work environment and culture: These situations are characterized by the following: women are numerical minority, there is male-dominated, there is lack of flexibility (very conservative non-consensus). Together, these factors result in situations where that decrease women’s motivation and engagement. Additionally, because women are not reaching senior levels positions, junior women are suffering from lack of role models (Jalalic Djeregna, 2006).

Unequal development opportunities Researches show that, during early career stages, women are less likely to participate in important meetings and be assigned to challenging project. Similarly, women in senior management roles have more than 20% less of an opportunity than men to receive critical feedback, and fewer opportunities to interact with company leaders (Jalalic Djeregna, 2006).

Work and Family: Many female workers are also mothers. Their children and husbands can provide some burden that may negatively impact on their chances at women’s leadership positions. It is also related to women’s feeling that they cannot handle balancing work and family life with the rigorous demands that a management position takes. (Mari de la & Mari de los, 2007) A few studies indicate that one third of women surveyed believed that their failure to reach the top management is "due to family obligations and family responsibilities" (Jalalic Djeregna, 2006).

Human Policies and Practices

Human resource management (HRM) is the contemporary designation for personnel management. This function is that part of the management process that deals with managing people at work, and it comprises four elements: recruiting and selecting people to jobs;

administration of reward systems; employee training and development and industrial relations (Cole, 1993; Bratton and Gold, 1999). The issue of gender related discrimination is a thread that runs through all these elements of the HRM function (Berry, 1998). There is a higher likelihood of discrimination against women through human resource management practices such as selection, performance appraisal, and training and development. With respect to family situation, research indicates that women's careers suffer when they are married and have children (Davidson & Cooper, 1987; Ragins & Sundstrom, 1989).

Recruitment and selection: Recruitment and selection refer to activities performed by organizations in contacting potential appointees, and establishing whether it would be appropriate to appoint any of them (Bratton et al., 1999). One key aspect of unfair discrimination in recruitment is the practice whereby people are selected into jobs based on stereotypical designation of work into male and female jobs. Moreover, the jobs that tend to be designated for women entail the same kinds of tasks that women perform as wives and mothers at home, thereby replicating the status hierarchy that exists between the two sexes in the larger society. The result is a long-standing pattern wherein women are concentrated in a predictable range of low-status, low-paying and low-skilled jobs involving cleaning, cooking, serving, nursing, sewing, teaching, child-care, clerical and sales work (Lindsey et al., 2000).

Reward systems: Rewards refer to financial benefits employees receive as part of an employment relationship (Bratton et al., 1999). Studies have shown that employers are more likely to reward men with families with higher pay than women with families, probably because women's earnings are perceived as supplementing those of their husbands- the stereotypical primary bread winner (Sapiro, 1994; Entifi, 2009). Even where both male and female job occupants possess similar education and experience, women earn less than men across all occupations. Further, the few males in female dominated occupations enjoy more advantages than the women in these jobs- a phenomenon referred to as 'the glass escalator effect' (Lindsey et al., 2000).

Training and development: Training refers to learning activities through which the skills required in an occupation are acquired; while development pertains to learning activities which are directed at future needs and career growth rather than immediate task performance (Cole, 1993). Employers are required to demonstrate fairness in giving all workers equal access to

training, without deference to ethnicity, gender, age or medical condition. Further, training is a veritable instrument for fitting 'special need employees' for jobs. In this regard, three groups of 'special need employees' have been identified: disabled workers; displaced workers whose job skills require adaptation through re-training; and female workers who possess managerial potential (Berry, 1998).

Industrial relation: Industrial relation refers to the process of managing employment relationship, wherein an organized body of workers in form of a trade union interacts with management over issues affecting employees' working lives. Three broad industrial relation strategies are in use: union recognition, union exclusion and union opposition. The three vary in the degree of participation and legitimacy accorded unions in the governance of the employment relationship. Union recognition is at the positive extreme wherein an organization accepts unions' roles in regulating the employment relationship. Union opposition is at the other extreme and it means that an organization maintains the status of a non-union company (Bratton et al., 1999). It has been shown that women's experiences of unfair treatments are aggravated under non-union work environments. Firms operating in clothing and toy making industries in export processing zones, as earlier mentioned, are much studied for their non-union policies and poor working conditions, although positive changes are being reported. These firms employ disproportionately high number of women in hope that women's innate docility would keep them from unionizing (ILO, 1998a; Shah, 2002).

2.2 Empirical Review

Regarding the empirical literature, there are some papers conducted on women's participation in leadership position (Mihret, 2019) conducted on factors affecting women's participation in leadership position in Bank of Abyssinia. The overall objective of the study was to investigating the extent in which the factors affect women's participation in leadership position in bank.

The finding showed that the majority of the participants agree with educational gap between women and men contribute to the factor that hinders women participation in leadership position. Rather than education gap lack of recommendation is one of the obstacles for women. Regarding the representation of women participants in leadership many respondents agree that women in top leadership position are located in customer relation.

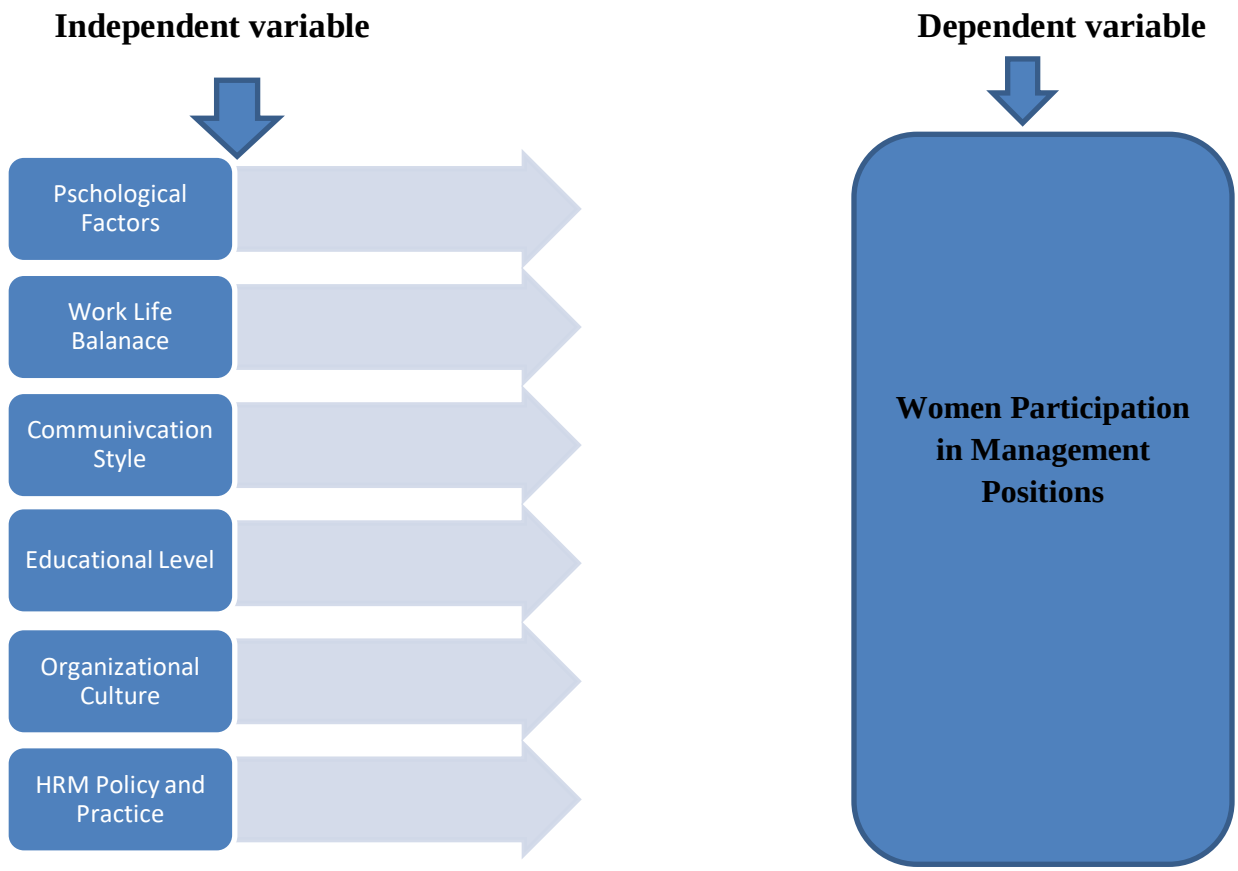
There is a study conducted in selected public organization in Jimma zone (Geremew, 2015). The main objective of this study was to assess the factors that obstruct women from participating in managerial position in selected public organization in Jimma zone. The study has noted women participation in managerial position is critical for organizations in order to achieve their goals. Low participation of women in managerial position is attributed to different personal, societal and institutional factors. Another obstacle for women participation in managerial position are lack of social network, lack of motivation and support are also other societal factors, which affect women participation in managerial positions. Low academic qualification and lack of experience are also the personal factor of women, which hinder them from participating in managerial positions.

Managerial positions in public organizations are mainly dominated by male managers and it is not attractive for women. The notion that women are not good manager is the predominated factor in the institutions and it is an obstacle for women's participation in managerial positions. Ambiguous organizational structure and promotional procedures are also other factors that affect the participation of women in managerial positions. Organizations can ensure and enhance the participation of women in managerial positions through different strategies and mechanisms. Training and continuous capacity building for women can ensure their participation in managerial position. Providing facilities and initiatives is also another mechanism to ensure the participation of women in managerial positions.

Another study conducted in government primary school of Addis Ababa (Gelila, 2007). The main objective of the study is to assess the factors affecting the participation of women in education management in government primary school of Addis Ababa. Based on the research findings majority of the respondents agreed on sex-role stereotypes, organizational barriers, self-concept and confidence, aspiration, role models and mentors contribute to the factor affecting the participation of women in education management in government primary school. Lack of confidence, low academic achievement, low self-image and perception of other colleagues also stated as a factor contributing for the exclusion of women in educational management

2.3 Conceptual Frame Work

This study is directed by the following conceptual frame work, which used to explain the interrelationship between the variables. The suggested model describes the relationship between the factors and women participation in management positions. The factors are independent variables and women participation in management positions is dependent variable.



2.4 Research Hypothesis

Hypothesis is a tentative assumption in which the researcher is going to formulate based on the previous studies finding. Thus, from the above theoretical discussion on different problems and hypothetical backgrounds related to employees' performance to answer the research problem the following hypothetical statement have been developed.

H1; Psychological factors has a significant effect in participation of women in management positions

H1; Work life balance has a significant effect in participation of women in management positions

H1; Educational level and experience has a significant effect in participation of women in management positions

H1; Communication style has a significant effect in participation of women in management positions

H1; Organizational culture has a significant effect in participation of women in management positions

H1; HR policies and practice has a significant effect in participation of women in management positions

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CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

The purpose of this chapter is to explain and justify the research methodology that helps to provide answers to the research questions. It focuses on the study design, data collection instruments, sampling and sampling techniques, Data gathering instrument, pilot testing as well as the data analysis methods.

3.1 Research design and Approaches

Research design is a framework for the collection and analysis of data to answer research question and meet research objectives providing reasoned justification for choice of data sources, collection methods and analysis techniques (Kothari, 2004)

The main objective of the research is to examine the factors affecting women participation in management positions in Nib International Bank. This research was employed both quantitative and qualitative research approach because using mixed approach could balance the bias of any single quantitative data (Creswell, 2009). In the research descriptive and Correlational research design was applied. According to Sekaran(2001) descriptive research design is a theory based design method which is created by gathering, analyzing, and presenting collected data in which it is carried out in order to be able to describe the characteristics of the variables while correlation research design uses to study a relationship between dependent and independent variables since this research enhances to show the relationship between the factors and women participation in management positions and to determine to what extent the factors affect women participation in management positions.

3.2 Population, Sample and Sampling Techniques

3.2.1 Research Population

The population of this study is employees' who works at the Nib international bank. The overall population is 5,274, the target population (population study) was those employees who are working in Addis Ababa have a degree and above and that have been working in the bank for eight years and above. Which are 258 employees. This is because the researcher assumes that

experienced employees have sufficient knowledge about the bank's problem and opportunities in which they are working for many years and they can easily help in providing useful information and can simply understand the questionnaire prepared for the study.

3.2.2 Sample Size

Sample size refers to a number of items to be selected from the population. The study used non-probability purposive sampling the focus is not on selecting random sample or making sure the sample accurately reflect the entire population with this method, some respondents have a higher chance of becoming part of the sample. Purposive sampling involves identifying and selecting individuals or groups of individuals that are knowledgeable about or experienced with a phenomenon of interest (Cresswell & plano, 2011).

The sample size is calculated using the formula

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

Where N = Population of study = 258
e = degree of error expected = 0.05
n = sample size

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

=258/1+ 258(0.05)2 = 156//

3.2.3 Sampling Techniques

This research is conducted by taking samples from the above mentioned population. Due to the nature of the quantitative and qualitative approach used here a descriptive one so as to get an in depth opinion of the participants' attitudes and experience. The researcher selected non probability purposive sampling design which is reliable and appropriate for this study. This is based on the intention or purpose study only those elements were selected from the population which suits the best for the purpose of the study. In this study employees who have a degree and

above and that have been working in the bank for more than eight years were selected on purpose.

3.3 Sources of Data

In order to achieve the above stated objectives this study included both qualitative and quantitative types of data. These data collected from two sources, primary and secondary. Primary data is the original data or information which collected by the researcher for the study on hand. The primary data was obtained from Nib international bank staffs who have a degree and above and that have been working in the bank for more than eight years under considered sample filled the questionnaire and interview. In addition to primary data, secondary source of data such as books, journals, websites and other related material used to make the research complete.

3.4 Data Gathering Instruments

A) Questionnaire

The questionnaire was prepared for employees of Nib international bank who have a degree and above and that have been working in the bank for more than eight years. The questionnaire contain three sections; the first section is about general information of the study, the section is regarding the respondents profile and the third main section includes specific questions which are relevant for the study measured by five respond categories (strongly agree, agree, neutral, dis agree and strongly dis agree). The questionnaire was prepared in English language and self-administered. From the questionnaire the researcher get valuable information about the factors that affect the participation of women in management positions.

B) Interview

It contains structured and unstructured questions. The interview was used based on the assumption that the participants' perspectives are meaningful, and they have the knowledge in the area, and able to make explicit points, and that their perspective affect the success of the research. The interview generally is supposed to generate valuable data which enable for development of questioner. Interview was prepared for women managers in Nib international bank.

3.5 Method of Data Analysis

In order to make the report simple and understandable the data analysis was based on the respondent's answers. Data was processed by editing and coding. The primary data, questionnaire and interview summaries was combined and used as a source of information in this research. The use of computer software known as Microsoft word, Excel and statistical package for social sciences (SPSS) version 20 was employed in analysis of data. Descriptive statistical methods, frequency analyses were used for the analysis of the data in order to address the research questions and objectives. Finally, findings associated with the study were discussed in the next chapter.

3.6 Validity and Reliability Analysis of Data Collection Tools

According to Kothari (2004) "validity is the criterion and indicates the degree to which an instrument measures what it is supposed to measure. It is the extent to which differences found with a measuring instrument reflect true differences among those being tested". So if it measures what it is intended to measure and accurately achieves the purpose for which it was designed. In this study, validity was taken into consideration. Because, this study used adopted questionnaire based on the literature review and past studies on relevant themes, which dealt with factors affecting women participation in management positions. Another validity test to be used in this study, the questionnaire was modified with necessary recommendations of the thesis advisor. On the other hand, reliability relates to the consistency of collected information. Cronbach's alpha is a coefficient of reliability. It was first named by Lee Cronbach in 1951.The pre-testing was done on 15 respondents from the study population who were then excluded from the final study to get rid of biasness. Accordingly, reliability analysis was run to check the reliability of the instrument employed in this research, and the result presents as follows.

Table3.1Coefficient of Reliability

Alpha value	Number of Items
0.851	32

Source: Own survey (2020)

As shown in the above table 3.1 the coefficient of reliability for the data collection instrument for all 32 items is 0.851.In this regard, items with a coefficient alpha greater than .70 are considered to have a very good reliability (Zikmund, 2009 and Said Taan (2018).Therefore, based on the

above test results, the instrument scored acceptable Cronbach's alpha and the instrument is found reliable. The results from analysis indicates that the cronbach's Alpha values for total 0.851, for Psychological factors is 0.837, for work life balance is 0.949, for communication style is 0.74, for educational level and experience is 0.734, for organizational culture is 0.920 and for HR policy and practice is 0.930. Therefore, based on the test results as shown below table 3.2, individual items of the instrument scored acceptable Cronbach's alpha and each items of the instrument found reliable.

Table3.2 Coefficient of Reliability for Each Item

No	Individual variables	Items in number	Alpha value
1	Psychological factors	6	0.837
2	Work life balance	4	0.949
3	Communication style	5	0.74
4	Educational level and experience	4	0.734
5	Organizational culture	4	0.920
6	HR policy and practice	5	0.930
7	Participation of women	4	0.851

Source: own survey

3.7, Ethical Consideration

While conducting this study ethical considerations were taken into account. Adequate care was taken to select appropriate time to distribute questionnaires and to conduct interviews. At most effort, it was made to avoid circumstance such as busy and high peak office task hours and respondents were encouraged to give answers to the questions in a relaxed manner. Maximum efforts were made to make to respondents feel secured and confidentiality was maintained so that no harm can happen to them.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRITATION

This chapter presents a detailed analysis of data collected from questionnaire and interview. It aims to present the findings from the data collected and align towards the research objectives, questions and hypotheses. The collected data were classified, organized and analysed using MS-Excel and (Statistical Package for social sciences) SPSS 20 software version. The last part of the chapter describes interview questions conducted with women managers.

4.1 Response Rate

4.1 Table 4.1 Response Rate of Respondents

NO	Data Collection Tools	NO. of Respondents	NO of answered	Response Rate
1	Questionnaire	156	121	77.56%
2	Interview	8	8	100%

From a total of 156 questionnaires distributed, 127 are returned. The returned questionnaires are carefully checked, and those with excessive missing data were discarded, resulting in 121 usable as most items are sufficiently responded. Regarding an interview women managers were participated. The participants of an interviewee clearly share their idea and the practical knowledge for the prepared interview questions.

4.2 Demographic Characteristics of Respondents

The demographic characteristics analysis included gender, age, and marital status, and work experience, level of education and job position of the respondents.

Table 4.2: Demographic Analysis of Respondents

	Category	Frequency	Percent
Gender	Male	59	48.8
	Female	62	51.2
Age of respondents	29-33	16	13.2
	34-38	46	38
	39-43	31	25.6
	43-47	24	19.8
	48-52	4	3.3
Marital status	Single	32	26.4
	Married	82	67.8
	Other	7	5.8
Work Experience	8-10	29	24
	11-13	30	24.8
	14-16	39	32.2
	>16	23	19
Level of education	Bachelor Degree	87	71.9
	Masters	34	28.1
Position in the Bank	Director	3	2.5
	Manager	11	9.1
	Supervisor	49	40.5
	Clerk	32	26.4
	Other	26	21.5

With regard to gender composition of sample respondents as to the finding of the study indicated in the above table 4.1, 62 (51.2%) of respondents are female, while the rest 59 (48.8%) of them

are male. This indicates that, as the study conducted on the factor that affects females from management positions respondents can present their response from their life experience that supplement more for the study.

The sample population age distribution was dominated by respondents who are at the age of 34-38 years old which accounts 46 (38%) of the total sample. The next higher group was 31 (25.6%) fall under age categories of 39-43. The remaining group 24 (%19.8) 16 (13.2%) 4 (3.3%) were under age categories of 43-47, 29-23, 48-52 years respectively. From this we can conclude that the majority of the respondents are middle age adults.

As presented on the above table 82 (67.8%) respondents are married, which are followed by 32 (26.4%) of the respondents those are single. Both divorced and widowed respondents account 5.8 % of the sample respondents. This shows that, since the number of respondents are married are high they faces high burden double work at home and office which hinder specifically females from participating in management positions.

When looking at the work experiences of the respondents 39 (32.2%) fall under the category of 14-16 year of experiences, 30(24.8%) of respondents fall under the category of 11-13 year of work experience, 29 (21%) of respondents are in category of 8-10 year of working experience and 23 (19%) of the respondents have over 16 years of experience. According to this majority of respondents have stayed in the bank for between 14-16 years and they have enormous experience in work environment which allow them to response the questions that rose regarding that factors affects women's participation in management positions.

With regard to level of education of respondents the highest number of respondents, 87(71.9%) have Bachelor Degree followed by 34, (28.1) Master's Degree holders. Therefore, it is possible to say that all the respondents have attend bachelor and master's degree in which it can be said that sample respondents are more qualified to express about factors that affect women participation in management positions.

The above table shows that the current job positions of respondents, supervisor job positions cover 49(40.5%) and the second higher respondents clerk 32(26.4%). 26 (21.5%) is consists of different positions like loan officer, foreign officer. 11(9.1%) is consist of manager. The remaining 3 (2.5%) are directors. According to this majority of the respondents are supervisors

they have the experiences of supervising women this allow them to response the questions that rose regarding the factors affecting women participation in management positions.

4.3 Descriptive Analysis

Descriptive analysis were used to analyze the results of descriptive statistics to describe statistics results which presented by tables with frequency distribution percentage and mean score of each variables.

Table 4.3 Mean Score Interpretation Model

Mean score	Interpretation
1.00-1.80	Very Low
1.81-2.60	Low
2.61-3.20	Medium
3.21-4.20	High
4.21-5.00	Very High

Source: Moidunny (2009)

According to Moidunny (2009) the mean score between 1.00 and 1.80 was considered as very low, the mean score from 1.81-2.60 was considered as low, the mean score between 2.61 and 3.20 was taken as medium mean score, the mean score from 3.21-4.20 was considered as high mean score and the mean score between 4.21 and 5 considered as very high mean score.

Factors That Affect Women Participation in Management Positions

Table 4.4 Psychological Factors Affecting Women Participation in Management Positions

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
Women do not consider themselves as good candidates for a job	23 19%	24 19.8%	6 5%	21 17.4%	47 38.8%	2.62

Women are not self-confident enough, to take management positions	70 57.9%	27 22.3%	14 11.6%	5 4.1%	5 4.1%	4.25
There are limited role models; junior women are suffering from lack of role models.	57 47.1%	25 20.7%	19 15.7%	12 9.9%	8 6.6%	3.91
Women lack ability to handle crises	57 47.1%	33 27.3%	16 13.2%	11 9.1%	4 3.3%	4.05
Women are not open for change	48 39.7%	45 37.2%	19 15.7%	8 6.6%	1 0.8%	4.08
Women don't have characteristics associated with managers.	23 19%	16 13.2%	9 7.4%	24 19.8%	49 40.5%	2.50
Aggregate Mean						**3.56**

47(38.8%) of the respondents strongly disagree that women do not consider themselves as good candidate for the job. As presented in the above table the respondents 23(19%), 24(19.8%), 21(17.4%), 6(5%) responded as agree, neutral, disagree and strongly disagree respectively. The finding implies that women in Nib International Bank do consider themselves as good candidate for a job.

More than half of (80.2%) of the respondents responded as women are not self-confident enough, to take management positions. And 14 (11.6%), 10(8.2%) respond neutral and disagree as women are self-confident enough, to take management positions. This indicates that women attitude about their skill and abilities is very low and it holds them back in their career advancement.

The findings in the table 4.4 shows that the respondents, with 57(47.1%) strongly agree that junior women are suffering from lack of role models and 25(20.7%) agree in the same way. This confirms that 67.8% of the respondents think women are suffering from lack of role models who can serve as good examples in the bank. Contrary to this, 16.5% dis agrees that women are suffering from lack of role models. According to Ruth H (2015) lack of senior female role

models continues to be cited as key barrier to women's advancement. There are very few women at the top to act as examples of how the struggle of women with the rigid and male- dominated hierarchies can be overcome.

According to the respondents opinion, 57(47.1%) strongly agree that women lack ability to handle crises followed by 33(27.3%) strongly agree in the same way. 16(13.2%), 11(9.1%) and 4(3.3%) respondents respond neutral, disagree and strongly disagree respectively. This confirms that women lack know how to deal with crisis situation well.

Based on the above table, 76.9 % of the respondents agree, 7.4% disagree that women are not open for change. From the finding we can determine that women are not open to transform to the next level whenever there is a need to change regarding their advancement.

More than half of (60.3%) of the respondents responded as disagree women don't have characteristics associated with managers. And 32.2 % and 7.4% respond as agree and neutral as women don't have characteristics associated with manager. According to Mellisa (2018) women do have the characteristics related to managers we can tell that even by seeing how they manage their families but other factors like lack of confidence, low self-image hide their features connected to managers.

According to table 4.4 the average mean score of psychological factors is 3.56 which can be considered as a high mean score. Which shows that majority of the respondents agreed that psychological factors affect the participation of women toward management positions in Nib international Bank.

Table 4.5 Work Life Balance Affecting Women Participation in Management Positions

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
Women are not efficient workers because they are preoccupied by taking care of their family	44 36.4%	31 25.6%	6 5%	21 17.4%	19 15.7%	3.49
Women are expected to handle all household burdens which hinder	70 57.9%	27 22.3%	14 11.6%	5 4.1%	5 4.1%	4.25

their participation in management positions						
Women are not preferred for managerial role because women don't give full effort	57 47.1%	25 20.7%	19 15.7%	12 9.9%	8 6.6%	3.91
Women don't have flexibility for a management positions that requires full time	57 47.1%	33 27.3%	16 13.2%	11 9.1%	4 3.3%	4.05
Aggregate Mean						**3.92**

Based on the respondents' opinion to the women are not efficient workers, 44(36.3%), 31(25.4%) strongly agree and agree. But on the other hand 48.8% of respondents disagree that women are not efficient workers. This shows that having a responsibility in taking care of their family it does affect their efficiency in their work place.

Regarding this 70(57.9%) and 27 (22.3%) of the respondents respond strongly agree and agree as women household burdens hinder their participation in their involvement of management positions in Nib International Bank. 15(14%) and 10(8.2.9%) respond as neutral and disagree, respectively. This implies that women are engage in all house hold activities is the reason for the underrepresentation of women in higher positions because women spent most of their times in their household activities than trying to achieve work advancement.

The finding in the above table shows that 57(47.1%) strongly agree, 25(20.7%) agree as women are not preferred for managerial role because women don't give full effort. And 19 (15.7%) neutral, 12(9.9%) disagree and 8 (6.6%) strongly agree respond correspondingly. This indicates that majority of the respondents agrees that women don't give full effort and it makes them undesirable for managerial roles.

More than half (74.4%) of the respondents agree as women don't have flexibility for management positions that require full time. On the other hand, 16(13.2%) neutral 11(9.1%)

disagree and 4(3.3%) ranked strongly agree. This finding demonstrate that women in Nib International Bank don't have flexibility for duties that needs full time in which it results in low participation of women in the management positions.

As indicated on table 4.5 the average mean score of work life balance is 3.92 which can be considered as a high mean score. Which shows that majority of the respondents agreed that work life balance affect the participation of women toward management positions in Nib international Bank.

Table 4.6 Communication Style Affecting Women Participation in Management Positions

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
Women don't frequently share ideas and information openly	59 48.8%	37 30.6%	13 10.7%	5 4.1%	7 5.8%	4.12
After communication, women don't look for feedback or create a feedback mechanisms	50 41.3%	36 29.8%	16 13.2%	14 11.6%	5 4.1%	3.92
Women tend to misunderstand people and situations	56 46.3%	44 36.4%	12 9.9%	7 5.8%	2 1.7%	4.19
Women don't Speak up with full confidence	60 49.6%	35 28.9%	13 10.7%	9 7.4%	4 3.3%	4.16
Women are less likely to negotiate for what they want.	62 51.2%	31 25.6%	15 12.4%	10 8.3%	3 2.5%	4.14
Aggregate Mean						**4.10**

As mentioned in the table 4.4, 59 (48.8%) of the respondents respond strongly agree, 37(30.6 %) of the respondents agree, 5(4.1%) respond disagree, 7(5.8%) respond strongly disagree. This can be seen as respondents agree that women are not willing to share ideas often.

50(41.3%) of the respondents strongly agree that women don't look forward for feedback or create a feedback mechanisms. 36(29.8%) of the respondents agree, 16(13.2%) respond neutral, 14(11.6%) disagree, 5(10.9%) of the respondents strongly disagree. This indicates that women don't look for feedback or create the mechanisms. Without feedback the communication is incomplete this results in misunderstanding of information it affects women communication style and it holds them back from holding management positions.

More than half (82.7%) of the respondents agree that women tend to misunderstand people and situations. As presented in the above table from the total of the respondents 12 (9.9%), 7(5.8%), 2(1.7%), responded as neutral, disagree and strongly dis agree respectively. The finding implies that women in Nib International Bank have a tendency to misunderstand people and situations.

Majority of the respondents (78.5%) respond agree as women don't speak up with full confidence. 13(8.3%) respond neutral, 9(7.4%) respond disagree, 4(3.3%) respond strongly dis agree. This indicates that women lack confidence to express their opinion this has negative impact on women's advancement to higher positions.

Based on the respondents' opinion to women are less likely to negotiate for what they want, 62(51.2%), 31(25.6%) strongly agree and agree. But on the other hand 10.8% of respondents disagree that women are less likely to negotiate for what they want. This shows that women in Nib bank are less likely to negotiate for what they want. According to Felix (2019) states in the findings that women are less likely to initiate negotiation and how ever have lower expectation about negotiation successes.

Regarding to table 4.6 the average mean score of communication style is 4.10 which can be considered as a very high mean score. Which shows that majority of the respondents strongly

agreed that communication style highly affects the participation of women toward management positions in Nib international Bank.

Table 4.7 Educational Level and Experience Affecting Women Participation in Management positions

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Agree	Mean
Women do not have the required educational preparation that would enable them to rich management positions.	29 24%	21 17.4%	5 4.1%	36 29.8%	30 24.8%	2.85
Women don't have the required managerial experiences that allow them to work in that position.	70 57.9%	27 22.3%	14 11.6%	5 4.1%	5 4.1%	4.25
The Bank is not supportive in any educational assistance in order to get women to management positions	57 47.1%	25 20.7%	19 15.7%	12 9.9%	8 6.6%	3.91
In the bank there is inadequate knowledge development and training for women	57 47.1%	33 27.3%	16 13.2%	11 9.1%	4 3.3%	4.05
Aggregate Mean						**3.76**

More than half of (54.6%) of the respondents responded as women have the required educational preparation. And 29(24%), 21(17.4%) respond strongly agree and agree as women don't have

required educational preparation. From the responses we can conclude that women in the Nib International Bank have the needed educational preparation that would enable them to hold management positions.

Regarding this 70(57.9%) and 27 (22.3%) of the respondents respond strongly agree and agree as women don't have the required managerial experiences that would enable them to hold the position in Nib International Bank. 14(11.6%) and 10(8.2%) respond as neutral and disagree respectively. Therefore it is possible to say women in Nib International Bank lack the needed managerial experience and it is one of the reasons for their low representation in higher positions.

Similarly, according to respondent's opinion at the table 4.7 the bank is not supportive in any educational assistance highly affects participation of women in management in the bank. Thus, 47.1 %(57) respondents strongly agree and 20.7 %(25) agree in the same way. This confirms that more than 65% of respondents agree that the Bank is not supportive in any educational assistance in order to get women to management positions.

Majority of the respondents (74.4%) responded as agree that there is inadequate knowledge development and training for women.13.2 % as neutral and 12.4% as dis agree respectively. From respondents response it is concluded that Nib International Bank didn't facilitate training and development programs for women in order to increase their participation in the management positions.

According to table 4.7 the average mean score of educational level and experience is 3.76 which can be considered as a high mean score. Which shows that majority of the respondents agreed that educational level and experience affect the participation of women toward management positions in Nib international Bank.

Table 4.8 Organizational Culture Affecting Women Participation in Management Positions

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
The bank only cares about the work than the employees	44 36.4%	31 25.6%	6 5%	21 17.4%	19 15.7%	3.49

There is inadequate supporting environment in the bank for women empowerment	70 57.9%	27 22.3%	14 11.6%	7 5.8%	3 2.4%	4.27
There is lack of culture aimed at uplifting women to go for management positions	57 47.1%	25 20.7%	19 15.7	12 9.9%	8 6.6%	3.91
The bank doesn't encourage women to take risks which results in limiting their creativity.	60 49.6%	30 24.8%	16 13.2%	11 9.1%	4 3.3%	4.08
Aggregate Mean						**3.93**

The other factor discussed in this study is organizational culture; that if the organizational culture of the bank only cares about the work than the employees. Based on the above table 4.8 from total respondents 62 % of the respondents strongly agree that the bank only cares about the work than the employees. As Hofstede, (1997) this dimension represents the preference of the culture towards employees or the job. Employees in cultures that are people oriented feel that their personal problems are taken into account and that the organization takes an obligation to take care of employees' well-being. On the other side, people in job oriented cultures experience a strong pressure to complete the job and perceive the organization as only interested in the work. Hence the bank is not recognizing the low representation of women in higher position or women problems we can conclude that the culture of the bank is only job focused than people.

More than half (80.2%) responded as there is poor supporting environment for women empowerment in the bank. This implies in order to increase the representation of women in the management positions the working environment of the bank need to develop adequate supporting environment for women.

Regarding this 57(47.1%) and 25 (20.7%) of the respondents respond strongly agree and agree as There is lack of culture aimed at uplifting women to go for management positions in Nib International Bank. 19(15.7%) 12(9.9%) and 8(6.6%) respond as neutral, disagree and strongly disagree respectively. This shows that there is absence of culture intended at uplifting women participation this has play a significant role for low representation of women in the higher positions.

60(49.6%) of the respondents strongly agree that the bank doesn't encourage women to take risks which results in limiting their creativity. 36(29.8%) of the respondents agree, 16(13.2%) respond neutral, 14(11.6%) disagree, 5(10.9%) of the respondents strongly disagree. Majority of the respondents agreed that the bank doesn't encourage women to take risks which result in limiting their creativity. According to Rollear (1995) risk taking and creativity are inherently linked. Such organization that have many competitors need to establish a company culture that is built around strategic risk taking and encourage employees with all decision and initiatives operating in support of its mission. So in order to stay competitive in the industry and to enhance women participation the bank should support women to take risks and encouraging their creativity.

Regarding to table 4.8 the average mean score of organizational culture is 3.93 which can be considered as a high mean score. Which shows that majority of the respondents agreed that organizational culture affect the participation of women toward management positions in Nib international Bank.

Table 4.9 Human Resource Policy and Practices Affecting Women Participation in Management positions

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
There is a higher discrimination against women in performance appraisal	22 18.2%	16 13.2%	10 8.3%	18 14.9%	55 45.5%	2.43
HR has not arrange	53	38	16	10	4	4.04

policies that could enhance advancement of women in management positions	43.8%	31.4%	13.2%	8.3%	3.3%	
There is absence of training and development in the bank to increase women participation in management position	56 46.3%	44 36.4%	12 9.9%	7 5.8%	2 1.7%	4.19
Recruiting managers through informal networks has blocked women's entry in to management positions	62 51.2%	34 28.1%	14 11.6%	8 6.6%	3 2.5%	4.19
The recruitment process doesn't encourage women to apply and participate in management positions	61 50.4%	32 26.4%	15 12.4%	10 8.3%	3 2.5%	4.14
Aggregate Mean						**3.79**

As mentioned in the table 4.9, 60.4% of the respondents respond disagree, 13.2% of the respond agree, 8.3% respond neutral. This shows that women in NIB International Bank don't face discrimination in the time of performance appraisal.

Similarly, according to respondent's opinion at the table 4.9 HR has not arrange policies that could enhance advancement of women in management positions, 53(43.8%) strongly agree, 38(31.4%) agree the same way that it highly affects participation of women in management positions in the bank. This indicates that the HR of the bank has not arranged policies that could support the female staffs to advance their career.

More than half (82.7%) responded as there is absence for of training and development for women empowerment in the bank. This indicates that absence of T&D for women especially to

enhance their career advancement is the reason why we found limited number of women in higher positions in the bank.

Concerning the recruitment practice in informal network 62(51.2%) strongly agree and 34(28.1%) agree that this practice has blocked women's entry in to management positions. 14(11.6%) respond neutral and 9.1% respond disagree. This shows that the practice of recruiting managers through informal network didn't allow women to get the opportunity to compete in the management positions.

76.8 % of the respondents strongly agree that the recruitment process doesn't encourage women to apply and participate in management positions. 15(12.4%) respond neutral, 10(8.3%) disagree, 5(10.9%) of the responded strongly disagree. The findings imply that the recruitment process of the bank doesn't encourage women to apply and participate in management positions.

According to table 4.9 the average mean score of HR policies and practice is 3.79 which can be considered as a high mean score. Which shows that majority of the respondents agreed that HR policies and practice affect the participation of women toward management positions in Nib international Bank.

4.4 Correlational Analysis

The hypothesis discussed above aimed to examine the factors of independent variables (psychological factors, work life balance, communication style, educational level and experience, organizational culture, HR policy and practices and gender stereotypes) on the dependent variable (women participation in management position) in Nib International Bank. Correlational analysis is done to examine this relationship. The Pearson Product-Moment correlation coefficient is a static that indicates the degree to which variables are related to one another. The sign of correlation coefficient (+ or -) indicates the direction of relationship between -1.00 and + 1.00, this shows whether there is a positive correlation (as one variable increase, other also increase) or negative correlation (as one variable increase the other decrease). A positive correlation indicates a direct positive relationship between two variables. Higher correlation values indicate stronger relationship between both variables (Coetzee, 2003). A negative correlation, on the other hand, indicates an inverse, negative relationship between two variables (Ruud et. al. 2012).

Table 4.10 Measurement of Association and Descriptive Adjectives

Measurement of Association	Descriptive Adjectives
>0.00 to 0.20;< -0.00-0.20	Very weak or very low
>0.20 to 0.40;< -0.20-0.40	Weak or low
>0.40 to 0.60;< -0.40-0.60	Moderate
>0.60 to 0.80;< -0.60-0.80	Strong or high
>0.80 to 1.0;< -0.80-0.1.0	Very high or very strong

Source: (Maceachron, 1982)

The correlation output of the independent and dependent variables is interpreted based on table 4.10.

Table 4.11 Correlation Matrix

Correlations

		Psychological Factors	Work Life	Communication Style	Educational Level and Experience	Organizational Culture	HR Policies and practice	Participation of Women
Psychological Factors	Pearson Correlation	1	.915**	.643**	.521**	.935**	.859**	.886**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	121	121	121	121	121	121	121
Work Life	Pearson Correlation	.915**	1	.617**	.644**	.970**	.900**	.885**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	121	121	121	121	121	121	121
Communication Style	Pearson Correlation	.643**	.617**	1	.460**	.647**	.528**	.652**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	121	121	121	121	121	121	121
Educational Level and Experience	Pearson Correlation	.521**	.644**	.460**	1	.601**	.590**	.628**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	121	121	121	121	121	121	121
Organizational Culture	Pearson Correlation	.935**	.970**	.647**	.601**	1	.890**	.860**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	121	121	121	121	121	121	121
HR Policies and practice	Pearson Correlation	.859**	.900**	.528**	.590**	.890**	1	.866**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	121	121	121	121	121	121	121
Participation of Women	Pearson Correlation	.886**	.885**	.652**	.628**	.860**	.866**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	121	121	121	121	121	121	121

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

Source: SPSS output of survey, 2020

As table 4.10 indicates all independent variables have got positive correlation with the dependent variable. Based on the survey result, psychological factors found to have strong or high relationship and significant effect with participation of women in management positions (r =0.886, p<0.01). Work life balance found to have a strong and significant effect with women participation in the management positions(r =0.885, p<0.01). Communication style found to have strong relation with women participation in management position(r =0.652, p<0.01). Similarly educational level and experience has strong relation and significant effect with participation of women in management positions(r =0.628, p<0.01). Organizational culture has strong relationship and significant effect with participation of women in management positions(r =0.86, p<0.01). . Likewise HR policy and practice found to have a strong relationship and significant effect with participation of women in management position(r =0.866, p<0.01).

4.5 Multiple Regression Analysis

Multiple regression analysis is used to discover the relationship between one dependent variable and a number of independent variables (Pallant, 2005). Multiple regression also tells that how much of the variance in the dependent variable can be explained by independent variables.

4.5.1 Model Summary

In the model summary below (table 4.12), the multiple coefficient R, indicates a very strong correlation of .932 between the participation of women and the six independent variables. R^2=.869 revels that the independent variables contributed for under representation of women in management position of the bank which is 86.9%, 13.1% explained by other variables.

Table 4.12 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.932[a]	.869	.862	.44397

a. Predictors: (Constant), HRP, CS, EL, PF, WL, OC
Source: SPSS output of the survey, 2020.

4.5.2 ANOVA Model Fit

ANOVA analysis is normally used to compare the mean score of more than two variables. It is also called analysis of variance because it compares the variance between variables (Pallant,2005).Accordingly, table 4.13 of this study shows that the value R and R^2 found from the model summary is statistically significant at (F=125.625), ($p<0.001$) and it can be said that the regression model statically significantly predict the outcome variable.

Table 4.13 ANOVA Model Fit

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	148.569	6	24.761	125.625	.000[b]
	Residual	22.470	114	.197		
	Total	171.039	120			

a. Dependent Variable: participation of women

b. Predictors: (Constant), HRP, CS, EL, PF, WL, OC

Source: SPSS output of the survey, 2020.

4.5.3 Beta Coefficient

As shown in table 4.14 below, the standard coefficient of communication style is the largest value followed by human resource policy and practice. The larger the standardized coefficient, the higher is the relative effect to the participation of women in management positions

Table 4.14 Beta Coefficient

Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.428	.179		2.387	.019
PF	.520	.098	.539	5.324	.000
WL	.469	.154	.471	3.048	.003
CS	.119	.037	.150	3.238	.002
ELE	.089	.035	.118	2.531	.013
OC	.472	.135	.566	3.495	.001
HRP	.250	.061	.335	4.118	.000

a. Dependent Variable: Participation of Women

Source: SPSS output of the survey, 2020.

Therefore based on the result in the regression coefficient table 4.15 and accordingly to the above general mathematical equation the estimated regression model of this study for NIB International Bank is presented below:

Participationofwomen =0.428+0.52PF+0.469WL+0.119CS+0.89ELE+0.472OC+0.250HRP

Where: PIB= Psychological factors

WL=Work life balance

CS= Communication style

ELE= Educational level and experience

OC= organizational Culture

HRP=Human policy and practice

The intercept (β) is the point on the vertical axis where the regression crosses the Y axis. The value of β is 0.428 which means the expected value of women participation is 0.428 when all variables assume zero value. The regression result also shows psychological factors increase by

1% participation of women increase by 52%, when work life balance increases by 1% participation of women increase by 46%. When participation of women increases by 11% communication style increases by1%, when educational level increase by 1% participation of women increases by89%, when participation of women increases by 47% organizational culture increases by 1% and when HR policy and practices increase by 1% women participation increases 25% and

4.6 Hypothesis Testing

H1; Psychological factors has a significant effect in participation of women in management positions

The result in the regression analysis showed in table 4.14 psychological Factors has a significant effect in the participation of women in management position. It has statistically significant effect on in the participation of women at $p<0.05$ level as value of the predictors. Therefore the study accepts H1.

Evidence from previous studies

- A study by the title "Assessment of performance on women empowerment towards gender equality" discloses that women do not feel confident enough to take up leadership roles in the institutions they work in for various reasons. The frequently mention reasons include: fear of deviation from societies expectation, fear of not getting support from others, fear of being rejected by husbands, lack of exposure, unfriendliness of the working environment and low self-esteem (Yetimwork,2019).
- As level of confidence is concerned, most women reported that they lack confidence when nominated for principal ship; they also have low self-concept that they felt they would not achieve even after joining the profession. Most of the females think that they are less successful than males do. This shows that the more they go up females need a supportive system that builds their capacity and confidence and make them ready for another position (Gelila, 2007).

H1; Educational level and experience has a significant effect in participation of women in management positions

The outcome in the regression analysis shows educational level and experience has a significant effect in the participation of women in management position. It has statistically significant effect on in the participation of women at $p<0.05$ level as value of the predictors. Therefore the study accepts H1.

Evidence from previous studies

- By the study on Ethio Tele Com Company showed that women are affected by unsupportive working environment in which it limits the number of women in higher position. There is lack of training and development aiming female employees this play a significant role for low representation of women in the company (Birikti, 2014)
- In the study entitled " assessment of factors affecting women participation in managerial position in selected public organizations" According to the findings of informants, these organizations did not arrange knowledge development and training program exclusively for women this results in low representation of women involvement in top managerial positions (Geremew, 2015).

H1; Work life balance has a significant effect in participation of women in management positions

The result of the regression analysis confirms that work life balance has a statistically significant effect in the participation of women in management position $p<0.01$. For that reason the study accepts H1.

Evidence from previous studies

- Regarding the study in Wolita Zone women are burdened with various responsibilities at home and for that reason they are not encouraged to be promoted to managerial positions. Being a manager requires working after office hours and not taking too many days off. As indicated by many informants in this study, men are able to demonstrate their commitment in these ways. Women on the other side rush back to their homes to carry out their roles in the home. As a

result women do not aspire to their acquire leadership positions, as noted by informants (Yetimwork, 2019).

- A study by Hiwot revels that women claim that they lack the physical energy to strike a balance between a family and work life (Vinnicombe& Singh, 2003). Most married women and men see nothing wrong with an unequal division of labor at home, the unequal division of labor is seen as fair (Hiwot,2017)

H1; Communication style has a significant effect in participation of women in management positions

The result of the regression analysis shows that communication style has significant effect in the participation of women in management positions. It has statistically significant effect on in the participation of women at $p<0.01$ level as value of the predictors. Therefore the study accepts H1.

Evidence from previous studies

- From the study "Factors determining women's participation in the management of co-operative societies" showed that women lack of confidence to speak out loud, low negotiation ability, they don't open the path to feed back after the communication this fails to make the communication effective. Effective communication increases managerial efficiency. It is rightly said that nothing happens in management until communication takes place. The efficiency of manager depends upon it ability to communicate effectively with the members of his organization. It is only through communication that management conveys its goals and desires, issues instructions and orders, allocates jobs and responsibility and evaluates performance of subordinates. So the communication style of women affects their advancement to managerial positions.

H1; Organizational culture has a significant effect in participation of women in management positions

The result in the regression analysis showed in table 4.14 organizational culture has a significant effect in the participation of women in management position. It has statistically significant effect

on in the participation of women at $p<0.05$ level as value of the predictors. Therefore the study accepts H1.

Evidence from previous studies

- Commencing the study entitled "Challenge and opportunities facing women managers" Absence of suitable organizational culture is also an obstacle for women to enter and be promoted. There is limited women's access and chances of advancement in management. Many factors have contributed, Firstly, hierarchy of structure is accepted as organizational culture and has resulted in unequal superior-subordinate relationship in those organizations, women managers do not actively participate in the organization policy formulation; at best their participation remains symbolic. Organizational culture has failed to create equal opportunities or special support for women in management jobs (Bacha, 2008)
- A study by Birikti found out that 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. The organizational and managerial values in the company tend to be characterized by men networking, preferences and promises than competition this organization practices affects women advancement (Birikti, 2014).

H1; HR policies and practice has a significant effect in participation of women in management positions

The result of the regression analysis confirms that HR policies and practice has a statistically significant effect in the participation of women in management position $p<0.01$. For that reason the study accepts H1.

Evidence from previous studies

- A study in oromia regional state bureaus and offices indicated that human resource policies have effect in the participation of women in management positions. In the oromia regional state executive branch fairness in managerial placement is not secured because of the loopholes in the policies and male value

dominance in these organizations. Even if the organization uses open advertisement for managerial recruitment and the impact of informal networking is not observed on women's share of managerial positions. Women also don't have equal access to management development programs as compared to men. Management development programs are not based on need analysis and do not mainstream gender issues adequately (Bacha, 2008).

- A study by Hiwot in the Development Bank of Ethiopia founds out that the bank recruitment and promotional policies as well as practice were one of the Challenges of women managers. That led to low decision making involvement of women across the bank. They finally will not have peer women manager which is one of the challenges of women managers. Men managers have their own network which helps them to improve their skill and leadership qualities that they possess (Hiwot, 2017).

4.7 Interview Data Analysis

Furthermost the interviews approved that the main contributing reason to their advancement to management position are their commitment to their job, hard work and their experiences that they got from different activities. Most of them have at list 4 years of managerial experiences with a minimum 10 years of working experience in other positions in the bank.

The participants identified that lack of confidence, Family responsibility, lack of networking, HR promotion practice, Lack to control emotions and organizational culture as major challenges to their advancement toward management positions.

The finding indicates that some of the women managers have got the needed support from their families and spouses in many different ways unless it's very difficult to reach the management position or to perform well. They also mentioned that they couldn't fulfill their responsibility at home to the expected level. Some said that the family responsibility affected them through their path to success. However, they working on balancing their work and life establishing programs to lead their family and at the same time their work helped them toward their advancement but they still agreed on women should get support from their spouse and other members of the family.

Regarding the question “do employees in your organization are willing to obey or perform their duties when their women managers pass instructions?” they replied as most of the employees are willing to obey when women managers order but some of them are not. They set cultural background and under consideration for women as a reason for those who don’t obey or perform their duties when women managers pass instructions.

The women managers answered for the question” what are you doing to encourage other women to hold management positions?” some replied that they encourage women by giving advices, telling their stories how they become successful and motivate them, delegating them in order to make them exercise managerial works when the managers are not around and encouraging them to learn and experience what is needed for managerial positions.

For so long, women have determined career success by their ability to adjust to the male dominated culture. Women try to play by existing rules in the work place and have the additional difficulty of society’s perception of how women should act and be seen. To that end more and more women in management positions are pushing the boundaries of gender equality by utilizing their strengths and managerial qualities in skill, knowledge, experience, and emotion. The women manager’s advices the female staffs to work hard, to go beyond their comfort zone, prepare themselves for change, to develop their self-confidence, to develop their communication skills, family responsibilities should not be the obstacle for women career advancement they just need to be programmed to set goals and priorities and stick to them. All women should know there is nothing impossible because of just being women there is a saying” no one can make you feel inferior without your consent” first of all women have to accept themselves as strong, confident, powerful no matter what others think about them.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter contains discussions associated with findings of the entire research. This includes findings, conclusions and recommendations for improving women's participation in management positions.

5.1 Findings

The findings of the analysis are summarized below followed by conclusions and recommendations.

- Psychological factors were found to have a major effect in the participation of women in management positions. Lack of role models, women's low self-confidence to take management positions and poor self -image holds them back in their career advancement.
- According to the study result work life balance was found significant in affecting women participation in management positions in Nib International Bank. Women persistently face more household demands and family responsibilities which hinders their participation in management positions.
- Communication style was found to be essential in affecting women participation. Women in Nib International Bank has low interest to negotiate for what they want and after communication they fails to create a feedback mechanisms this affects their career advancement to higher positions.
- As for educational level and managerial experience the study revealed that it has a substantial effect in the participation of women. The bank is not supportive enough in educational aspects and in giving training and development for women in order to increase their share in higher positions.
- Regarding the outcome of the study the organizational culture found to have influence in the participation of women in management positions. The organizational culture of Nib international bank is not gratified for women career advancement.
- HR policy and practice found to be important in affecting the participation of women in management positions. The outcome of the study reveals that HR has not arranged

policies that could enhance women advancement neither encourage women's to apply to managerial positions.

- The Pearson correlation result shows that psychological factors, work life balance, communication style, educational level and experience, organizational culture and HR policy and practice have a strong relationship with the participation of women in management positions in Nib International Bank.
- The regression analysis outcome shows that psychological factors, work life balance, communication style, educational level and experience, organizational culture and HR policy and practice have statistically significant effect in the participation of women in management positions.
- The study examined the significance of the six factors on the participation of women and it is answered by the regression model summery $R^{2=}$ .869 which revealed that the factors accounts 86.7% for the under representation of women in Nib international Bank.
- The interviewed women managers clarified that lack of confidence, Family responsibility, HR promotion practice, and organizational culture as major challenges to their advancement toward management positions.

5.2 Conclusions

Based on the findings of the study the following conclusions are made:

- Based on the research results, it can be concluded that participation of women in management positions in Nib International Bank are highly affected by psychological factors, work life balance, communication style, educational level and experiences, organizational culture and HR policies and practice.
- Psychological and individual barriers affects women participation in manner that women lack self-confidence to hold higher positions, lack of role models and lack of ability to handle crises.
- The study concluded that work life balance affects women participation in management positions. Women have to taking care of their families they are expected to handle all household activities which hinder their participation in management positions.
- Based on the study result communication style also affects women participation in management positions .Women don't Speak up with full confidence, they are less likely

to negotiate for what they want, and after communication, they don't look for feedback or create a feedback mechanisms.

- Educational level and experience also affects women participation in a way that women don't have the required managerial experience that enables them to hold managerial positions and the bank is not supportive in any educational and training aspects in order to get women in management positions.
- Considering the analysis of finding it's concluded that Organizational culture and HR policies and practices also affect women in NIB international bank participating in management positions. In the bank there is lack of culture aimed at encouraging women to go for management positions. Concerning HR has not arranged policies that could enhance advancement of women in management positions, the recruitment process doesn't encourage women to apply and participate in management positions.
- Commencing the interview analysis the study concluded that , Family responsibility, HR promotion practice, education level and experience and organizational culture as major challenges to their advancement toward management positions
- According to the Pearson correlation result it is concluded that all independent variables which are Psychological factors, work life balance, educational level and experience, organizational culture and HR policy and practice have strong relation with the independent variable participation of women in management positions.
- Regarding regression result of SPSS it is concluded that all factors has significant effect in the participation of women in management positions in Nib International Bank.

5.3 Recommendations

Based on the findings of the study, the following recommendations are suggested:

- The bank should take different initiatives such as ensuring women participation in mentoring and networking. Nib International Bank needs to arrange coaching programs that improved women's communication, interpersonal skills and personal confidence.
- The study has shown that work life balance is a challenge for women advancement. Thus, top management of the Nib International Bank should implement flexible working hour and child care service arrangements catered to women's need.

- The finding revealed that organizational culture affects women participation so the bank needs to develop a culture that supports women advancement, need to design appropriate system and use it so that women enjoy their opportunities to their career advancement.
- HRD have to create special training and development program to equip women with skills of management. This will go a long way in changing the way women perceive themselves and gives them confidence in their own capacity to be effective managers.
- It is also suggested that in the practice of HR such as recruitment and selection HRM should encourage women to participate and needs to consider affirmative action in its recruitment and selection processes.
- The top management particularly, HRM have to take the initiative role in support and educate women about career advancement at the beginning of their career and then they will be encouraged to aspire to management positions.
- Further researches should be done to investigate more on factors that affect women's participation in Management positions.

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APPENDEX I

St Mary's University

School of Graduate Studies

Dear Respondents,

The purpose of this questionnaire is to collect data for the study entitled factors affecting women participation in Management positions in the case of NIB International Bank. This study is purely for academic purpose and in no ways affects the respondents personally. It will keep under confidential. So your genuine view, honest and timely responses are very valuable in determining the success of the study. Therefore you are kindly requested to extend your cooperation by honestly providing relevant information.

I am grateful for your cooperation in advance!

NOTE

- No need to write your name

Part I: Personal Information

Please put a "✓" mark to all your responses in the square provided beside to each item.

1. Gender of respondent: Male ☐ Female ☐

2. Age of respondent: 29-33 years ☐ 34-38 Years ☐ 39-43Years ☐

43-47 years ☐ 48-52 years ☐ >52 years ☐

3. Marital status single ☐ married ☐ other…….

4. Work experience in Nib international bank

8-10 year ☐ 11-13 year ☐

14-16 year ☐ 16 years and above ☐

5. Level of education:

Bachelor Degree ☐

Master Degree or above ☐

PHD ☐

Other, specifies _____.

6. Position in the bank

Director ☐ Manager ☐

Supervisor ☐ Clerk ☐

Other ----------

Part II Opinion Survey on Women Participation in Management Position

For each statement in the table below please indicate your level of agreement. Kindly put a tick (√) mark on the appropriate statement by using the following scale ranging from "5=strongly agree" to "1=strongly disagree" on the appropriate option for each listed factors.

5=Strongly Agree 4=Agree 3=Neither 2=Dis Agree 1= Strongly Disagree

	5	**4**	**3**	**2**	**1**
1, Psychological Factors					
Statement					
Women do not consider themselves as good candidates for a job					
Women are not self-confident enough, to take management positions.					

There are limited role models; junior women are suffering from lack of role models.					
Women lack ability to handle crises					
Women are not open for change					
Women don't have characteristics associated with managers.					

2, Work Life Balance					
Statement					
Women are not efficient workers because they are preoccupied by taking care of their family					
Women are expected to handle all household burdens which hinder their participation in management positions					
Women are not preferred for managerial role because women don't give full effort					
Women don't have flexibility for a management positions that requires full time					

3, Communication Style					
Statement					

Women don't frequently share ideas and information openly					
After communication, women don't look for feedback or create a feedback mechanisms					
Women tend to misunderstand people and situations					
Women don't Speak up with full confidence					
Women are less likely to negotiate for what they want.					

4, Educational Level And Experience					
Statement					
Women do not have the required educational preparation that would enable them to rich management positions.					
Women don't have the required managerial experiences that allow them to work in that position.					
The Bank is not supportive in any educational assistance in order to get women to management positions					
In the bank there is inadequate knowledge development and training for women					

5,Organizational culture **Statement**					
The bank only cares about the work than the employees					
There is inadequate supporting environment in the bank for women empowerment					
There is lack of culture aimed at encouraging women to go for management positions					
The bank doesn't encourage women to take risks which results in limiting their creativity.					

6, Human Resource Policy and Practices **Statement**					
There is a higher discrimination against women in performance appraisal					
HR has not arrange policies that could enhance advancement of women in management positions					
There is absence of training and development in the bank to increase women participation in management positions.					
Recruiting managers through informal networks has blocked women's entry in to management positions					
The recruitment process doesn't encourage women					

to apply and participate in management positions					

8, Participation of Women					
Statement					
Immediate supervisors invite women to participate in decision making					
Supervisors are willing to delegate women to practice the management					
Supervisors are empowering women to practice in forward planning					
Supervisors are coaching women to exercise management skill at the work place					

Thank you for taking your time to complete this questionnaire.

APPENDEX II

Interview Questions for Women Managers

Date……. Time ……

Position …….……

1, How long have you held managerial position?

2, Do employees in your organization are willing to obey or perform their duties when their women managers pass instructions?

3, How the family pressure, commitment and spouse interest affects your performance in your management position?

4, What do you think are the major challenges of women managers in Nib international bank?

5, What were the major challenges you face as a woman before getting this position?

6, what are you doing in encouraging other women to hold management positions?

7, If you could give any advice to a female staff a spring to be a manager, what would it be any why?

8,Do you have additional remark that you like to add?