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SCHOOL OF GRADUATE STUDIES
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**FACTORS AFFECTING WOMEN'S PARTICIPATION
IN LEADERSHIP POSITION
AT DASHEN BANK IN ADDIS ABABA**

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[SGS/0239/2005]**

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ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSSINES (MBA-GENERAL)

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DEDICATION

I dedicate this work to my late families, Sileshi Haile(Ayeya), Teshome Tolla, Almaz Sileshi, Belaynesh Sileshi and Solomon Sileshi, who gave me inexhaustible love and guidance in my life. It is their effort and patience for where I am today.

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Have a rest in peace in Heaven!

This research is also dedicated to all women to continue combating for their rights by updating themselves through training and education and to pave a way for the next generation of women to get equal chance of key decision making and leadership positions in their organizations.

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LIST OF ACRONYMS

FCSA	-	Federal Civil Service Agency
CSA	-	Central Statistical Agency
FDRE	-	Federal Democratic Republic of Ethiopia
UN	-	United Nations

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ABSTRACT

The major purpose of this Thesis is aimed to assess factors affecting women's participation in leadership positions at Dashen Bank S.C. The analysis was conducted based on a descriptive survey research method applied to employees of the Bank. The sample was selected by using both probability and non-probability sampling methods. From the probability sampling method to avoid biasness and an error simple random sampling were used. Moreover, purposive sampling was used as a technique so as to include women managers as a respondent to get relevant data about the status and factors affecting the participation of women in leadership position in the Bank. Both primary and secondary data have been used in the study. From primary data source, the tools used were structured questionnaires and interview. The questionnaires were distributed to 195 employees of the Bank and the interviews were made with the key officials of the Bank. The main findings of the research are the following: majority of the women's are assigned in non-clerical and clerical positions and the status of women in the Bank is very minimal it shows that there is no equal distribution of positions between men and women in key decision making and leadership positions, the promotion criteria were not strictly followed and it has been very uncertain how some employees have been promoted in the Bank. The major identified factors were the perception of top management that men are better leader than women, highly linked male networks and alliance with the management, attitudes of top management, inconsistency or unfair promotional policies and inhospitable and discouraging corporate cultures are the most listed factors. The study concludes that the Bank does not encourage women's to promote equally with men. Furthermore, no clear promotions and appointments. Therefore, top management should bring new attitudinal change to give recognition to women to higher positions. Also, develop systematized promotion criteria supported by information technology to reduce promotional bias across the ladder, develop an effective diversity policy, new orientations in formulation and implementation of new affirmative action policies that could enhance women's participation in leadership position in the Bank. It is also recommended that the women's in collaboration with the management set up a network of national and international leaders to share and exchange knowledge and experiences in leadership. Finally, the Bank should focus on improving women leaders' career by arranging and developing training to upgrade women leaders' capabilities. Recognition and acknowledgement to women leaders at all levels is required in order to minimize challenges and to build confidence of women leaders at the Bank and nationwide awareness raising programs and sensitization programs on women empowerment should also be put in place to bring change in the society at large.

CHAPTER ONE

INTRODUCTION

This chapter presents an overview of the entire thesis. It covers the background of the study topic, problem of the statement, objective of the study, significance of the study, delimitations of the study, organization of the research work and definition of terms. Each of the subtopics is discussed in detail.

1.1. Background of the Study

Leadership has been predominantly a male prerogative in corporate, political, military, business and other sectors in the society (Nancy, 2012). Although, women have gained increased access to supervisory and middle management positions, they remain quite rare as elite leaders and top executives. To explain this phenomenon, public and scientific discussion has centered on the idea of a “glass ceiling” a barrier of prejudice and discrimination that excludes women from higher level leadership positions (Morrison, White, & Van Velsor, 1987). The popularity of the glass ceiling concept may stem from the rarity of women in major leadership posts, despite the presence of equality or near equality of gender.

In a country like Ethiopia where more than half of the population are women, women’s equal participation in leadership position and decision making plays a pivotal role in the general organizational performance. Without the active participation of women and the incorporation of women’s perspective at all levels of decision making the goal of equality, development and peace can’t be achieved.

Globally, with a few exceptions for many centuries almost all organizations are headed by elite men. As a result women’s interest and concerns are not represented at higher level and women can’t influence decision (Mintewab, 2005).

It is widely and wrongly assumed in traditional societies that women are not born to lead. Their major responsibilities were assumed as giving assistance to their bosses than leading and directing an organization regardless of their educational accomplishments and experiences. Due to the above assumptions the number of women holding leadership position in any type of institutions is lower in developing countries than the developed world (Adugna, 2013).

Bearing in mind the fundamental differences between men and women, organizations must make attempts to give them an equal career playing field. However, many organizational programs and practices do not translate the same way for men and women; some can even hold women back from attaining leadership positions.

Historically, in traditional leadership the role models as successful leader were men. It has been argued that women have been forced to adapt to limited opportunities and to focus on the immediate intrinsic rewards of the task rather than longer-term benefits (Marshall 1984; Henning and Jardim 1977). This also evidenced that women prefer to move horizontal than vertical career paths. They give priority to personal job satisfaction and following to this they don't focus on career aspirations, power and reward (Mavin, 2001).

In the 21st century women are more present in the workforce than at any time in the history. Dramatic progress is shown in number of women's who succeeded to join managerial and professional careers. All over, women, in their capacity as leaders, are working through many public sectors, private sectors and NGOs. In this modern world of today, the issue of gender equality has become an area of concern in development planning. The marginalization, from development programs, of women for a long period of time is challenged with changing policy perspectives from Women in Development, which aims to include women in development projects in order to make the latter more effective, to Gender and Development which aims to address inequalities in women's and men's social roles in relation to development (Zinash, 2013).

In addition, global effort had been underway to alleviate the low status of women since the 1990s. In the framework of the general conferences held in Cairo (1994) and in Beijing (1995), direction was set and recommendations were made targeting mainly the removal of all the obstacles to gender equalities. The outcomes of these conferences recognized that the integration of gender issues into the general development plan and program of a country is crucial and unavoidable step for overall sustainable development and that needs to get proper attention by governments.

The Federal Democratic Republic of Ethiopia has also developed National Policy on Ethiopian Women with women's empowerment strategy (UN DES DAW, 1995:35). For instance, Article 35 of the Ethiopian Constitution and other laws emphasizes "equality in matters related to employment, equality in acquisition and management of property, equal participation in policy and decision-making and right of women to plan families is stated to ensuring gender equality". The policy is expected to be implemented throughout the country in all types of organizations; including public sectors, private and non-profit making organizations. Among these, the study focused on private service sector specifically in Dashen Bank. It aimed to identify the factors affecting women's participation in leadership. As far as the knowledge of the researcher is concerned, no intensive study has been carried out so far on the leadership participation of women's in the Bank. It is thus, worth studying, since it can show the strengths, potential and weaknesses of women in executing their leadership responsibilities.

Dashen Bank S.C. is one of the biggest private banks in Ethiopia which is in a leading position and run huge financial resources in our country through its 147 area banks found in Ethiopia and 9 forex bureaus with its dedicated and committed 4,284 employees. But, in this rapidly changing and highly competitive environment, gender imbalance on senior managerial position was seen in the Bank. So, the purpose of this study is to identify the factors that hinder women from participating in leadership position in the Bank and also to find out possible strategies that can be used to enhance women's participation.

1.2. Statement of the Problem

Women's are a growing factor in the success of a country economy and development. It is critically important to bring more women into the workforce to deploy their skill and drive productivity. Research from various countries suggests that companies with a higher representation of women at the most senior levels deliver stronger organizational and financial performance as well as better corporate governance. Furthermore, advancing women into leadership positions where they can make the greatest contributions is civilization and has a significant role in changing country development (World Bank, 2001). If not, under-utilization of the skills of highly qualified and experienced women creates loss of economic growth and potential development.

Even-though, participation of men in all areas be it in political, business, economic or social, is unquestioned; the participation of women especially in developing countries is complicated by a number of coded and unwritten social norms.

According to Central Statistic Agency, in Ethiopia women constitute slightly more than 50% of the total population and form a critical portion of the human resource base (CSA, 2007). However, available data indicates that they are inadequately represented in senior management positions in different organizations including financial institutions (Lodiaga and Mbevi 1995). Even-though, the government has adopted various national laws as well as international instruments, women don't yet have meaningful participation in leadership and decision making. The possible explanation for this situation could be lack of attention and their significant role also hampered by cultural and social discriminatory activities.

In Dashen Bank, after the appointment of new management in 2012, the number of women's promoted to line managerial level is increased to some extent but still women's are not given the chance in higher managerial levels and decision making positions. Because assigning women's to higher management level still requires so many unwritten promotional practices, policies and rules Even-though they embrace the same educational qualification and experience with their counterpart men.

According to the data obtained from the Annual Reports of the Bank from the period covering from (2005 – 2014), from seven Board Members of the Bank, no women representative, in the category of President, Vice Presidents (3 in number), no woman holds the position of leadership except one woman v/president who retire few years ago. From fifteen Department Managers only one woman got the position, further more from forty four city Area Banks of the Bank (render full-fledged banking service) only two are Women Area Bank Managers. From this, we can see that women are still in the minority in key areas and decision making positions and the further up the hierarchy the greater the disparity of the women in the Bank.

This study is therefore, investigate the factors that affect women's participation in leadership position at Dashen Bank S.C. and try to identify possible strategies that can be used to enhance women's participation.

1.3. General and Specific Objectives of the Study

1.3.1. General Objective

The general objective of the study is to assess the factors that affect women's participation in leadership position at Dashen Bank S.C.

1.3.2. Specific Objective of the Study

- To investigate the status of women's participation in leadership position in the Bank.
- To identify the factors that affect women's participation in leadership in the Bank.
- To examine how women leaders in the Bank actually perform compared to their male counterparts.

1.4. Significance of the Study

This study believed to contribute the following:-

- The study hopefully change the attitude of the management of Dashen Bank in order to give equal chance for women's towards higher positions after the study come feasible.
- The study leads to new orientation in formulation and implementation of new affirmative action policies that could enhance women's participation in leadership position in different organization including Dashen Bank.
- The study also believed to contribute scholars and policy makers to design more progressive management programs and policies aimed at ensuring equal participation of men and women in leadership.
- Finally, the study may used as back-up information for those researchers interested to undertake further study in the area.

1.5. Delimitation/Scope of the Study

Because of resource constraints, the scope of the study is limited to 68 Area Banks which are found only in Addis Ababa and questionnaires were distributed only to 195 respondents. As data collections tools, the researcher used primary and secondary data source. From primary data source only questionnaire and interview were employed. In order to analyze the data collected, the researcher used only descriptive statistics. In addition, the study is concerned only on factors affecting women's from holding leadership position in the Banking industry not in the society at large.

1.6. Organization of the Study

The study is organized in to five chapters; the first chapter contains an introduction for the study. This part consists of background of the study, statement of the problem, objectives of the study, significance of the study, and delimitation/scope of the study and operational definition of terms. The second chapter focuses on review of literatures related to the study. In this chapter general concepts and definitions, basic issues related to the study are discussed in detail. The third chapter devoted to research design, samples selected, sources of data, data collection tools, procedures of data collection and the methods of data presentation. The fourth chapter concerned with discussing the findings, analysis and interpretation in which the collected primary and secondary data analyzed and organized in meaningful manner. The last chapter focuses on summary, conclusions and recommendations.

1.7. Operational Definition of Terms

Leadership positions: The activity of leading a group of people or an organization. In its essence, leadership in an organizational role involves; establishing a clear vision, sharing that vision with others so that they will follow willingly to realize that vision (Mary, 2013).

Participation: The term is used in this study to refer the provision of equal opportunity to women to take part in leadership position i.e. President, Vice President, Department Manager and Area Bank Manager in the Bank (Jane, 2004).

The Glass Ceiling: refers to the series of hurdles or events that hampers women's advancement or promotion beyond a specific point or level. (Wirth, 2001:2)

Strategies: The term is used to refer to ways and means that can be used to participation of women in leadership position (Jane, 2004).

Gender Stereotyping: Attitudes of people regarding men and women or it is imbalance of men and women and women seen as less suited than males for positions of high responsibility in organizations (Terborg and Ilgen, 1975).

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

Barriers: is taken as an obstacle that hinders women's from holding higher positions. (World Power Dictionary: 2001)

CHAPTER TWO

LITRATURE REVIEW

This chapter focuses on basic concepts and issues that were discussed by different authors on the study topic. Basically, general concepts and definitions, historical backgrounds, basic issues related to leadership and women's are introduced one by one. Finally, the factors affecting women's participation in Leadership position was discussed in detail.

2.1. Definition and Concept of Leadership

“Leadership is inspiring others to follow your vision/direction/dream. In business, this means getting people aligned and moving in one direction-the direction that makes the business fly.”

Steven Robbins, motivational speaker and entrepreneur

Leadership is culturally binding and changes over time, so it is hard to give one definition of which applies to all leadership. According to Daft & Kendrick & Vershinina (2010), Leadership is an influential action used to achieve goals. Hence, leaders set the direction for others to move forward to future and motivate them to reach the set goals by certain way of functioning or acting.

As defined by Wehrich & Koontz (2001), Leadership is the art or process of influencing people so that they will strive willingly and enthusiastically towards the achievement of group goals. Leaders act to help a group attain objectives through the maximum application of its capabilities. Since people tend to follow those who in their view, offer them a means of satisfying their own personal goals, the more managers understand what motivates their subordinates and how these motivation operate, and the more they reflect this understanding in carrying out their managerial actions, the more effective they are likely to be as leaders.

Caroyn (2004) and Thomas (2007) also defined leadership as, a multifaceted serious of interaction amongst the leader, the followers and the situation. The leader deals with qualities of personality and character; the followers' address need and values; while the situation deals with partly constant and partly varying.

According to Dubrin (2008), leadership is defined as partnership and relationship. Leadership as a Partnership; here the leader and the group members are connected in such a way that the power between them is approximately balanced. Partnership occurs when control shifts from the leader to the group member, in a move away from authoritarianism and toward shared decision making. And Leadership as a Relationship; a modern study of leadership emphasizes that leadership is a relationship between the leader and the people being led. It indicates that having good relationships with group members is a major success factor for the three top positions in large organizations.

Therefore, from the above definitions, we can conclude that leadership is a style which creates good working environment where people around will work and support passionately in the process of achieving established common goal. Thus, a person exercising his/her leadership role is the one who create good working environment for others.

The concept of leadership comprises of three aspects; people, goals and influence. It is a complex social process and rooted in aspects of values, skills, knowledge as well as ways of thinking of both leaders and followers. Thus, it is all about the continuous process of establishing and maintaining a connection between who aspire to lead and who are willing to follow (Hersey & Blanchard, 1984).

Since organizations today are faced with many challenges, especially with the constant change in technology, economic, social, political and legal conditions and internal processes. Therefore, there is a need for leaders in organizations to contribute not only in terms of knowledge or ideas but also in making right decisions and responding to the changes.

2.2. Theory of Leadership

The description of leadership theories may enable to have multidimensional knowledge in order to understand more about leadership and know how to effectively lead and apply their significance in today's leadership requirement.

Furthermore, like the study of management knowledge, the leadership concept has also been supported by various theories. These theories of leadership have been developed through the several stages of evolution, ranging from great man approach to transformation theory of leadership.

There are four types of theories; personality theory of leadership, behavioural theories of leadership, situational leadership theories, and followers' acceptance theory. According to Bedia (1993), as quoted in Yalokwu (2004), there are also three theories currently emerging; Charismatic Leadership, Leader-member exchange and transformational leadership.

2.3. Traditional Overview of Leadership Vs Gender

Leadership has traditionally been considered to be a man's job because of the nature and style of leadership has been very masculine (Jeff, 2011). Leadership used to be vertical and more hierarchical. Emotions were not part of leadership and reaching of goals was the most important thing. In the traditional way of leading, there has not been room for feminine behaviour which has always been connected to men. However, leadership is changing and many feminine characteristics are becoming more appreciated due to the significant role played by women through stronger organizational and financial performance and genders are not as bound by certain ways of behaviour as before.

As male leaders are the majority they often emphasize the benefits of masculine ways of behaving due to the historical relations of men and management in reproducing patriarchies; relations of men and masculinities; numerical dominance of men especially at high levels as it is more natural to men and femininity is often seen as a weakness. Unfortunately, many female leaders also choose to behave more like men to gain authority, credibility and be accepted.

2.4. Characteristics of Leadership on Gender

There are certain characteristics of leadership that are described as feminine characteristics and masculine characteristics. Some of the characteristics often found in male leaders are competitiveness, focusing, goal orientation, inventiveness, and performance orientation. Feminine characteristics include social skills and social interaction, conversational style of communication, acceptance of differences, being multi-skilled and working well in groups (Piha 2006, 94). These characteristics merely represent different kind of leadership behaviour which can be applied by both women and men.

Ignoring all the details of stereotypical characteristics of women and men, it comes down to the differences between perceptions. According to Palmu-Joronen (2009, 174), due to biological differences women and men think about things in different ways, emphasize different aspects and approach problems in certain ways. Depending on the situations, women can think in a masculine way and men in a feminine way.

In the real world, the characteristics of a good manager are usually matched by masculine characteristics and many women in high positions use a masculine style of leading (Palmu-Joronen 2009, 181; Heiskanen 2013, 38). In that sense, certain aspects of femininity are still seen as weaknesses in the business world.

Generally speaking, leaders do not consciously make decisions based on their gender. The different way of perceiving things is still present. After all, every leader has his/her own way of leading that has been shaped by the persons on values, beliefs and character.

2.5. Women Leadership

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

Furthermore, how women's leadership may or may not differ from that of men is not defined. But there is leadership and there is women leadership. This specification of leadership is used often and it refers to women being leaders or sometimes to a specific style of leading. If leadership is differentiated into women's and men's leadership, then it would mean that leadership is not gender neutral.

Arguments against the use of the words women leaders or women leadership are based on the idea that it does not make a difference whether it is a man or a woman who leads and that leadership is gender neutral. Many women think that the prefix enhances the belief that there is a huge difference between women leadership and male leadership, Even-though there might not be. In addition, as a woman shouldering multiple responsibilities doesn't affect the

capability of executing certain tasks and leading. It is merely a characteristic among others and that is another reason why it should not be emphasized (Piha 2006, 131.) Since the 1980's, the focus has been on emphasizing women leaders' traits and their benefits in organizations, rather than proving women's humanity and capability to work in higher positions (Tanhua 2012, 72).

Specifically, emphasizing femininity in leadership means that it is recognized that there have been and still are less women than male leaders and that it is changing. In that sense, the word women is seen to work as sort of a reminder of the fact that there have not always been women leaders. According to Piha (2006, 132), some women want to use the words women leadership purposefully, to bring out the competitive advantage that different skills and capabilities can create, this way bringing up the advantages of femininity. Sometimes being a women leader and representing minority in some sense can be beneficial as some organizations may consider a woman as a more interesting choice or as a new asset.

In addition, there is no guarantee that women leaders will promote gender equality, and there is also no guarantee that male leaders will not do so. Bureaucratic and democratic principles dictate that leaders should represent the interests of others, even when these interests are at odds with their own. However, while some leaders can and do represent agendas that they do not share personally, this principle is often forgotten: there is a very clear relationship between personal identity and experience, and commitment to furthering a cause. In general, the world needs leaders who will bring the agenda of peace, equality, and sustainable development.

2.6. Women's Status in the Workplace and Prevalent Negative Stereotypes

Women are underrepresented in management positions in comparison to men in almost all organizations (Deborah 2006). In Ethiopia, Even-though it is not supported by formal research, most people talk about gender roles in their day to day activities and consider gender role stereotyping as the main reason why the number of women are few in the managerial position. Compared to men, women in Ethiopia are clearly in a disadvantageous position in all respects; they benefit less from social services and hold inferior positions in all economic, political, social, and cultural affairs. Data from the Federal Civil Service Agency (FCSA) on federal government employees shows that women occupy only 18.3 per cent of all professional and scientific positions, and 25 per cent of administrative positions, indicating

that the upper and middle level positions in the civil service are still overwhelmingly dominated by men. According to the same source, women hold 71 per cent of clerical and fiscal jobs and 51 per cent of the custodial and manual jobs (FCSA, 2007). Furthermore, as cited in the National Policy of Ethiopian Women (1993, p.14), the study done by Ministry of Labor and Social Affairs (1988) pointed out that the number of male employed in both public and private sectors was about 82.1 percent of the total work force; whereas women constitute only 17.9 percent. Moreover, the number of women holding high managerial position is negligible. According to the policy manual, this under representation is attributed to the prejudicial attitude prevalent in the country's political, social and economic life.

The constitution article 36 (1995) has entitled women the right to equality in employment, promotion, pay and pension. Ministry of women affair's bulletin (2008, p. 64) states that affirmative action is one of the measures taken by the government to encourage women in education and government jobs. However, some improvements have been shown, the number of women in the managerial positions is minimum compared to their number in the total population.

Women managers are faced with strongly negative stereotypes, distinguishing them from their male counterparts in the workplace. Past research results done by Owen and Todor, 1993 indicated women managers as less self confident, less emotionally stable, less analytical, less consistent and having poorer leadership abilities than male managers. Some assumptions, typical of negative stereotypes attributed to female administrators are that: women tend to place family demands above work considerations. They have children to care for; thus, they lose time for an interest in their jobs; women work for supplemental income and that they lack the necessary drive to succeed in business. Mounting evidence suggested that there are negative gender stereotypes about women which make them encounter more barriers than men in the workplace. These negative stereotypes or beliefs are more apparent when women seek or hold managerial positions.

2.7. Women versus Men Style of Leading

Even-though, in male dominated archetypes of what is an acceptable leadership style still prevail. Whilst there are no substantive differences between men and women in terms of style, there are perceptions of differences. Women as a leader may use a different leadership style than men. One study found that women see leadership as changing the self-interest of followers into concern for the total enterprise by using interpersonal skills and personal traits to motivate subordinates. This characteristic involves sharing information and power, inspiring participation and telling people know that they are important. Men in contrast are more likely to see leadership as a sequence of transactions with their subordinates. Moreover, they more often use control of resources and the authority of their position to motivate their people (Wehrich & Koontz, 2001).

In addition, women have a tendency to use ‘soft skills’ such as communication skills and enhance social connections and create relationships. Such an approach is not yet valued to the same extent as the image of a strong, visionary (usually male) leader out in front. Many men and women alike still seem to work with a more social acceptable male leadership style to be acceptable by their subordinates. So, in part of the reason for women not being found in more formal leadership positions is because they don’t see themselves as leaders or want to be leaders. Leadership remains defined in male dominated (employment 2010).

According to Eagly and Carli (2007), many people hold the perception that an effective leader (a leader who creates an environment that permits the development of homogenous and cohesive workgroups; and integrates the groups with the organization) is a male. This is because more a genetic traits (characterized by aggression, ambition, domination, self-confidence and force), are all thought to be indicative of an effective leader. Such traits also describe the transactional leadership style, which is more common among men. In contrast, transformational leadership the dominant leadership style for women is characterized by gaining others’ trust and confidence to influence. Although the perception is that males are more effective leaders because of their transactional leadership style, research shows that transformational leadership can actually be more effective. And in today’s organizational climate, the need for transformational leadership with more teamwork, compromise and proactive problem solving may be greater than ever.

In general, the leadership style difference of men and women are summarised in the following table.

	With respect to Men	With respect to Women
Characteristics and Style of Leadership	Use Task oriented leadership style	Relationship oriented leadership style
	Use Transactional leadership style i.e. offer rewards in exchange for compliance by rewarding their followers for meeting objective and punishing them for failing to meet objective	Transformational leadership style i.e inspire change in the values and needs of their followers so that individual interests are subsumed under the collective goals of the organization and also encouraging and strive to help develop their followers to their full potential
	Use “take-charge” leadership approach	Taking a more “take-care” leadership approach
	Use influence tactics such as personal appeal, consultation, assertiveness and inspirational appeal	Use tactics such as consultation, inspirational appeal and ingratiation more with other female and exchange tactics with males
	Men are more assertive and power hungry	Women are more expressive, tentative and polite in conversation
	Men use language to exert dominance, maintain status and achieve tangible outcomes	Women use conversations to enhance social connections and create relationships

Source: Boris, 2013

Though these gender differences in leadership styles don't imply that either men or women are better leaders, societal obstacles to success for women leaders often hinder women from attaining leadership positions as easily as men do. Some of these barriers that women are exposed to include being expected to adapt to traditionally male-oriented models of leadership, being held to different standards than men in leadership positions, and walking a fine line in the workplace when trying to conform to what is expected of them as leaders.

Gender differences in leadership styles has come to the conclusion that there are no quantifiable differences between men and women in leadership roles, but rather that leadership roles are just extremely situational. Neither men nor women are better in leadership positions, but that a leadership style's effectiveness is contingent on various features of group and organizational environments. Finally, to be effective leader in the workplace, it's important to realize switching between styles.

2.8. Women and Leadership

Women have natural characteristics that make them effective leaders (Baczynski & Velasco-Thompson, 1982, p. 23). Women as leaders are concerned with others, especially the feelings of individuals, and have a better understanding of others. According to Gilligan (1982), women define themselves based upon their sincerity to care about others. They tend to avoid hierarchical power structures. Women have a certain capability of loving what they do and being very responsible with their tasks (Helgesen, 1990), although their leadership is not always received by others in a positive light. Women work harder than men to prove their equal worth (Kakabadse & Kakabadse, 1999; Matlin, 1987; McFarland et al., 1994). In many instances, this is due to the lower visibility of women's leadership potential because of the lower leadership positions that they hold. Women are often subjected to larger amounts of work in order to prove their capabilities. There is also a belief that women have to be better than men in their jobs to be regarded as successful. When proving that women can handle responsibilities as well as men, there is a mindset that they should exceed the expectations of others. Although women are able to contend with men and situations that have traditionally been defined as masculine, their methods may differ. For example, aggressive behavior on the part of women is viewed as inappropriate, whereas in men, it is expected and respected (Gilligan, 1982; Matlin, 1987; Sadker & Sadker, 1994; Vroom & Jago, 1995). Women are viewed as the caretakers of others, many times depending on their maternal instincts when dealing with and/or leading others (Gilligan, 1982). It is more common for women to use a democratic or participative style of leadership as compared with men, who often adopt autocratic or directive styles. In addition, women are more collaborative with their leadership efforts (Boatwright & Egidio, 2003).

2.9. The History of Women's Participation in Leadership in Ethiopia

In formal terms women didn't have the same rights as men for many decades, this has not yet led to radical changes in predominant ideologies and social structures which are necessary in order to give substance and cogency to the right of women to participate in any institution to get leadership position (Mintewab, 2005).

2.9.1. During Emperor Hailesilassie Regime

In the past imperial regimes since 'power' was considered to be one given from God to Kings and since the kings necessarily should be men, leadership and decision making primarily was given to men. The main role of women restricted within the family. This, for so many periods prohibits women from contributing something to their country development. However, this doesn't mean that women didn't totally participate in leadership. Those who are the wives of the rulers and those who have blood relationship with the royal families like Meskele Kibra (wife of King Lalibela), Seble Wongel (wife of King Libnedingil), Batti Dilwonbera (wife of Giragn Mohammed), Mitwab (wife of Bakafa) and most of all Taitu (wife of Menelik) are known for their participation in decision making and leadership as compared to women of their era Even-though, the figure had been minimal compared to men.

2.9.2. During the Dergue Regime

The 1987 constitution and the subsequently proclaimed electoral law had guaranteed the equality of Ethiopians irrespective of sex, religion, nationality, etc and the citizens had the right to participate in any government organization irrespective of their sex, religion and nationality. Besides, the Dergue established the revolutionary Ethiopian Women's Association (REWA), however, this did little to increase women's participation in leadership and decision making.

2.9.3. During the FDRE Government

The FDRE constitution per Article 35(6) states the women have the right to full consultation in formulation of national development policies, the designing and execution of projects, particularly in case of projects affecting the interests of women.

In spite of the above provision and other rights women have under various national laws as well as international instruments that the country has adopted, women don't yet have meaningful participation in leadership positions at federal and regional level.

According to the Federal Civil Service Commission, June 2001 data the followings are the comparisons of men and women leadership positions.

Number and Position of Workers in Federal Government Agencies

Positions of workers	Men	Women	Total	% age of Women
Ministers	16	1	17	6
Commissioners	4	-	4	-
State Minister	12	4	16	25
Vice Minister	11	1	12	8
Ambassador	16	4	20	20
General Manager	42	9	51	18
Deputy Manager	1	1	2	50
Chief Director	25	1	26	4
Department Head's	144	26	170	15

Source: Federal Civil Service Commission, June 2001

2.10. Women and Leadership in Ethiopia

Contrary to the global trend, women in Ethiopia don't yet have meaningful participation in leadership position and decision making both at the federal and regional governance level. Women tend to make up the greatest portion of the informal sector as petty trading, handicrafts, food processing, fuel wood carrying and domestic services as such activities require little or no education and skills. For instance, according to the Civil Service Agency's report carried out in 2002, out of the total of 997,380 individuals engaged in the informal sector, 60% were women (FSCA Report, 2002). Social stereotypes that sustain the perception of women as less capable than men tend to engage women in small businesses that need small capital and less skill. Even among those women employed in the formal sector, the majority of them are engaged in low-paying jobs such as in clerical and manual activities (FSCA Report, 2004/05). Although the proportion of women increased from 14% to 22% in the period 1995-2005, their status in professional and administrative positions was insignificant.

Conversely, jobs with high-paying salaries tend to be occupied by men. For instance, in 2005/06, permanent female employees both in the federal and regional governments constitute 32.2%. Among them, women in clerical and fiscal jobs were 60%, in custodial and manual 42%, administrative position 23.3% and in professional and scientific posts 10.2% (Annual Personnel Statistics Abstract, 2005/06). The occupational distribution among the sexes therefore shows that women are concentrated on low-paying jobs like clerical and fiscal jobs. That is to say, the gender gap has widened significantly at administrative and professional positions. At the Federal level, in 2006, 28.3% and 33.4% of women are employed in the professional and administrative positions respectively. Overall, women's participation in government jobs from the years 2000 to 2010 for the entire work force is 34% and senior position is only 18% (Annual Personnel Statistical Abstract, 2011).

2.11. Women and Leadership in a Global Context

In a global context, the number of women in senior management has risen, but only slowly. From 2004 to 2012, the percentage of women in senior management has risen five percent at most. Between 2009 and 2011 the number fall from 24 percent to 20 percent, and in 2012 it stood at 21 percent. In 2013, the number of women in senior management rose again to 24 percent globally. (Women in senior management: Setting the stage for growth 2013, 2.)

Countries, which have the least women as senior managers, are Japan with only seven percent, United Arab Emirates and Netherlands with 11 percent and Switzerland with 14 percent. Women senior managers are found most in China where 51 percent of senior managers are women. Next is Poland with 48 percent, Latvia with 43 percent and Estonia with 40 percent. (Women in senior management: Still not enough 2012, 5.)

The number of women senior managers in different countries changed a lot between 2012 and 2013. In 2012, Russia was leading with the most women senior managers but in 2013 the number fell from 46 percent to 31 percent. The high number of women in senior management in Russia was explained partly by the gender ratio and the rise of service sectors.

China on the other hand increased its number of women in senior management notably. In 2012, 25 percent of senior management were women. Whereas in 2013 women constituted 51 percent of senior managers and thus claimed there place on the top of the list. Women's talents are more appreciated nowadays in China, especially in positions of higher-levels. (Women in senior management: Setting the stage for growth 2013, 5.)

2.12. Factors/Barriers to Women's Participation in Leadership Position

There are many factors which constrain women's to participate on an equal footing with men and to take up positions of leadership, regardless of whether they are educated and experienced. Institutional gender bias represents a challenge to all women seeking equal participation and competing for leadership positions, as does the way that political and economic systems are organized. Scepticism and mistrust of women's ability to lead, and the stereotypes and prejudices about their role in society and their lack of suitability for leadership roles and decision-making are some of the challenges for all women in the world. In addition, women are also less likely than men to have the networks, contacts, and social and professional experience expected of leaders.

Generally, there are six major categories of barriers that prevent women from achieving upward mobility into senior and executive management levels. These include individual, gender stereotypes and communication style, lack of role model, glass-ceiling, societal and organizational culture and structure. These barriers continue today to be the leading obstacles in women's upward mobility into senior management ranks.

2.12.1. Individual Factors

Differences in confidence and career ambition between men and women have been cited as factors in preventing women from moving into senior and executive positions. Women often lack self-confidence and self-belief than men, which leads to less risk taking and more cautious career choices.

In addition, women often lack a sponsor who promotes and sells their skills and abilities to others in the organization and goes to bat in helping them climb the organizational ladder. The reasons for this vary from perceptions by women that getting ahead through connections is inappropriate to reluctance by both women and senior men to establish a sponsorship relationship because it can often be misconstrued as sexual interest.

2.12.2. Gender Stereotype and Communication Style

Gender stereotypes and gender communication differences pose dilemmas for women as well. Gender typecasts create a double bind in which women can be penalized for displaying either too little or too much assertiveness, competitiveness, and independence. For example, women's typical communication style is more warm, less directed, and more mitigated than men's. This style of communication can lower perceptions about women's abilities. However, if a woman exhibits too much assertiveness, which is contradictory to the stereotype, her influence and likability may be lowered. Women's abilities are also judged differently than men's. "People judge women's abilities more harshly than men, holding women to a higher standard of competence and evaluating female managers and leaders more critically than their male counterparts." The role of Patriarchal system of governance does also play an important factor.

2.12.3. Lack of Role Models

A role model can be a symbolic entity, an inspirational and/or motivational individual, someone from whom one can learn and model desired behaviours (Lockwood and Kunda 1997). Similarly Gibson (2004) defines a role model as 'a cognitive construction based on the attributes of people in social roles an individual perceives to be similar to him/herself to some extent and desires to increase perceived similarity by emulating those attributes.

The lack of senior women role models continues to be cited as a key barrier to women's participation in leadership. Women at the top of today's largest companies are not yet much in evidence. Due to gender stereotypes, prejudice and gender discrimination, there are very few women at the top to act as examples, or role models. And the lack of female role models is cited by academics as contributing to women's propensity to resign (Rosin and Korabik 1995). Women often leave to join other, more synergistic organizations, where they feel their leadership qualities will be recognized, or set up their own businesses (White 1992). The issue has been highlighted in a study by Catalyst/Conference Board (2003) of a large number of European managers who cite the lack of female role models as the second biggest barrier (after sex-role stereotyping of leadership) to women's career success. Other recent surveys also highlight the lack of appropriate role models as an important barrier for women to achieve senior positions.

2.12.4. The Glass-Ceiling

The glass ceiling refers to the series of hurdles or events that hampers women's advancement or promotion beyond a specific point or level. It is a concept used to describe the barriers blocking women from rising to positions of leadership regardless of their education and professional credentials in organizations.

The glass-ceiling is the invisible, impassable, artificial barriers, created by attitudinal and organizational prejudices, which block women from senior organizational positions (Wirth, 2001:2). Many women at this level face a major concern with the glass ceiling as a result women marginalized to attain positions of power in organizational management (ILO Report, 2007). Most women in Ethiopia have been unable to shatter the glass ceiling in organizational management, regardless of their talent, efficiency and experience.

With women's gradual achievement of educational qualifications and changes in social attitudes, it had been tacit that women would swiftly move up the career ladder and make an impact in the men's domain, but this has been difficult for them due to the invisible barriers across the ladder. But, education is the key that would guarantee equality of women as well as to climb the leadership ladder.

The popularity of the glass ceiling concept may stem from the rarity of women in major leadership posts, despite the presence of equality or near equality of the sexes on many other indicators. A number of statistics thus suggest equality: In the United States, women make up 46% of all workers (U.S. Bureau of Labor Statistics, 2001b) and 45% of those in executive, administrative, and managerial occupations (U.S. Bureau of Labor Statistics, 2001a); women possess 51% of bachelor's degrees and 45% of all advanced degrees (U.S. Bureau of the Census, 2000). In contrast, statistics pertaining to major leadership roles consistently show inequality: Women constitute 4% of the five highest earning officers in Fortune 500 companies and 0.4% of the CEOs (Catalyst, 2000); 13% of senators, 14% of congressional representatives, and 10% of state governors (Center for the American Woman and Politics, 2001); and 2% of military officers at the level of brigadier general and rear admiral or higher (U.S. Department of Defense, 1998). Similarly small proportions of women in most high positions also characterize other industrialized and industrializing nations (Adler & Izraeli, 1994; Melkas & Anker, 1997).

Explanations for this sparse representation of women in elite leadership roles traditionally focused on the idea that a lack of qualified women created a “pipeline problem.” This shortage of women has been ascribed to a variety of causes, including women’s family responsibilities (Greenhaus & Parasuraman, 1999) and inherited tendencies for women to display fewer of the traits and motivations that are necessary to attain and achieve success in high-level positions (e.g., Browne, 1999; S. Goldberg, 1993).

2.12.5. Societal Factors

Societal factors are indirect factors, which influence both organizational and individual behaviour. Society sets standards, expectations and customs to organizations and individuals and thus affects women leadership. Societal factors are the most difficult and time-taking factors to change as they have an effect on various dimensions of life and cannot be easily controlled. The concept of leadership involves relationships deeply rooted in social settings (Bryman, 1996).

It is known that the unequal status of women in Ethiopia has resulted from the socio-cultural norms which are deeply entrenched in society. The socio-cultural practices played a great role not only for women’s oppression but also were a major obstacle to their empowerment. As is the case in many developing countries, women in Ethiopia traditionally have been consigned to strict societal roles that limited their activities to household chores and childcare activities only.

2.12.6. Organizational Culture and Structure

The organizational culture is viewed as the soul of an organization. If the organizational culture is not aligned to the strategic goals of the company then the organization will struggle in achieving its overall objectives and direction. Diversity should be encouraged and nurtured as a diverse culture to increase the organizations problem solving and decision making abilities. To have a culture that is free of any discrimination, companies undergo a paradigm shift with regard to how its employees relate to each other. A workforce that is diverse and different needs to be viewed as a competitive advantage rather than a stumbling block.

Leaders of the organization play a key role in shaping and moulding the culture of the organization and knowing the culture of the organization is a useful means of determining whether gender discrimination is prevalent in the workplace (Mills, 2002).

According to a survey published by the Corporate Gender Gap Report (2010), a masculine/patriarchal corporate culture is the main barrier for women to rise to senior management. Many companies are still preferred masculine way of leading and performance. The most significant obstacle in women's career development and their advancement to leadership positions is the (still existing) male-preferring business culture. They are still trying to succeed in what is traditionally male dominated organizational culture.

Women's also have limited access to authority and power due to being located in the most marginalized structures of the organization. Men occupy positions that are supervisory or administrative, full time and high in pay and status. Women's on the other hand are concentrated in non-standard works, usually clerical, work part-time or in temporary positions that are characterized by low skill requirements, low pay and few benefits. In professional positions, women continue to be disproportionately represented in all sectors in the organizational structure.

2.13. Importance of having Women Leadership in Organization

There are multiple reasons why women leadership should be promoted, and many studies have been conducted to prove the importance of women leadership to organizations through organizational diversity.

According to the study conducted by Gregg and Johnson (1990), which revealed that energy and hard work are the most important traits that women possess in the workplaces. Additionally, Gregg and Johnson (1990) noted that the women in their survey felt that they had to do work twice as hard and twice as good a job as or more than their male colleagues in order to prove they deserved promotion and because for them there was no latitude for mistakes. Moreover, other characteristics noted in women included good communication skills, trust and perseverance. Furthermore, Hakim (1997) noted that women have rights to study and discover their abilities and people in society have begun to realize that women have as many talents and can do work as well as men, if not better.

Brownell (2004) also discovered in one of his study that, women were capable of dealing with a multi-cultural workforce and were able to mobilize others around a common goal. He further explained that in his second study on personality, he found the following traits in women managers: fairness, hardworking, ability to motivate others, determination, competitiveness, enthusiasm, deliberateness and detail-oriented, all of which contribute towards success of the organization. Women do indeed play a vital role in the workplaces.

According to Catalyst (2007), women are shown to have positive effects that improve corporate performance and compared Fortune 500 companies on the representation of women on their boards and their corporate performance. They found that when comparing the worst and best quartile of female representation this had significant effects on the corporate performance. Return on Equity increased by 53%, Profit Margin by 42%, and Return on Invested Capital by 66%. They also found that a minimum of three women on the board gave the best results.

McKinsey (2007) also confirms this relationship. They find that companies with the highest gender diversity teams, as compared to the industry average, see a much higher Return on Equity (10%), a higher operating result (48%), and a stronger stock price growth (70%). In addition, having at least one woman on the board decreases bankruptcy by a full 20% (Wilson & Atlantar, 2009). Interestingly, companies with more women on their boards see better corporate governance and ethical behavior (Franke, 1997).

Summary of the Strength and Weakness of Women Leaders

Strength of Women Leaders	Weakness of Women Leaders
Communication: women leaders are good listener, willing to understand employees' problem have good communication with clients.	Decision – Women leaders are weak in decision making and they take long time to provide the required response and making decision.
Positivity and tolerance: they concern about others, women leaders are honest, committed and reflect motherhood behaviour for their subordinates, handle employees according to their behaviour and with patience.	Self-Confidence – women leaders lack confidence in making any kind of decision and they are not risk taker like their male counterparts.

<p>Team work: women leader prefer to have good relationship with their supervisees, interested to work with collaboration and to discuss with subordinates.</p>	<p>Informal Communication –Women leaders are exposed themselves for hello effect, rumours and information. They accept and depend on the informal information flows from different area.</p>
<p>Responsibility: they use all their effort to achieve the organization goal and they are very dedicated and strong for their work and position.</p>	<p>Sensitivity – Women leaders are very sensitive, become upset easily.</p>

Source: Zinash 2013.

2.14. Strategies to Overcome Factors Affecting Women in Leadership

Strategies for increasing the number of women leaders can be focused on any number of steps in the chain of activities that start with recruitment, selection and induction then go on to include leadership and supervision, performance management, work cultures and codes of conduct, training and development and promotion. The following are some of strategies helpful to increase the number of women's in to leadership.

2.14.1. Diversity and Target Selection

Opportunity enhancement strategies aim to increase the capabilities of women so that they can meet selection criteria and increase the pool of women talent available for selection into targeted roles. Diversity strategies can also cover maternity leave and other benefits, flexible work practices that increase the opportunities for women to participate in the work force and more fully utilize their capabilities.

Targeted selection strategies focus on the identification, recruitment and selection processes of the organisation and aim to increase the number of women in targeted roles by increasing the numbers of qualified applicants and ensuring that there are no biases against the selection of qualified women. Preferential selection strategies are those that aim to increase the number of women in targeted roles by taking gender into account in the selection process.

2.14.2. Organizations' Input in Mentoring and Coaching

Mentoring has been proved to be an efficient way to enhance women's participation in leadership and career development. The mentors give support and coach, provide challenges and try to enhance their mentee's career. The mentor can be from a different organization and a woman or a man. Many women leaders consider mentoring to be a positive and helpful tool in encouraging women to pursue managerial positions. In fact, in women leaders' opinions, it is the number one way to advance women's careers to leadership positions (Heiskanen 2013, 39). The program included seminars, company visits and networking events.

Having a mentor is one pathway around barriers women face along the path to top leadership, and the lack of mentoring may contribute to the disproportionate under-representation of women in top positions in business. According to Kram's work in 1985 ground-breaking in the field more than twenty years ago indicated the benefits of mentoring to organizations, to mentors, and to mentees. Subsequent studies confirm this positive relationship. The benefits of a good mentor to a mentee are well-known, including higher income, greater job satisfaction, and promotions. Furthermore, a mentor can buffer an individual from overt and covert forms of discrimination, lend legitimacy to a person or position, provide guidance and training in the political operation of the organization, and provide inside information on job-related functions. A mentor may compensate for exclusion from organizational networks where such job-related information is usually found. Mentors can also provide reflected power by signaling that an individual has a powerful sponsor. Mentors can perhaps even increase self-confidence and facilitate achievement of career goals.

Mentors provide advice and support through an interactive relationship, and behavioral role modeling is one of the functions of mentoring (Ragins and Cotton 1999). Other distinctions are those of permission and involvement – individuals can choose role models without involvement or permission from the model, whereas mentors have to agree to participate.

2.14.3. Building Networks

Networking means building relationships and knowing people. However, in country like Ethiopia, it is difficult to women's to have a network because of socio-cultural norms which are deeply entrenched with the society. It has been proven to be an efficient career booster as it can help gain all kinds of benefits, such as information benefits and job opportunities. It can also widen one's influence, power and recognition. (Lussier & Achua 2013, p.161.)

Networking is also another way of obtaining guidance around barriers to top leadership. In fact, networking is widely regarded as essential to positive career outcomes. Its definition is somewhat more fluid, but networking is conceptually distinct from mentoring. Networking may be thought of as a constellation of developmental relationships that functions in various ways and contributes to positive career outcomes. It constitutes a part of the informal organizational system that is crucial for both men and women to advance through the organizational hierarchy. IJ. Hetty van Emmerik found that after one controls for having a mentor, the size and diversity of one's developmental network is positively related to career success. Moreover, the size and diversity of the network appears to be more strongly correlated with the career satisfaction of women than of men. This is evocative of earlier studies suggesting that women managers, independent of mentoring, benefit more than do men from general encouragement from superiors, probably because such encouragement leads to training that leads to advancement. It is also consistent with Adler and Izraeli's findings that worldwide, social networks contribute to the social capital necessary for advancement to top management and moreover, that women's lack of social networks prevents them from rising to the top to a much greater extent than it does men.

2.14.4. Adopt an Output and Deliverables Model

Adopting an output and deliverables through job design and supporting workforce practices help to attract more women. If the organization abandons the industrial “face-time” model of job descriptions, and instead design roles based on their required business outcomes. In these roles, performance is measured based on outputs, values, and behaviours not inputs. Output-related roles lend themselves to the flexible work practices women need.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter of the study describes the research design, population, sample and sampling techniques used, instruments of data collection, procedure followed in order to collect the data, and methods used to analyze the study on factors affecting women's participation in leadership position at Dashen Bank S.C.

3.1. Research Design

To achieve the objectives stated above and enable the researcher to answer the research questions, the researcher made use of descriptive research as the best means to identify factors affecting women's participation in leadership at Dashen Bank S.C. This type of research tries to provide an accurate picture of an event to a specific situation or phenomenon (Gay and Airasan, 1999).

The two approaches of descriptive research that were adopted include the secondary and historical approaches. The purpose of the secondary approach was mainly to get an idea of what other researchers did and found regarding this or a similar topic and was also used to examine the literature. The historical studies approach provided a rational explanation of the reasons why women in different parts of the world, including Ethiopia, were not allowed in the world of work or to hold leadership positions in the past. It also presented a logical interpretation of how those factors contributed towards shaping society as we know it today.

3.2. Instruments of Data Collection

This research study is mainly based on two major sources of data, i.e, primary and secondary data. The primary data, collected from the respondents' answer based on the questionnaire and structured interviews. The secondary data of the research collected from websites, books, journals, thesis and magazine providing skeleton for the study and backing the significant contribution to the research in terms of academic and organizational learning.

Amalgamation of primary and secondary data collection tools believed to enable the study to collect a wide range of relevant information to support the validity of the generalizations and conclusion of the study result.

Questionnaires were distributed to employees who are working as Department Manager, City Area Bank Managers, Customer Service Managers, Assistant Managers, Accountants, Supervisors and Senior Bank Clerks.

The questionnaire was divided into three parts: Part I examined biographical information of participants; Part II (A) surveyed status of women's in the Bank; Part II (B) explore factors affecting women's participation in leadership positions and Part II (C) look at the performance of women leaders at the Bank. While Part III covered, additional information related to the study. In addition, structured interview were designed for key officials of the Bank regarding the absence of women from holding leadership position.

3.3. Population Size

The study population in this regard comprised of employees working in Dashen Bank in Addis Ababa, who are working as Department Managers, City Area Bank Managers, Customer Service Managers, Assistant Managers, Accountants, Supervisors and Senior Clerical Employees. The total population of the employees of the Bank for the study counts to almost 395.

3.4. Sample and Sampling Techniques:

Sample size: To carry out this study, out of the total population, a sample of 195 respondents were selected. To select sample respondents from total study population, both probability and non-probability sampling methods were employed. The probability sampling method selected because it avoids biasness and helped to generalize data gained from sample respondents avoiding an error which could arise from sampling. Therefore, simple random sampling was used.

Moreover, purposive sampling was used as a technique so as to include women managers as a respondent. It is decided to use this method in order to include those management bodies and gain relevant data about the status and factors affecting the participation of women in leadership position in Dashen Bank.

This sample size is selected based on the table for sample size determination by <http://research-advisors.com> which is based on a 5% margin of error and 95% confidence level.

Therefore, the sample size (n) for the study was determined using the following formula:

$$n = \frac{X^2 * N * P * (1-P)}{(ME^2 * (N-1)) + (X^2 * P * (1-P))}$$

Where: n = Sample size

X² = Specified confidence level at/degree of freedom

N = Population Size

P = Population Proportion (.50)

ME = Desired margin of Error

Therefore, the sample size is 195. The following table shows the number of sample respondents selected from each level proportionately.

Positions/Levels of Respondents	Total Population	Sample	Male	Female	% Sample
Department Managers	15	9	8	1	60%
City Area Bank Managers	44	22	20	2	50%
Customer Service Managers	24	20	9	11	85%
Assistant Managers	44	30	10	20	68%
Accountants	68	45	18	27	66%
Supervisors	88	35	11	24	40%
Senior Clerical Employees	112	34	12	19	30%
Total	395	195	88	107	

3.5. Procedures of Data Collections

The study data collection has been accomplished by preparing questionnaire and structured interview questions. Accordingly, structured interview is made with key officials of the Bank. As the same time, questionnaire for middle and lower level management group- English version questionnaires were distributed and collected. In addition, after the interview question, a summary of the key points were re-written by the researcher in order to change unorganized sentences into brief statements to incorporate main sense and what has been said or observed during the discussion.

3.6. Methods of Data Analysis

In order to find out current conditions or attitudes describing what appears in Dashen Bank in relation to factors affecting women's participation in leadership, the researcher used descriptive statistics in order to analyze and interpret the data collected. Accordingly, excel is used to analyze the data using, tables, charts, percentage and graphs in relation to the research topic.

CHAPTER FOUR

DATA ANALYSIS AND INTERPETATION

This chapter presents the data collected through analysis and interpretation. It summarizes the demographic profile of the respondents from the questionnaire distributed and the response rate; the perception of respondents is analyzed. Furthermore, practical facts about factors affecting women's participation in leadership position are discussed.

The data was collected through questionnaire distributed to employees of Dashen Bank S.C. An interview was also conducted with the key officials of the Bank. The table below summarizes the number of questionnaire distributed and collected from employees of Bank.

Table I: Summary of Questionnaire Distributed and Collected rate

Organization Name	Questionnaire Distributed	Questionnaire Collected	% age of Collection
Dashen Bank S.C	195	166	85

Source: Field Survey, October, 2014

As indicated in the above table, a total of 195 questionnaires were distributed. Out of which 166(85%) were returned and 29(15%) were not collected due to different reasons. Therefore, 166 questionnaires served as data for analysis to present the findings and draw conclusions. This implies that, the information gained were sufficient enough to conduct the analysis.

4.1. Demographic Characteristics of the Respondents

The first part of the questionnaire focused on relevant demographic data regarding the respondents. The major items included in the questionnaire are; Gender, Age, Educational Background, Experience in the Bank and Position in the Bank.

Table II: Distribution of Respondents by Demographic Factor

Age Category	Gender		Total	% age
	Male	Female		
< 25	-	-	-	-
25-34	11	14	25	15
35-44	18	22	40	24
45-54	26	31	57	34
> 55	20	24	44	27
Total	75	91	166	100

Source: Field Survey, October, 2014

Table II shows that, from the total of 166 respondents 75 of them are male and the remaining 91 are female respondents which represents 45% and 55% respectively. This implies that the gender composition of the employees and their response to the study subject has a significant value.

Regarding the age group, 25 employees or 15% of the respondents are under age group of 25-34. On the other and the respondents who belong to the age group of 35 – 44 are 40(24%). Those who belong to age group of 45 – 54 are 57(34%). The remaining above 55 age groups are 44(27%). This entail that, most of the respondents are matured to shoulder leadership responsibilities and easily understands with their subordinates in the Bank.

Table III: Characteristics of the study population with regard to educational level

Educational Level	Responses	Male	Female	%age
Diploma Holder	-	-	-	-
First Degree	161	72	89	97
2 nd Degree and above	5	3	2	3
Total	166	75	91	100

Source: Field Survey, October, 2014

From the above table III, out of 166 respondents, majority of them i.e, 161(97%) are first degree holders and 5(3%) of them have earned their second degree. From this, 89 of them are female and 72 are male who have 1st degree and 2 of them are female and 3 of them are male who hold their second degree. This implies that, almost all of the respondents are more qualified to express about factors that hinder women’s from participating in leadership and decision making positions. Furthermore, educational backgrounds of employees have an effect on their level of participation in leadership.

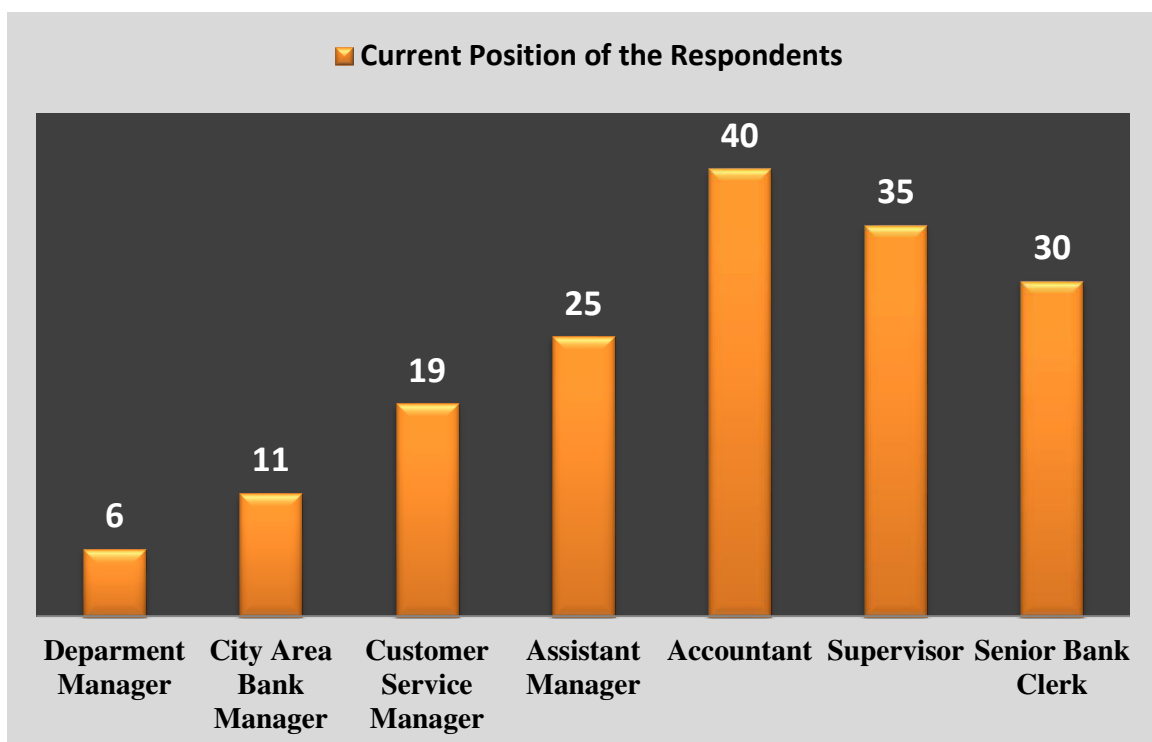
Table IV: Characteristics of the study population with regard to experience

Experience	Responses	%age
Less than 5 years	-	-
6-10 years	41	25
11-15 years	72	43
More than 16 years	53	32
Total	166	100

Source: Field Survey, October, 2014

The experience of the respondents in the Bank as indicated in the above table, 41 or 25 % of the respondents have worked from 6-10 years, 72 or 43% of respondents have served from 11-15 years and finally 53 or 32% of the respondents have worked more than 16 years. This data clearly shows that the majority of the respondents had sufficient work experiences and is therefore assumed that they are able to provide adequate and sufficient information about the factors that affect women participation in leadership and decision making positions in the Bank.

Figure 1: Characteristics of the study population with regard to their current position in the Bank



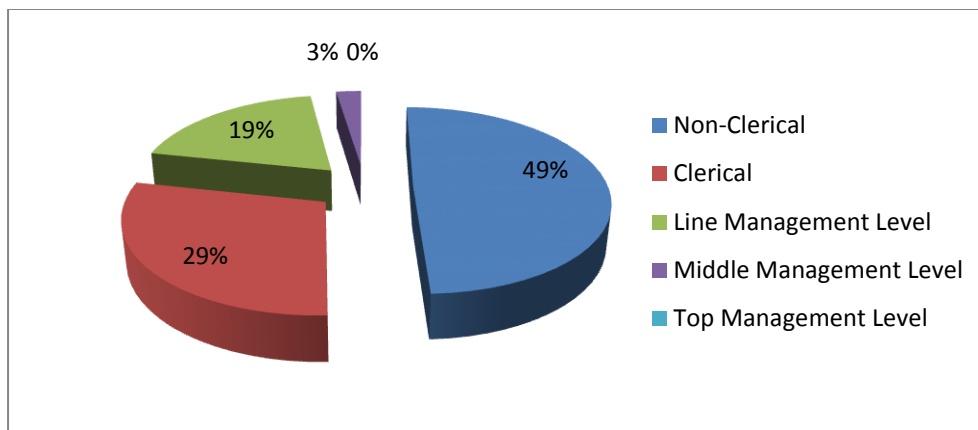
The current position of the respondents in the Bank as indicated in the figure 1 above, 6 or 4 % of the respondents are Department Managers, 11 or 7% of respondents are City Area Bank Managers, 19 or 11% are Customer Service Manager, 25 or 15% are Assistant Managers, 40 or 24% are Accountants, 35 or 21% are Supervisors and finally 30 or 18% of the respondents are Senior Bank Clerks. This indicates that the majority of the respondents are in the position of Assistant Manager, Accountant and Supervisors. In addition, their response to the study subject has a significant value.

4.2. Presentation, Analysis and Interpretation of Data Pertaining to the Study

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

Questionnaires prepared and distributed for respondents focused on the status of women's at Dashen Bank S.C. Hence the interpretation made based on the findings from the respondents.

Figure 2: Positions Occupied by Women' in the Bank



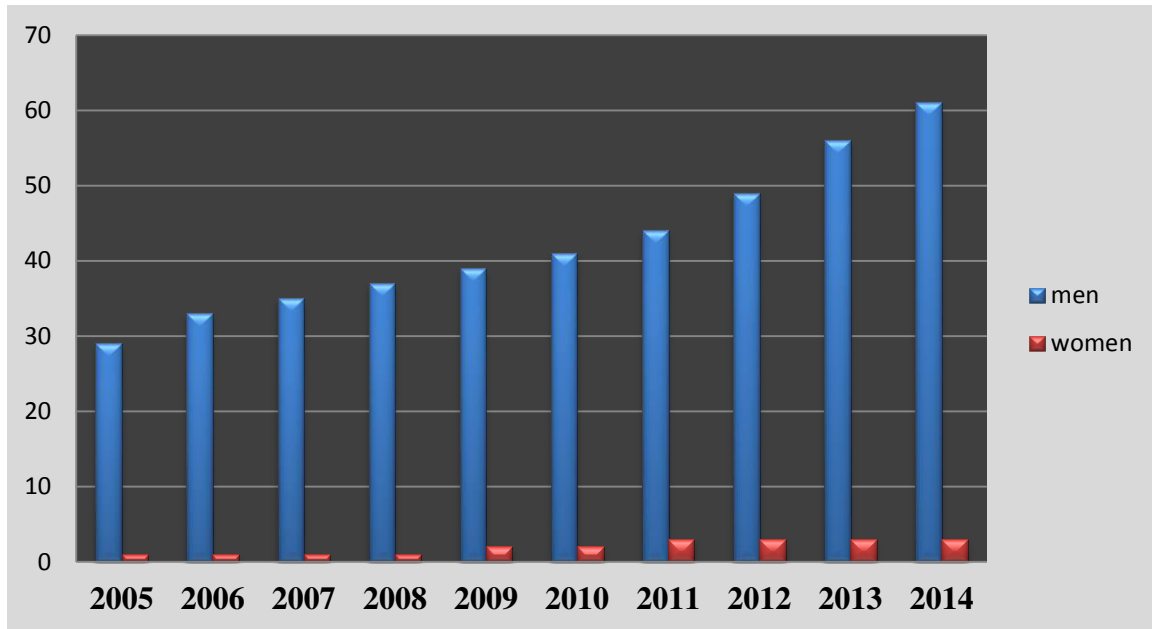
As it has been indicated in Figure 2 above, respondents have pointed out the positions occupied by women in the Bank. Accordingly, 3% are in Middle Management Level, 19% are in Line Management Level, 29% are in Clerical and 49% are in Non-Clerical or non operational positions respectively. As sample respondents indicated no woman in the position of Top Management Level (i.e. President and Vice Presidents).

Based on the document analysis, there are a total of 4,284 employees, from this 2,480 are males and 1,804 are females. Furthermore, 2,524 employees have 1st degree from this 1,455 are males and 1,069 are females. Also, 49 employees have 2nd degree from this 42 are males and 7 are females.

The data clearly shows that, majority of the women's have educational qualification but they are assigned in non-clerical and clerical positions. Eventhough, there are laws and regulations in relation to the importance of encouraging and empowering as well as participation of women in leadership and decision making positions, the reality has shown the opposite.

4.2.2. Comparative Analysis of data related to Men and Women in Leadership Position in the Bank

Figure 3 - Women's in Leadership Position in Dashen Bank S.C.



Source: Annual Report of the Bank (2004 – 2014). N.B. The researcher considers only President, Vice President, Department Manager and City Area Bank Manager for Leadership Positions.

Taking in to account data gained from Annual Report of the Bank from the period covering from 2004 -2014 summarized as follows.

S.No.	Periods	Men	Women	Total Leadership Positions
1.	2005	29	1	30
2.	2006	33	1	34
3.	2007	35	1	36
4.	2008	37	1	38
5.	2009	39	2	41
6.	2010	41	2	43
7.	2011	44	2	47
8.	2012	49	3	52
9.	2013	56	3	59
10.	2014	61	3	64

From the above data we can say that, Even-though various policies, strategies have been developed and ratified to bring equal distribution of positions between men and women in decision making, still the practice showed is far from intended aspect. Surprisingly, the participation of women in leadership positions is still at its infant stage and kept far away.

In the interview with the management bodies, have stated that though the participation of women in decision making and leadership position has been slow as it was expected due to various reasons, currently, due attention is being given by the management and have been somewhat increased. As evidence, from the period covering from 2013 – 2014, 27 area banks were opened and from this, eleven women are promoted to lead the area banks Even-though the area banks are not giving full-fledged banking service. However, the higher officials perceived as relatively increased, as the majority of respondents pointed out, more emphasis should have been given for assignment of women in leadership position including full-fledged area banks equally with men counterparts.

4.2.3. Analysis of data related to Promotion criteria of the Bank to Leadership Position in the Bank

Table V: Promotion Criteria of the Bank

S.No.	Criteria for Promotion	Frequency		Multiple answers were possible (a respondent was free to choose more than one option)
		In No.	In %	
1.	Gender (being a Male)	32	19	
2.	Gender (being a Woman)	14	9	
3.	Merit (performance)	19	11	
4.	Acquaintance (R/N-ship with Management)	54	33	
5.	Commitment to the goals of the Bank	22	13	
6.	Other Specify	25	15	
Total		166	100	

Source: Field Survey, October, 2014

Despite the fact that, the Bank’s promotional policies revealed that educational qualification, work experience, performance evaluations are keys to the appointment and promotion into senior management positions in reality the situation is rather different. According to the response obtained from respondents, 33% said that relationship with management is a key

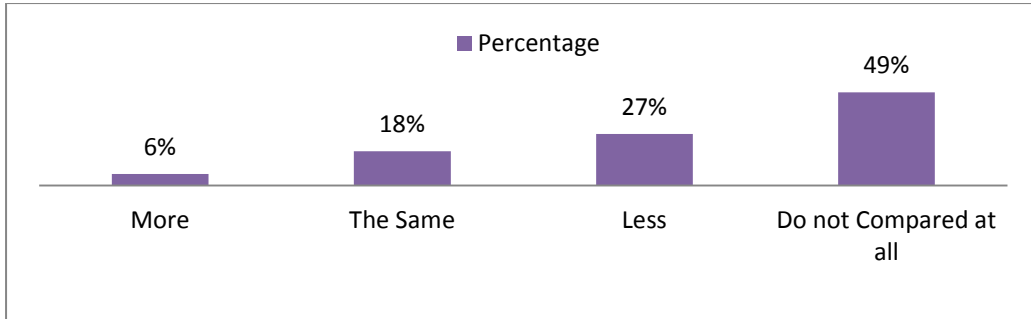
criteria for promotion to higher position, 19% said that Gender (being a Male) is the promotion criteria by attracting more men than women and most management positions in the Bank are occupied by men, 15% ethnicity and favouritism played a significant role in appointment to leadership position, 13% responded that promotion is based on commitment to the goals of the Bank, 11% of the respondent said that performance is key criteria and finally 9% of the respondents said that Gender (being a Woman) is a key criteria for promotion.

Based on the interview made by the key officials of the Bank, the key criteria used for higher positions are educational qualification, work experience, good performance record of the employees. Even-though, as a promotion policies all knows the above stated criteria the majority of the respondents felt that the criteria were not strictly followed due to the above stated criteria like relationship with the management, good networking with the management (being a male), ethnicity and favouritism. Due to the above reasons it has been very uncertain how some employees have been promoted in the Bank. So, the response of management and the employees do contradict.

According to Geber-Teir (2013), professional skills, social skills and deep know-how are all very important in today's working environment. She also mentioned that emotional intelligence and ability to combine things is becoming more and more appreciated. Suominen (2013) was in the same lines with Geber-Teir that professional skills should always be the most important factor when choosing a person for a managerial position but also other elements of skills related to leadership has an effect. Skills and competences are highly important, but they might be seen differently in different organizations. Depending on the type of organization (i.e Government, Non-Government, Private or NGO), one may be looking for innovation leader, another may be looking for a performance-driven leader but not gender. From the above concepts and responses of the respondents, the professional skills and competency of both women and men in the bank is not different with the men who hold the leadership position. This implies that, the bank doesn't give due emphasis for professional skills and competency of women as compared to men.

4.2.4. Comparative analysis of data related to promotion opportunities of Male and Women in the Bank

Figure 4 – Promotion Opportunities of Male and Women

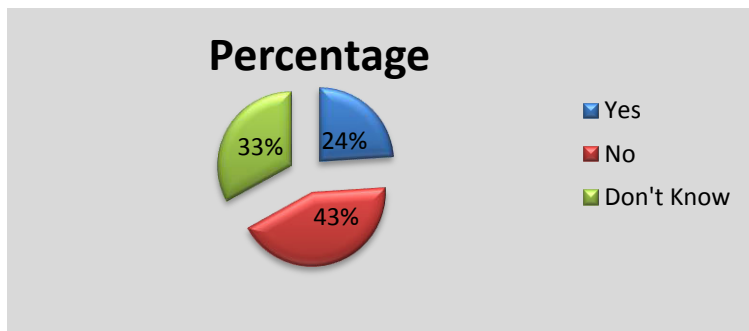


According to the respondents, 49% of the women respondents replied that the opportunities for promotion is not compared at all, 27% of the women respondents said that it is less opportunities given for women, 18% of the women respondents feel that it is given equal opportunities for promotion and finally 6% of the women respondents said that women have more opportunities than men. This shows that according to the majority respondents, the opportunities given for women are far away than men.

Moreover, the key officials were asked regarding the leadership style difference between women and men and the relation it has on promotion, the management confirmed that, there is no leadership styles difference between women and men. They rather emphasize the individual, meaning that it is not about the differences between women and men, but about the individual's way of leading and his or her competences as a leader and also leadership style nothing to do with promotion.

4.2.5. Analysis of data related to do you think it is easier for women to become a leader/manager at the moment and even more so in the future in the Bank?

Figure 5 – Women to Become a Leader



Regarding the above phenomenon, 71(43%) of respondents said that it is not easy for women to become a leader and they have doubt, 55(33%) of the respondents replied that as they have no idea whether women become a leader or not and the rest 40(24%) said, yes it is easier for women to become a leader even more in the future. According to the response of the management through interview, they have a plan to participate women in leadership position in the future even in ratio of 50%. This shows that according to the management view it is promising to see women's in higher positions in the future.

4.2.6. Analysis of data related to Women's Successfulness in achieving the Objectives of the Bank

Table VI - Responses of employees on whether women's are successful or not

Description	Gender		Frequency of Response	
	Men	Women	No.	% age
Do you think that women are successful in achieving the objective of the organization if they are provided a leadership position as to their counter-parts men?				
Yes	35	52	87	52
No	21	5	26	16
Neutral	37	16	53	32
Total			166	100

Source: Field Survey, October, 2014

As it is can be seen from Table VI above, 87(52%) of sample respondents i.e. 35 men and 52 women replied yes, about the successfulness of women in decision making and leadership position. And also they pointed that if conditions are set favourably and enabling and capacitating programs are implemented, not only they are successful as that of their counter parts, even they can exceed. Moreover, women are intelligent and systematic in solving problems but unable to obtain chances.

Others 26 (16%) of respondents i.e. 21 men and 5 women responded as women would not be successful in leadership and decision making positions as to their counterparts. As to these respondents (whom said 'No'), argued women fail in leadership positions due to the fact that the position needs high energetic and high influencing power (ability) up on their followers. However, women lack experiences and are bounded heavy domestic work and can't control all over leadership and decision-making roles.

On the other hand 53(32%) sample respondents i.e. 37 men and 16 women had kept their view neutral because of difficulty to conclude all women can be successful or not with regard to leadership and decision making because some may be successful and others may fail.

Therefore, the above data shows most of respondents said women's are successful. In addition, research from various countries supports that companies with a higher representation of women at the most senior levels deliver stronger organizational and financial performance as well as better corporate governance because women are good workers, they perform their duties with diligence, are patient and willing to offer services to people. Women, particularly well educated and trained women are generally more loyal, dedicated and even more organized than men. The problem is they are not given the encouragement and support to be where they can do best and want to be.

4.2.7. Analysis of data related to Performance of Current Women Manager versus impact on Women's who are at low level

Table VII - Responses of employees on whether performance of current women has impact on women's who are at low level

Description	Frequency of Response	
	No.	% age
Do you feel that the performance of the current women managers has an impact on women's who are at the low level to get promotion to higher position in the Bank?		
Yes	26	16
No	92	55
Neutral	48	29
Total	166	100

Source: Field Survey, October, 2014

As it is indicated in table VII above, the performance of the current women manager has nothing to do with the women who are at low level as conformed by 55% of the respondents, the rest 29% and 16% of respondents become neutral and said the performance of women has an impact on low level women's. As confirmed by majority of the respondents, performance of the current women managers doesn't have relation with low level women to get promotion. In addition, as replied by the management through interview, the performance of women managers who are serving the Bank as a manager doesn't have a link with the low level employees to get promotion to higher leadership position in the Bank.

4.2.8. Analysis of data related to successfulness of the Bank in helping women to overcome barriers to their career advancements

Figure 6 – Successfulness of the Bank in helping women

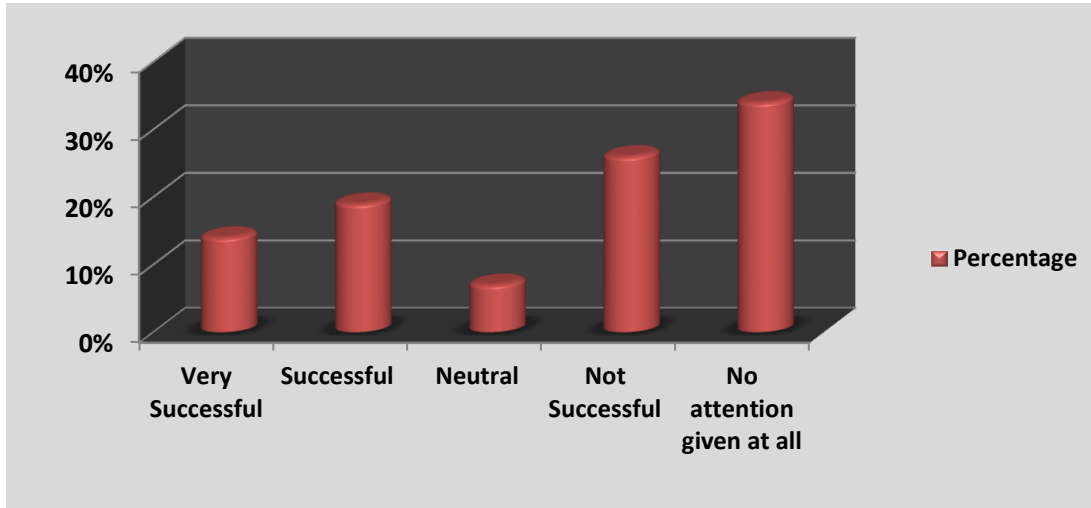


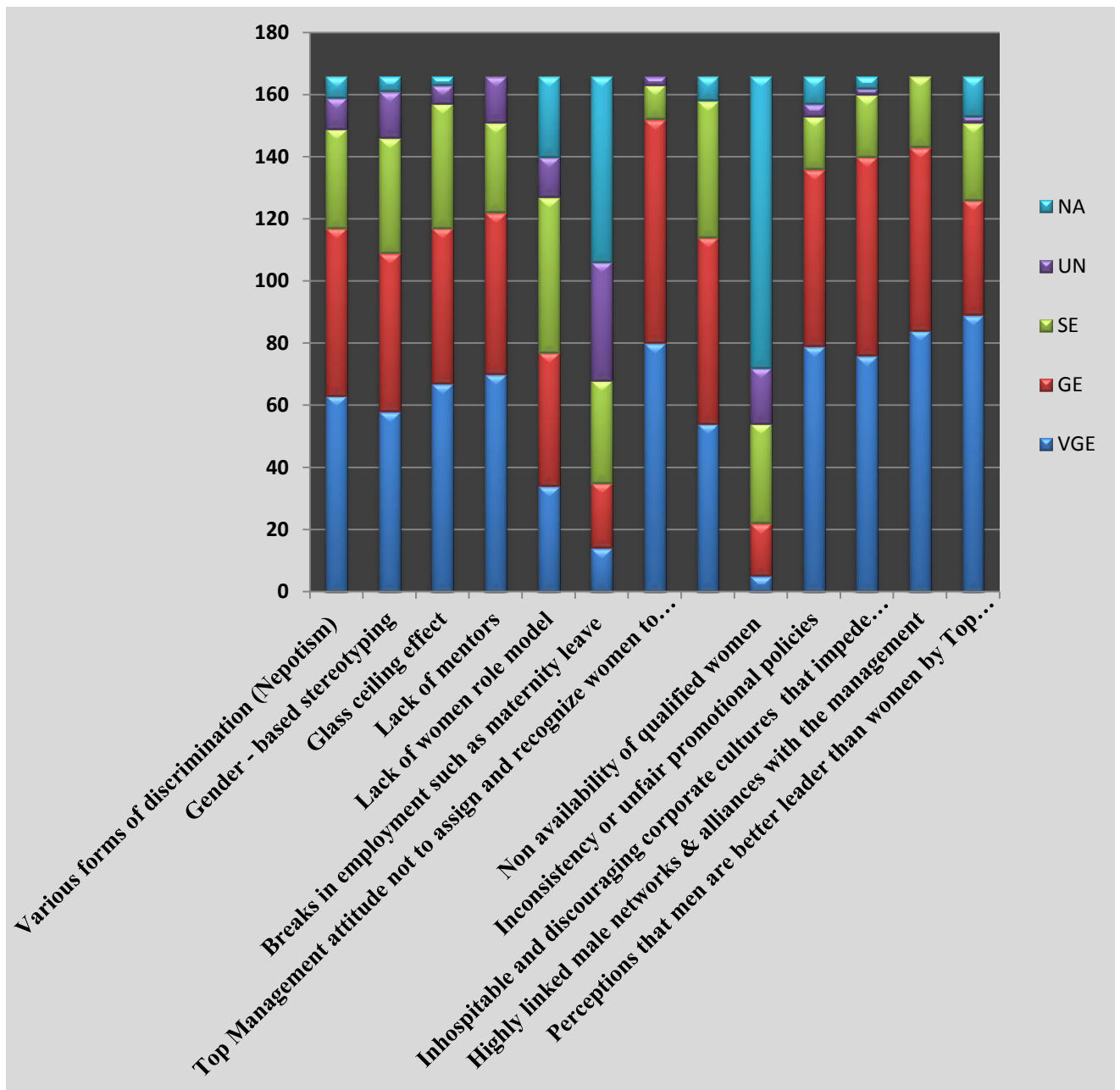
Figure 6 shows that, 56(34%) of the respondents are in the opinion that the Bank doesn't give attention to women's barrier to their career advancement, 44(26%) of the respondents said that not successful, 31(19%) of the respondents said successful, 23(14%) of the respondents said the Bank is very successful in overcoming the barriers of women in their advancement and the rest 12(7%) become neutral to the question. From the above respondents view, it indicated that the Bank doesn't give attention to their barriers.

All the same, majority of the respondents stated on the open ended question, their employers should work to understand the value of gender diversity at senior levels as well as the gender-related obstacles women must overcome in the workplace. In addition, they want their employers to work with them to create a family-friendly culture in the workplace, as well as commit to representing women at the most senior levels of the Bank. This shows, women are still looking for additional efforts from their employers to overcome their barriers.

As per the interview regarding quotas, the answers followed are as they see as a necessary action to increase the number of women in management, aiming for a balance between women and men in the Bank is a good thing and consider gender diversity in the future.

4.3. Analysis of data related to Factors affecting women’s participation in Leadership (senior) position in the Bank

Figure 7 – Factors affecting women’s participation in Leadership Position



As it can be seen from the above figure 7, regarding factors affecting women from participating leadership and decision making positions, 89(54%) of the respondents agreed to a very great extent that perception of top management that men are better leaders than women, 37(22%) of the respondents to great extent, 25(15%) of the respondents agree to some extent, 2(1%) and 13(8%) of the respondents are undecided to answer and not at all to be a factor.

84(51%) of the respondents agreed to a very extent that highly linked male networks and alliance with the management has affect women's to participate in leadership positions in the Bank, 59(36%) of the respondents agreed to great extent, 23(14%) of the respondent to some extent and none of the respondent said undecided and not at all to this item.

Top Management attitude not to assign and recognize women to high visible position was the 3rd factor for women's to participate in leadership position and 80(48%) of the respondents agree to a very great extent, 72(43%) of the respondent to great extent, 11(7%) of them to some extent and 3 of the respondents are undecided to respond. Regarding inconsistency or unfair promotional policies, 79(48%) of the respondents agree to a very great extent, 57(34%) of the respondent to great extent, 17(10%) of the respondents agree to some extent and 4 and 9 of the respondents are agree to undecided and not at all.

Due to the Autocratic leadership style followed by the Top Management of the Bank, there is inhospitable and discouraging corporate cultures that impede women's to higher leadership position and agreed as a factor by 76(46%) of the respondent to a very great extent, 64(39%) of the respondent to great extent, 20(12%) of the respondent to some extent and lastly 2 and 4 of the respondents are undecided and not at all to consider as a factor. Furthermore, 70(42%) of the respondents believed that lack of mentor is a factor to hold leadership to a very great extent, 52(31%) of the respondents to great extent, 29(17%) of the respondents to some extent and 15(9%) of the respondents are undecided to say lack of mentor as a factor. The glass-ceiling effects as conformed by the respondents it was ranked as a factor to the 7th by 67(40%) of the respondents to a very great extent, 50(30%) of the respondents to great extent, 40(24%) of the respondents to some extent and 6(3%) and 3(2%) of the respondents are undecided and not at all to consider as a factor.

As most of the respondents responded that various forms of discrimination also considered as the 8th factor as confirmed by 63(38%) of the respondents to a very great extent, 54(33%) to great extent, 32(19%) of the respondents to some extent, 10(6%) of the respondents are undecided and 7(4%) of the respondents not at all to say as a factor.

Gender-based stereotyping also agreed by the respondents a factor as conformed by 58(35%) of the respondents to a very great extent, 51(31%) to great extent, 37(22%) to some extent, 15(9%) and 5(3%) of the respondents are undecided and not at all to say as a factor. Lack of understanding by employers regarding the value of gender diversity at senior levels are

considered as a factor as conformed by 54(33%) of the respondents to a very great extent, 60(36%) to great extent, 44(27%) of the respondents to some extent and 8(5%) of the respondents said not at all to consider as a factor.

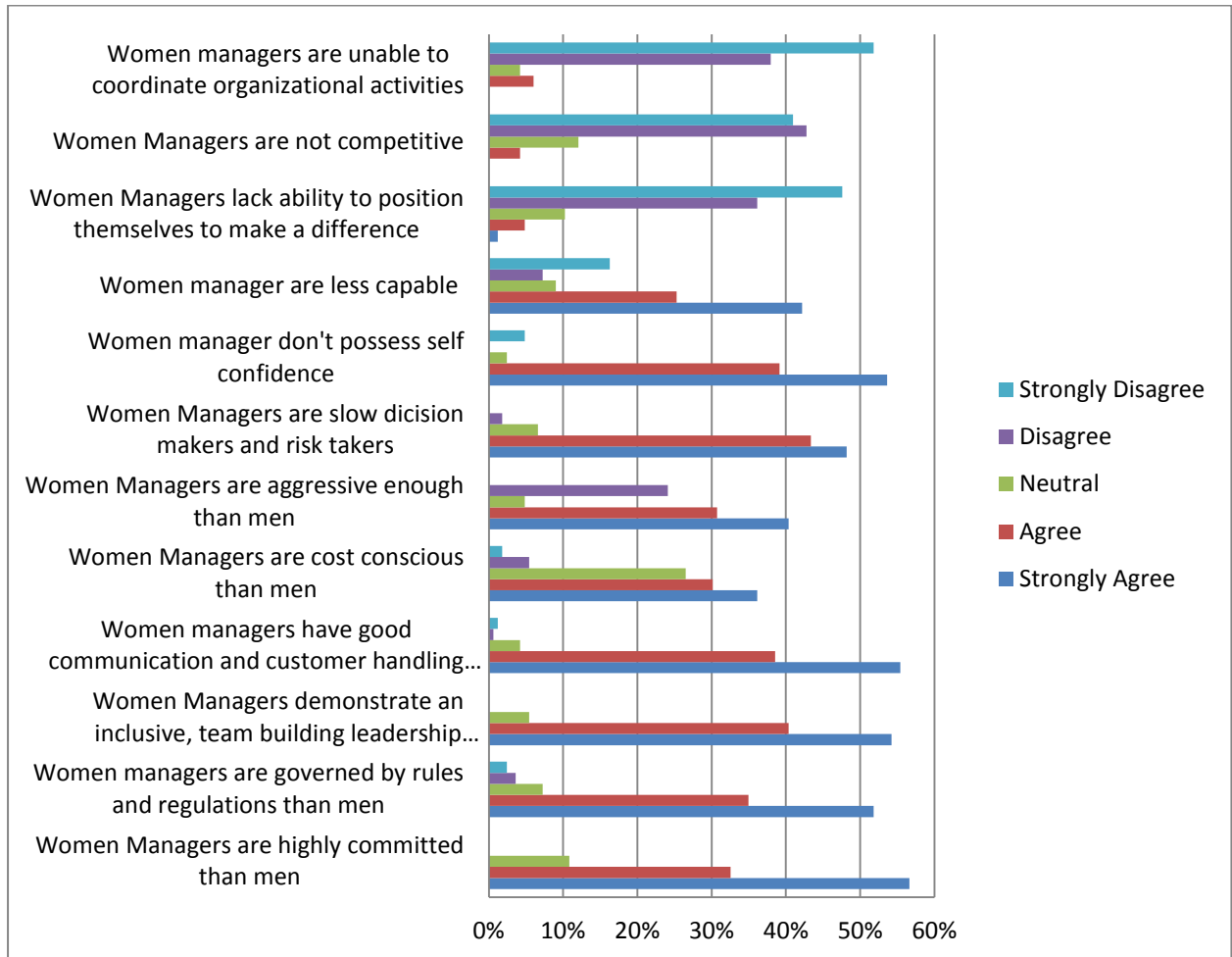
Finally, lack of women role model, breaks in maternity and non availability of qualified women as conformed by majority of the respondents agreed that they are not as such a major factor that affects women's to participate in leadership positions in the Bank. Therefore, the above data implies that perceptions of management, highly linked male networks, top management attitude and in consistency of promotional policies are the major obstacles to the participation of women's to higher visible positions in the Bank.

Similarly, with the issue under consideration, officials interviewed have also confirmed by stating the main factors (barriers) affecting women from leadership positions are, lack of self confidence by women themselves, prevalence of traditionally harmful backward attitude (outlook) in the society towards women, lack of role model of women, lack of related educational qualification and lack of sufficient work experiences required to hold the position are the lion share of the factors as stated by the management. But, lack of sufficient work experiences and related qualification does not ring true because there are many women's who have experiences and educated equally as men, but they are not promoted equally as men.

Furthermore, the officials comment that, women's own activity, ambition and attitudes were regarded as important factors. Other advancements included networking, high level of education and hard work. When considering specifically women, encouraging them to be bold and emphasizing their generally good skills in communication were seen as beneficial factors to be considered as promotion for leadership positions in the future.

4.4. Analysis of data related to actual performance of women as compared to men counterparts

Figure 8 – Actual performance of women



As indicated in the above figure 8, the following table summarized the response of the respondents.

Descriptions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1. Women managers are highly committed than men towards their duties and responsibilities	94(57%) M. 37 W. 57	54(33%) M. 20 W. 34	18(11%) M. 13 W. 5	0	0
2. Women managers are cost conscios than men counterparts	60(36%) M. 33 W. 37	50(30%) M. 22 W. 28	44(27%) M. 29 W. 15	9(5%) M. 6 W. 3	3(2%) M. 3 W. 0
3. Women managers are aggressive enough than men counterparts in their day to day operation	67(40%) M. 41 W. 26	51(31%) M. 32 W. 19	8(5%) M. 5 W. 3	40(24%) M. 13 W. 27	0

4. Women managers are governed by rules and regulations than men managers	86(52%) M. 41 W. 45	58(35%) M. 26 W. 32	12(7%) M. 9 W. 3	6(4%) M. 4 W. 2	4(2%) M. 3 W. 1
5. Women managers are slow decision makers and slow risk taker than men managers	80(48%) M. 44 W. 36	72(43%) M. 40 W. 32	11(7%) M. 2 W. 9	3(2%) M. 1 W. 2	0
6. Women managers are less capable of contributing to an organization's overall goals than are men	70(42%) M. 57 W. 13	42(25%) M. 34 W. 8	15(9%) M. 9 W. 6	12(7%) M. 3 W. 9	27(16%) M. 7 W. 20
7. Women managers have good communication and customer handling skill than men managers	92(55%) M. 44 W. 48	64(39%) M. 30 W. 34	7(4%) M. 5 W. 2	1(1%) M. 1 W. 0	2(1%) M. 2 W. 0
8. Women managers lack ability to position themselves in a place where clarity, confidence and influence can make a difference	79(48%) M. 38 W. 41	60(36%) M. 27 W. 33	17(10%) M. 11 W. 6	8(5%) M. 1 W. 7	2(1%) M. 0 W. 2
9. Women managers are not competitive enough to be successful in the banking sector	0	7(4%) M. 5 W. 2	20(12%) M. 13 W. 7	71(43%) M. 34 W. 37	68(41%) M. 31 W. 37
10. Women managers are unable to coordinate and integrate organizational activities	0	10(6%) M. 6 W. 4	7(4%) M. 6 W. 1	63(38%) M. 29 W. 34	86(52%) M. 40 W. 46
11. Women managers do not possess self-confidence required of a good leader	89(54%) M. 59 W. 30	65(39%) M. 41 W. 24	4(2%) M. 0 W. 4	0	8(5%) M. 1 W. 7
12. Women managers demonstrate an inclusive, team-building leadership style of problem solving and decision making	90(54%) M. 40 W. 50	67(40%) M. 32 W. 35	9(5%) M. 6 W. 3	0	0

As it can be seen from the above figure 8, the actual performance of women as compared to men counterparts, 94 (57%) of the respondents are strongly agree that women managers are highly committed than men towards their duties and responsibilities, 54(33%) of the respondents agree and 18(11%) of the respondents become neutral to the point. This implies that, both gender respondents confirmed and agreed that women managers are highly committed than men counterparts towards their duties and responsibilities. 92(55%) of respondents strongly agree that women managers have good communication and customer handling skill than men managers, 64(39%) of the respondents agreed that women managers have good communication and customer handling skill than men managers. 7(4%) of the respondents are undecided to answer and remaining 1(1%) and 2(1%) respondents are disagreed and strongly disagreed to the point. This point is also addressed by both genders as women managers have good communication and customer handling skill

than men managers. Regarding to the point women managers demonstrate an inclusive, team-building leadership style of problem solving and decision making strongly agreed by 90(54%) respondents, 67(40%) of the respondents agreed and 9(5%) of the respondents became neutral to the point. This point also agreed by both genders that women managers demonstrate an inclusive, team-building leadership style of problem solving and decision making.

Regarding for the point, women managers do not possess self-confidence required of a good leaders 89(54%) of the respondents strongly agreed, 65(39%) of the respondents agreed and 4(2%) became neutral and 8(5%) of the respondents strongly disagree. This shows that majority of the respondents are men with regard to women managers do not possess self-confidence required of a good leader. As per 86(52%) of the respondents response strongly agree that women managers are governed by rules and regulations than men managers, 58(35%) of respondents agreed, 12(7%) became neutral and 6(4%) and 4(2%) of the respondents disagreed and strongly disagreed. For this point, both genders gave almost equal responses towards the point. Women managers are slow decision makers and slow risk taker than men managers, 80(48%) of the respondents strongly agreed, 72(43%) of the respondents agreed, 11(7%) of the respondents became neutral and 3(2%) of the respondents disagreed to the point. This above point replied as agreed by majority of men.

Regarding women managers lack ability to position themselves in a place where clarity, confidence and influence can make a difference 79(48%) of the respondents strongly agreed, 60(36%) of the respondents agreed, 17(10%) of the respondents became neutral and 8(5%) and 2(1%) of the respondents disagreed and strongly disagreed. This point also addressed as agreed by majority of men.

For the point women managers are less capable of contributing to an organization's overall goals than are men, 70(42%) of the respondents strongly agreed, 42(25%) of the respondents agreed, 15(9%) of the respondents became neutral and 12(7%) and 27(16%) of the respondents disagreed and strongly disagreed to the point and also replied as agreed by majority of men.

67(40%) of the respondents strongly agreed that women managers are aggressive enough than men counterpart in their day to day operation, 51(31%) of the respondents agreed, 8(5%) and 40(24%) became neutral and disagreed to the point. Furthermore, 60(36%) of the respondents strongly agreed that women managers are cost conscious than men counterparts, 50(30%) agreed, 44(27%) became neutral and 9(5%) and 3(2%) are disagreed and strongly disagreed. This shows that majority of the respondents are men and agreed on the point.

In contrast, 86(52%) of the respondents strongly disagreed that women managers are unable to coordinate and integrate organizational activities, 63(38%) of the respondents disagreed, 7(4%) of the respondents became neutral and 10(6%) of the respondents agreed to the point. In addition, 86(41%) of the respondents strongly disagreed that women managers are not competitive enough to be successful in the banking sector, 63(43%) of the respondents disagreed, 7(12%) became neutral and 10(4%) of the respondents agreed to the point. The above two points were addressed and disagreed by both genders.

In general, as majority of respondents replied (i.e. both men and women), women managers are highly committed, cost conscious and have good communication and customer handling skill. As per the respondents, women managers perform well but their roles are hidden and do not get attention by top management.

4.5. Responses of the respondents related to strategies to facilitate women's advancement to higher leadership positions

To improve the status of women, laws and regulations adjustments should be developed to enhance women participation in leadership position, establish solid policies to prevent discrimination against women in the workplace, continuous revision and strengthening of strategic plans for women leadership development and empowerment, ensure justice, honesty and equal opportunities in promotion and appointment in higher decision and leadership positions regardless of gender and personal preferences, respect and ensure women's rights in the office, offer training programs and workshops and finally, participate, women in development dialogues, workshops, lectures and conferences to share experience to capacitate their skills.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1. Summary of Findings

The main objective of the study was to assess factors that affect women's participation in leadership position at Dashen Bank S.C. and also to determine the status of women's participation in leadership at Dashen Bank S.C and the main factors or barriers that affect women's from holding leadership position in the Bank. To achieve these objectives respondents were selected using simple random sampling (lottery method) and key officials of the Bank were interviewed. The major findings of the study are pointed out as the following.

- 195 employees were selected as the sample of the study and out of these participants, 166(85%) of them filled and returned the questionnaire properly. Moreover, face to face interview was conducted with key officials of the Bank. 75(45%) of the respondents were male and 91(55%) of the respondents were female.
- Majority of the respondents had more than 10 years of work experience and the majority of the respondents are in the position of Assistant Manager, Accountant and Supervisors.
- The result of the study indicated that majority of the women's are assigned in non-clerical and clerical positions. Most of the respondents agreed that the status of women in the Bank is very minimal. On top of this, according to the data obtained from annual reports of the Bank, it shows that there is no equal distribution of positions between men and women in key decision making and leadership positions.
- From document analysis, the study indicated that as a promotion policy the Bank has its own procedures, but the majority of the respondents felt that the promotion criteria were not strictly followed and it has been very uncertain how some employees have been promoted in the Bank.

- The majority of respondents, the opportunities given for women to higher decision making positions are far away than men and it is difficult to compare and also not easy for women to break and get into the male dominated networks. With regard to the successfulness of women in decision making and leadership position, the respondents pointed that if conditions are set favourably and enabling and capacitating programs are implemented women's are successful in achieving organizational goals and objectives. Furthermore, performance of the current women managers doesn't have relation with low level women to get promotion.

- In relation to the involvement of the Bank to overcome women's barriers to their career advancements, majority of the respondents stated that their employers should give attention to the value of gender diversity at senior levels as well as the gender-related obstacles in the workplace. In addition, the management should work together with the female employees to create a family-friendly culture in the workplace, as well as commit to representing women at the most senior levels of the Bank.

- The major challenges and factors affecting women from participating leadership and decision making positions as per the respondents are, the perception of Top Management that men are better leader than women, highly linked male networks and alliance with the management, attitudes of Top Management, inconsistency or unfair promotional policies and inhospitable and discouraging corporate cultures are the most listed factors. But, lack of women role model, breaks in maternity and non availability of qualified women are, less impact in affecting women's participation in leadership position. However, based on the respondents response performance of women managers in the Bank are as they are highly committed, cost conscious and have good communication and customer handling skill.

- Finally, regarding leadership style of men and women, the key officials responded that no leadership style difference, rather about the individual's way of leading and his or her competences as a leader and also as confirmed by key officials of the Bank, leadership style nothing to do with promotion.

5.2. Conclusions

So much have been told so far that women's have an inevitable role for a country's development. Needless to mention they can contribute with their ideas, money, effort; undertaking responsibilities on their areas of interest and involve in leadership regardless of their gender. In general, the issue of women's participation in key decision making and leadership position is not limited to Dashen Bank S.C.; but also the concern of Ethiopia; and the World as well. But, despite the many efforts being taken to guarantee women's equality in key decision making and leadership position in all aspects, the desired result is not yet achieved. The reason for not achieving the desired result could be the long rooted stereotypical attitude of the society towards women's and the glass ceiling, the invisible barrier. Therefore, based on the findings obtained from respondents, the following conclusions have been drawn.

The promotion criteria of the Bank were not based on merit (performance) due to this the assignment of women's was in positions such as non-clerical and clerical and it is more of supporting than leading. Therefore, lack of women's representation and participation has been attributed to several factors and constraints. Some of the factors observed include the perception of Top Management that men are better leader than women, highly linked male networks and alliance with the management, attitudes of Top Management, inconsistency or unfair promotional policies and inhospitable and discouraging corporate cultures are the most listed factors. As a result, it can be concluded that, almost all key decision making and leadership positions are occupied by men and there is indirect discrimination against women in the appointment and promotion of women's, their capacity and roles also tied to function.

The status of women in the Bank is more in low level positions from this the study concludes that, as there is no equal distribution of positions between men and women in key decision making and leadership positions. Furthermore, the study concludes that, performance of the current women managers doesn't affect low level women to get promotion. Generally, in these dynamic and competitive environment unclear promotion criteria has an impact in the overall performance of the Bank and its goodwill.

5.3. Recommendations

Based on the findings of this study the following recommendations are forwarded by the researcher;

- Recognizing the role and capability of women will make motivated and will encourage the new participants. Therefore, the top management should bring new attitudinal change to give recognition to women to higher positions like their counterparts men. Additionally, Top Management must be open-minded and willing to appoint women's who are competent. Also, the researcher recommends that develop systematized promotion criteria supported by information technology to reduce promotional bias across the ladder.

- Developing an effective diversity policy in order to ensure compliance, drive and sustain real change and potentially to derive competitive advantage. Furthermore, remove gender bias from promotion, pipeline development and succession planning across four areas including promotion, performance culture, leadership and job design.

- The researcher also recommended new orientations in formulation and implementation of new affirmative action policies that could enhance women's participation in leadership position in the Bank.

- Introduce a mentoring program to assist women to understand the unspoken networks and success strategies within the Bank. In addition, coaching women by providing them with tasks for management practice is of great importance to the preparation and development of women's in leadership positions. It is recommended that the women's in collaboration with the management set up a network of national and international leaders to share and exchange knowledge and experiences in leadership as well as undertake joint actions.

- The Bank should take steps in order to create and foster an accepting environment for female leaders to emerge. The Bank can do this by giving women's leaders mentors to guide them through their leadership development, and ensure objective performance evaluations, educate managers and employees about gender stereotyping, and showcase the success of female leaders in the workplace.

- ↪ Furthermore, the Human Resource Management Department should design more progressive management programs and policies aimed at ensuring equal participation of men and women in leadership. In addition, appointment and promotions of key decision making and leadership positions must be based on organizational vision, mission, goals and merit as far as both men and women have equal qualification and experience.
- ↪ Furthermore, provide targeted and successive training programs in leadership to enhance women's capacity and to influence decision-making processes.
- ↪ Strategies, policies, laws and regulations should be implemented, revised and modified to reflect equal opportunity for both women and men on equal footings and to remove discriminatory legislations that impede women enjoyment of their equality and justice at all levels. In addition, gender differences should not be used as a reason to discriminate against male or female leaders, but rather they should be acknowledged and analyzed so that male and female leaders are placed in positions in which they can best contribute their abilities. To increase efficiency and successful leader-situation placement, leaders should be placed where their skills are most useful and applicable to the leadership role.
- ↪ Finally, the researcher recommends, transparency and meritocracy should be the only criteria used when making appointments and promotions to key decision making and leadership positions. Objective performance evaluations are another way for the Bank to reduce and eliminate gender discrimination against women leaders. By clearly defining and communicating performance evaluation criteria, all employees know what is expected of them. This specificity and clarity leaves no room for subjectivity in performance evaluations of women leaders and removes areas where women are vulnerable to bias judgment. In order to ensure a high level of objectivity, the Bank should implement a system of checks and balances to safeguard against stereotypic gender bias. The use of network as a means of getting promoted or recruited should be eliminated if not minimized.

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APPENDICES

APPENDICE I

St. Mary's University

School of Graduate Studies -MBA Program

Questionnaire to be Filled by Employees of Dashen Bank S.C.

Dear Colleague,

I am currently engaged in post-graduate studies, the topic of my thesis is "Factors affecting women's participation in Leadership Position at Dashen Bank S.C.". As part of my research, I have distributed a questionnaire to obtain data for the same purpose.

As a result of your experience that you have, your views and opinions concerning existing practices of leadership will be of major importance, not only in respect of this study but also as a further contribution to the advancement of women's in leadership position in all sectors in Ethiopia.

The information obtained will be kept confidential and used only for the purpose of achieving the objectives of the thesis. So, I would like to bring to your attention that as a quality of the research is highly dependent on the quality of the data to be generated, please therefore answer the question to the best of your knowledge by sparing a few moments of your valuable time.

It would be also highly appreciated if you complete the questionnaire and return it to me at the earliest time.

General Guidelines

- There is no need of writing your name
- For open ended questions, please give your genuine response on the space provided

Contact Address

If you have any difficulty, please do not hesitate to contact me and I am available as per your convenience at (Mobile: 09-11-437618 or e-mail: woinshetmba27@gmail.com)

Thank you in Advance!!!

N.B. The researcher defines leadership position as President, V/President, Department Manager and Area Bank Manager only.

PART I: Demographic Information

1. Gender: Male Female
2. Age (in years) : Under 25 25-34 35-44 45-54 55 and above
3. Educational Qualification:
 Certificate College Diploma PhD
 BA/BSc Degree Masters Degree
4. Number of years you have worked in the Bank
 Less than 5 Years 6 -10 Years
 11 to 15 years More than 16 years
5. Your Position in the Bank
 Department Manager City Area Bank Manager Senior Bank Clerk
 Customer Service Manager Assistant Manager
 Accountant Supervisor

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

1. What positions do women occupy more in the Bank as compared to Men?
 Non-Clerical Clerical Line Management Level
 Middle Management Level Top Management Level
2. What do you think that the key criteria for promoting to leadership position in the Bank?
(Multiple answers are possible)
 Gender (being a Male) Gender (being a Woman) Merit (Performance)
 Acquaintance (R/nship with Management) Commitment to the goals of the Bank
 Others (please specify) _____
3. Do you feel that you have better, the same or fewer opportunities for promotion than a male counterpart with similar qualifications and experience to get leadership position in the Bank?
 More The Same Less Do not compared at all
4. Do you think it is easier for women to become a leader/manager at the moment and even more so in the future in the Bank?
Yes [] No [] Neutral []

5. Do you think that women are equally represented in leadership and decision making positions in the Bank?

Yes [] No [] Neutral []

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

Yes [] No [] Neutral []

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

Yes [] No [] Neutral []

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

Very Successful Successful Neutral Not Successful
 No attention given at all

B. Factors affecting women's participation in leadership (senior) position in the Bank

Please use the following statements: VGE = To a very great extent, GE = To Great Extent, SE=To Some Extent UN=Undecided and NA=Not at All and you will be required to use *ticks* (√).

Please specify to what extent the following factors affect women's in participating leadership (senior) positions in the Bank.	VGE	GE	SE	UN	NA
1. Various forms of discrimination (Nepotism)					
2. Gender - based stereotyping					
3. Glass ceiling effect					
4. Lack of mentors					
5. Lack of women role model					
6. Breaks in employment such as maternity leave					
7. Top Management attitude not to assign and recognize women to high visible position					
8. Lack of understanding by employers the value of gender diversity at senior levels					
9. Non availability of qualified women					
10. Inconsistency or unfair promotional policies					
11. Inhospitable and discouraging corporate cultures that impede women's to higher leadership position					
12. Highly linked male networks & alliances with the management					
13. Perceptions that men are better leader than women by Top Management					

C. How do women leaders at the Bank actually performs compared to their male counterparts?

Please use the following statements for: SA=Strongly Agree; A=Agree; N=Neutral; D=Disagree & SD=Strongly Disagree and you will be required to use *ticks* (✓)

Please indicate your opinion regarding each of the following points about the performance of women	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1. Women managers are highly committed than men towards their duties and responsibilities					
2. Women managers are cost conscious than men counterparts					
3. Women managers are aggressive enough than men counterparts in their day to day operation					
4. Women managers are governed by rules and regulations than men managers					
5. Women managers are slow decision makers and slow risk taker than men managers					
6. Women managers are less capable of contributing to an organization's overall goals than are men					
7. Women managers have good communication and customer handling skill than men managers					
8. Women managers lack ability to position themselves in a place where clarity, confidence and influence can make a difference					
9. Women managers are not competitive enough to be successful in the banking sector					
10. Women managers are unable to coordinate and integrate organizational activities					
11. Women managers do not possess self-confidence required of a good leader					
12. Women managers demonstrate an inclusive, team-building leadership style of problem solving and decision making					

Part III: Additional questions related to the Study:

1. Do you have any additional factors/barriers you know/encountered other than mentioned above?
Please mention?

2. Do you feel that there is any difference between women and men when it comes to leading?

3. Do you come across a women leader/manager? If so how do you measure the performance of her other than mentioned above? Please state clearly.

4. What do you think the possible strategies or best tools used to enhance women's participation in leadership in the Bank? Please, specify

THANK YOU!

APPENDICE II

St. Mary's University

School of Graduate Studies -MBA Program

Interview - To be answered by Key officials of the Bank

The following interview questions are designed to collect information related to the underrepresentation of women in leadership position and strategies to enhance the participation of women's in leadership position in Dashen Bank S.C. The information shall be used as primary data in my study which I am conducting for completing my Thesis.

The research is to be evaluated in terms of its contribution towards the enhancement of women's participation in higher decision making position in the Bank. Therefore, your genuine, honest, and prompt response is a valuable input for the quality of and successful completion of the study.

List of interview questions:

1. Do you think that the current promotion practices of the Bank give equal chance to both men and women for higher position? If No, why?
2. Do you feel that the performance of the current women managers has an impact on women's who are at the low level to get promotion to higher position in the Bank?
3. Do you agree that women's representation in higher position increase organizational and financial performance?
4. In your opinion, is there a difference between men and women's leadership style? Can it be considered as a factor for promotion?
5. Do you have any reason for underrepresentation of women in senior management level in the Bank like in the position of President, Vice President,

Department Manager, or Area Bank Manager? What was the major challenge that hinders the Bank to promote women's to the above mentioned positions?

6. In your opinion, what roles could the Human Resource Management Department playing to increase women's participation in leadership position in the Bank?
7. Do you have in the future new concern regarding women's quota for promoting to leadership position?
8. Finally, what is expected from women's to get leadership position in the Bank as the same as men counterparts?

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Tilaye Kassahun (PhD). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Woinshet Sileshi

Name

St. Mary's University, Addis Ababa

Signature & Date

January, 2015

ENDORSEMENT

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

Tilaye Kassahun (PhD)

Advisor

St. Mary's University, Addis Ababa

Signature & Date

January, 2015