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Contributing Factors for Underrepresentation of Women in the Leadership Positions of the Commercial Bank of Ethiopia

A Research Project paper submitted to the School of Graduate Studies of AAU in partial fulfillment of the requirements for the degree of Executive Masters of Business Administration [EMBA]

by

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Collage of Business and Economics
Executive MBA**

**January 2015
Addis Ababa, Ethiopia**

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DECLARATION

I declare that “Contributing factors for Underrepresentation of Women in the Leadership Positions of the Commercial Bank of Ethiopia” is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

Signed _____ Date _____

Hanna Seifu

ACKNOWLEDGEMENTS

First and foremost, praise be to God, the Almighty, for all the blessings and the strength he gave me throughout the time of the study as always.

A great deal of gratitude goes to my advisor, Dr. Gemechu Waktola, for his professional guidance and invaluable advice, and timely feedback on the draft thesis without which I couldn't have completed my work.

My special thanks go to the participants of the study who are also my colleagues and friends for sharing with me their experiences and views on women underrepresentation in leadership position of CBE.

My heartfelt thanks go to my mother, Woinshet, who have been supporting me every step of my life and during this study. I'm deeply indebted to your unceasing support and encouragement which inspired me to put my best efforts in the study.

I am extremely grateful to my husband, Kindie, for his love, support, encouragement and patience during my study and always. Without your time, dedication and emotional support, this endeavor would not have come to an end.

I gave my love and my thanks to my shining stars, my children, Michael and Amanawit; thank you for being my biggest motivation. I realize that the study has taken me away from you more than I wanted, but you understood and loved me anyway.

I appreciate the support and encouragement from my sister Salem, my brother Nathan and my brother-in-law Abreham.

I would like to thank my dearest friends, Lubaba and Haimanot, for their continued encouragement throughout the study and for a strong friendship.

I also want to thank all my friends and class fellows who motivated and encourage me throughout the study.

ABSTRACT

The Commercial Bank of Ethiopia (CBE) is the largest financial institution and one of the major employers in Ethiopia. Although the number of both female and male employees of the bank increased over time, the representation of women in leadership positions remained limited. Therefore, the purpose of this study was to investigate factors contributing to underrepresentation of women in leadership positions of the CBE and to further suggest remedial action for improving women's participation in the leadership positions of the Bank. This study was guided by gender organization system theory which assumes that women's advancement to organizational leadership is influenced by the interaction of their own gender, organizations and the broader system that shapes values, attitudes and behaviors of people in organizations. Descriptive survey was adopted for the study involving both quantitative and qualitative techniques. A total of 200 respondents from the target population were sampled; where 100 female and 40 male managers were selected purposively and 60 non-managerial female employees were sampled using snowball sampling technique. The required data was collected using questionnaires and interview. Descriptive statistics such as frequencies and percentages were used to analyze the data.

The study identified societal, organizational and personal factors that contribute to the underrepresentation of women in the leadership positions of CBE. In general, the study revealed that societal belief regarding gender roles; over burden of women by household responsibilities and lack of role models of successful women leaders were the most important constraints, among others, that hinder women advancement to leadership positions in CBE. This study indicates that given such top factors which are holding women from promoted to the leadership positions of CBE, establishing integrated effort and strategies that affect change at the individual, organizational and societal levels is crucial in order to improve women's participation in the leadership positions of the Bank.

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

ACRONYMS

AWiB	Association of Women in Business
CBE	Commercial Bank of Ethiopia
CEDA	Committee for Economic Development of Australia
CSA	Central Statistical Agency
CSM	Customer Service Manager
CSO	Customer Service Officer
EC	European Commission
FDRE	Federal Democratic Republic of Ethiopia
GOS	Gender-Organization-System
HIV/AIDS	Human Immune deficiency Virus/ Acquired Immune Deficiency Syndrome
HR	Human Resource
HRD	Human Resource Development
IBR	International Business Report
ILM	Institute of Leadership and Management
ILO	International Labor Organization
MoE	Ministry of Education
MOWEA	Ministry of Women's Affairs
OECD	Organization for Economic Cooperation and Development
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TVET	Technical and Vocational Education and Training
UK	United Kingdom
VP	Vice President

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Operational Definition

Leader/Manager: Administrative and managerial employee who holds positions of authority and decision making

Barriers: Factors, structures, attitudes, or any obstacle intentional or unintentional, that hinders women from achieving a leadership position in the Bank

Old boy network: An informal male social system that stretches within and across organizations, and excludes women from membership

GOS: Gender-organization-system: a theoretical model that recognizes the simultaneous interaction between the person, the organization and the society (Akpinar-Sposito, 2013)

CHAPTER ONE

INTRODUCTION

1.1. Background

Women constitute around 40% of the world labor force but not achieved much gender equality in any country of the world (ILO, 2010). Although women's presence in paid employment has improved over the last half century, their progression to positions of leadership has been slow (Piterman, 2008) indicating existence of formidable barriers for women career advancement in many countries of the world.

According to the Organization for Economic Cooperation and Development (OECD) report, women's representation in management positions in private as well as public sectors is markedly low resulting in failure to make full use of available human capital (OECD, 2008). The report further stated that women managers can improve the economic performance of organizations as they can "bring a wider range of perspectives to bear in corporate decision making, contribute team-building and communication skills, and help organizations to adapt to changing circumstances".

Ethiopia is a developing country in East Africa with a huge population of 80.4 million and with diverse cultures and ethnic groups. Of the total population, women account for 49.7% (CSA, 2013) and 47% (World Bank, 2012) of the total population and the labor force of the country, respectively. Following the 1994's education and training policy, a large proportion of women in Ethiopia are getting educated and their share in the labor market has been increasing (FDRE, 1994); and hence their role in the economic development of the country cannot be underestimated.

According to the Global Gender Gap Report of 2013, out of the total non-agricultural employment, share of Ethiopian women employed in the non-agricultural sector accounts for 42% (World Economic Forum, 2013). With regard to decision making positions such as legislators, senior officials and managers, women account only 16% and the country ranked 93rd out of 136 countries globally. This shows that only a small percentage of women have advanced to top management and decision making positions in Ethiopia.

The Commercial Bank of Ethiopia (CBE) is one of the premier financial institutions in Ethiopia and it is the largest commercial bank in the country. The Bank is established in 1942 and provides personal, commercial, corporate, and investment banking services to individuals, small and medium size businesses, corporations, and the government. It is pioneer to introduce modern banking to the country; has strong correspondent relationship with more than 50 renowned foreign banks and SWIFT bilateral arrangement with more than 700 banks across the world. As of December 2014, the Bank has more than 8.5 million account holders, more than 900 branches within the 15 district offices throughout the country. In addition, it has 4 subsidiary branches in South Sudan (www.combanketh.et accessed on 28.12.14). The Bank plays a major role in directing Ethiopian economy towards development and progress and it has a vision to become a world-class bank by the year 2025.

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

CBE has undergone considerable change recently as a result of the implementation of core banking solution and huge expansion and these created employment opportunities. As of September 2014, CBE has over 20,000 employees, out of which women account 24% (4,808). However, despite such improved participation in the labor force, women still lag behind when it comes to leadership positions of the Bank; that is they hold only 13% of the available leadership positions (Data from CBE HR Department). To this end, this study was conducted to identify factors that contribute to the underrepresentation of women in leadership position of the Bank and to suggest remedial actions.

1.2. Problem Statement

Several international declarations have been made to address gender disparity globally but very little change has been achieved to this end. It is obvious that banks as well as any business organization need strong leaders of both sexes to grow and compete in a changing market. However, men have typically dominated the position of bank managers (EC, 2013).

Over the past two decades, Ethiopia has made some legal and societal leaps regarding gender equality such as the 1993's National Policy on Women (Ethiopian Society of Population Studies, 2008), in order to create a conducive environment for equality between women and men in all aspects of life. Furthermore, Article 35 of the country's Constitution stated equality in employment, participation in policy and decision making, acquisition and management of property, and right of women to plan families to ensure gender equality ([www.mfa.gov.et/docs/FDRE Constitution](http://www.mfa.gov.et/docs/FDRE_Constitution)). The commitment of the government in this regard has led to significant improvements in female education and workforce participation. Despite these achievements, women continue to lag behind men when it comes to leadership role in most organizations.

As the CBE is among the largest employers in the country and an equal opportunity employer, the number of women recruits has been increasing; from 2,809 as at June 2010 to 4,808 as at September 2014. Nonetheless, women represented only 13% of the current managerial position of the Bank, showing 1% increase since 2011. When looking at the composition of senior managerial positions, only 13% of VP position is held by a woman. Furthermore, women account for only 38% of directors and 25% of Chief Officers. This fact shows that although a small number of women have made career advancements in the Bank and climbed to different career ladders, they remain underrepresented in leadership positions (president, vice president, director, department manager and branch manager), which are mostly held by men. Given the increased number of first degree female graduates from universities; which has increase from 23.4% in 2009/10 to 28.6 in 2012/13 (MoE, 2013), the increase in number of female employees and the recent expansion of the Bank, women share in leadership position is stagnant.

Hence, if women's share of the workforce is increasing and the Bank is an equal opportunity employer, then it is crucial to understand why women are underrepresented in leadership positions. Therefore, the purpose of this study was to identify factors contributing to the underrepresentation of women in leadership position in CBE and suggest remedial measures.

1.3. Study Objectives

The major focus of this research was to identify factors contributing to the underrepresentation of women in leadership positions in CBE.

The specific objectives are:

- 1) To identify societal factors contributing to the underrepresentation of women in leadership position of CBE,
- 2) To identify organizational factors contributing to the underrepresentation of women in leadership position of CBE,
- 3) To identify personal factors contributing to the underrepresentation of women in leadership position of CBE,
- 4) To suggest specific interventions required to improve women's representation in leadership positions of the Bank.

1.4. Research Questions

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

Major Research Question

- What are the major factors contribute to the underrepresentation of women in leadership position in CBE?

Specific Research Questions

- What societal factors contribute to the underrepresentation of women in leadership position in CBE?
- What organizational factors contribute to the underrepresentation of women in leadership position in CBE?
- What personal factors contribute to the underrepresentation of women in leadership position in CBE?

1.5. Significance of the study

The findings from this study may assist the management of the CBE in developing strategic HR planning and can be used as an input for formulating policies related to gender issues to enhance gender equality in leadership position. The study would benefit women in recognizing the factors that influence their career advancement and manage these factors accordingly. The results would also provide bases for researchers for further study on women issues.

1.6. Scope of the Study

The study has focused on understanding the major factors that contribute to underrepresentation of women in leadership positions of CBE using secondary information and primary data collected from purposively selected samples. Organizational representation of women in leadership position is also affected by other factors such as economic, political, demographic and global conditions. However, the study did not go to analyzing these factors, although they directly or indirectly affect women's representation in leadership position, it is limited to the factors incorporated in the framework of the study. In addition, although CBE has 15 districts in the country, each administering various branches, this study involved the head office and the four districts in Addis Ababa and their selected branches. The percentage of female leaders in the study location (61% of the total female leaders in the Bank) indicated that adequate number of females would be available for participation within the radius of this study.

1.7. Organization of the Study

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

CHAPTER TWO

REVIEW OF RELATED LITERATURES

The review covers seven major sections. The first section presents theoretical framework on career advancement of women. The second section outlines current status of women in leadership positions globally. The third section describes women leadership style. The fourth section presents gender diversity in leadership and organizations' performance. The fifth section explains several factors that constrain women's advancement to leadership positions worldwide and in Ethiopia in particular. The sixth section discusses strategies for improving women representation in leadership positions. The review is summarized in the last section.

2.1 Theoretical Framework

Women are underrepresented and underutilized in organizations for several reasons. Many prior studies have examined a series of factors that might obstruct or facilitate women's career advancement. Various attempts have been made by researcher to categories these factors within frameworks, and the most common one adopted by several researchers is the Gender Organization System (GOS) framework (Fagenson, 1990; Jabeen and Jadoon, 2009; Akpinar-Sposito 2012). The framework divide the factors into individual, organizational and societal factors and assumes that women's progression to organizational leadership is influenced by the interaction of their own gender, organization and the broader system that shapes values, attitudes and behaviors of people in the organization; and it provides a holistic approach to study the barriers to women's participation in leadership (Jabeen and Jadoon, 2009).

The GOS model suggest that women's advancement in management career can be influenced by the individual factors within the person, organizational factors which are located within the organization, and societal and systemic factors. The model further reflects the interaction of individual, organization and social system; but societal factors impact both the individual and organization levels (Fageson 1990).

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



Source: Adapted from Fagenson (1990)

Diagram 2.1: Conceptual Framework (GOS model)

According to GOS model, the contributing factors for underrepresentation of women in leadership include: (Fageson, 1990; Jabeen and Jadoon, 2009; Shin, H. & Bang, S. C., 2013).

Societal factors include broader societal laws, particular cultural values, histories, societal and institutional practices, ideologies, policies, expectations and stereotypes regarding appropriate roles and behaviors for men and women.

The organizational factors include such factors as the corporation's culture, history, ideology, policies, limited training opportunities, lack of women friendly policies, absence of women from decision making bodies and lack of net working and mentoring opportunities.

Personal factors include such factors as education, experience, socio-economic background, personal traits, home situation, age and women’s dual roles and family support.

2.2 Current Status of women in leadership

Though women’s educational attainment and participation in workforce have continually increasing, their advancement to leadership positions has been slow (Glass Ceiling Commission, 1995). Women underrepresentation in leadership positions in business is not specific to a particular country or industry. Several studies in different countries around the globe show that the increase of women in managerial positions is unbalanced compared to the total number of the workforce and their representation at top level managerial positions in business and public administration is still very low (IBR, 2013; CATALYST, 2012; Sealy and Vinnicombe, 2012).

According to the Grant Thornton International Business Report, IBR (2013), though country specific variations exist, the global average level has not progressed much. Female senior managers are found most in China where 51% of senior managers are women. Next is Poland with 48% and Latvia stood third with 43%. Countries which have the least women as senior managers are Japan with only 7%, United Arab Emirates and Netherlands both with 11% (IBR, 2013).

Census of Women Executive Officers and Top Earners of the Fortune 500 by CATALYST (2012) revealed that women held 14.3% of executive officers position at Fortune 500 companies, while more than one quarter of the companies had no women executive officer. Similarly, of the FTSE 100 companies, women held only 15% of board seats and 6.6% of executive positions in 2012 (Sealy and Vinnicombe, 2012). Likewise, the global average of companies with a female CEO was 9% in 2012 and it increased to 14% in 2013. With respect to country specific data, Australia stood first in 2012 where 30% of business had a female CEO followed by Thailand and Italy with a 29 and 24% of female CEO, respectively. Botswana, Brazil and Japan took last place where only 3% of businesses have a female CEO (IBR, 2012).

ILO study (2004) “Breaking through the glass ceiling: Women in management” revealed that women’s share of top positions remain low and uneven. The data shows that the number of women in top management position in the three to five years covering 1996-99 and 2000-02 has only increased by between 1 and 5% in 48 countries surveyed.

Currently, in the American financial services industry, women make up 54.2% of the labor force, but are only 12.4% of executive officers, and 18.3% of board directors but none are CEOs (Warner, 2014).

A research carried out on the financial industry in the UK by The Equality and Human Rights Commission, found out that despite employment in finance being fairly evenly spread across men and women, almost half of women work in administrative and secretarial roles, and women are greatly underrepresented in management, including senior management (Metcalf and Rolfe, 2009).

2.3 Gender and Leadership Style

Researchers have different beliefs and attitudes about leadership style of women and men, some of them emphasize the sex differences in leadership roles and some scholars emphasized on the similarities.

Eagly et al. (2003), comparing the leadership styles of men and women, argued that women leaders are more transformational and engaged in more of the contingent reward behaviors. Transformational leaders articulate a vision of the future and share it with peers and followers. They innovate, inspire, encourage, empower and support their subordinates and they solve problems effectively and act as excellent role models. Enormous researches suggested that transformational leadership style was more effective compared to other leadership styles as it is characterized by participative management, empowerment, team building, vision creation and hands on supervision (Bass, 1999).

A theoretical study conducted by Hasan and Othman (2013) revealed that women leaders are participatory and collaborative in nature and as a result women's leadership styles can be more effective and productive in less hierarchical organizations.

Contrary to this concept, Manning (2002) examined male and female transformational leaders and did not find significant differences between genders in leadership style. The results of the study show that men and women leaders behave as leaders in the same way.

Since effectiveness of leadership is characterized by the abilities to motivate people, being visionary, build strong relationships and influence outcomes, transformational leadership style is considered to be more suited to contemporary organization; and enormous researches revealed that women leaders mostly possessed such kinds of leadership qualities. In this regard, Eagly et al. (2003) concluded that giving women equal access to leader roles would increase the size of an organization's pool of potential candidates with superior leadership skills for these roles and would foster organizations' long term success.

McKinsey and Company (2008) identified nine leadership behaviors, which are proved to have a positive effect on organizational performance, and compared the use and influence of these behaviors among female and male leaders. These nine behaviors are participative

decision making, role model, inspiration, expectations and rewards, people development, intellectual stimulation, efficient communication, individualistic decision making and control and corrective action. The study revealed that these nine behaviors are generally used differently by women and men. The behaviors which women apply the most and more than men are people development, expectations and rewards, and role modeling. Women also apply inspiration and participative decision making slightly more than men. Female and male leaders equally use intellectual stimulation and efficient communication. Men use individualistic decision making, control and corrective action more than women (McKinsey and Company, 2008). As stated above, all of the nine leadership behaviors are essential for improving organizational performance. Therefore, diversity leadership in organization is important for bringing different ways of thinking and practices and a more innovative approach to the leadership of organizations.

2.4 Gender Diversity in Leadership and Performance

Increasing the number of talented women in senior leadership positions has a number of social and economic benefits for the organization. Studies revealed that inclusion of women in company's top leadership position has a direct and positive impact on a company's performance and risk management. In support of this idea ILM (2011) argued that promoting more women into senior positions is not just about equity and fairness, but also about economics. There is a real opportunity for banks to drive long-term organizational performance by increasing both the attraction and retention of women and by providing more opportunities to progress into senior roles.

A study conducted by Adler (1998) examined the practices of 215 Fortune 500 firms over a 19 year period from 1980 to 1998 and evaluated their profitability in relation to their record of promoting women into the executive leadership position. The study showed that Fortune 500 firms with a high number of women executives outperformed in their industry on profitability. CATALYST (2004) demonstrated similar findings that 353 of the Fortune 500 companies from five different sectors (consumer discretionary, consumer staples, financial, industrial, and telecommunications services) showed that companies with the highest representation of women in senior management position outperformed companies with proportionally fewer women at the top in terms of higher return on equity.

McKinsey and Company (2007) investigated the effects of having more women in management on the organizational financial performance. The study measured organizational performance against nine criteria: leadership, vision, accountability, coordination and control, innovation, external orientation, capability, motivation, work environment and values. The result pointed out that those companies with at least three women in top management demonstrated best performance in terms of these criteria than those that do not have any women in management (McKinsey and Company, 2007). The study explained that work environment and values, vision, coordination and control were affected the most by companies having more than three women in their management.

A research conducted by Dezso and Ross (2008) argued that female representation in senior management below CEO level had a strong positive relation with better company performance by bringing informational and social diversity benefits to the top management team, enriching the behaviors exhibited by managers throughout the firm, and motivating women in middle management. However, the researchers demonstrated that having a female CEO has a neutral or negative effect as female may be unable or unwilling to achieve similar results as CEOs or such positive results are unobservable in the data because of countervailing factors (Dezso and Ross, 2008).

As noted by the OECD in its report on Gender and Sustainable Development, women managers can improve the economic performance of companies by bringing a wider range of perspectives to decision making, contributing team-building and communication skills, and helping organizations adapt to changing circumstances (OECD, 2008).

Although many studies have indicated the positive link between having more women in management and companies' performance, McKinsey and Company (2007) argue that correlation does not necessarily or fully prove the cause as there might be other factors for company's positive performance. In general, however, gender gap at senior leadership position persists globally despite compelling evidence of positive link between gender diversity in senior management and financial performance.

2.5 Factors Contributing to the Underrepresentation of Women in Leadership

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

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

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

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

A survey conducted by McKinsey and Company, on 1,500 executives across multiple industries and regions of the world identified two main barriers to gender diversity in top management: the “double burden” syndrome which is the combination of work and domestic responsibilities and the “anytime, anywhere” performance model (McKinsey and Company, 2010).

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

2.5.1 Societal factors

In most countries of the world, society sets standards and expectations and customs to organizations and individuals, in all spheres of life and thus affects female leadership (Mirza and Jabeen, 2011). Society's perception of women's place is still associated to their home and family which puts limitations on their working careers. It is still generally accepted that a woman plays the "motherhood" role and caregiver to family. In contrast, men are perceived as the 'breadwinner' and given head of the family role. Societal factors have effects on various dimensions of life and cannot be easily controlled. Hence, they are the most difficult and time taking factors to change (Elsi, 2013). Traditional beliefs and assumptions of gender roles still exist and can be strong barriers towards career advancement of women. Social norms dictate that women's appropriate behaviors should be nurturing, caring, and cooperative and it is less appropriate for women to be aggressive or assertive in getting deserved developmental or promotional opportunities (Eagly and Carli, 2007).

In addition, legislation and policies related to employment equity, human rights, access to affordable day care and reproductive rights have a profound impact on the ability of women to advance in the workplace (Diversity Institute, 2012).

In Ethiopia, the number of women in decision making positions remains low in spite of government action. Many traditional beliefs and patriarchal and cultural attitudes regarding the role and status of women entrenched in the Ethiopian society limit women from advancing in their working career. In spite of the increasing number of women participation in education

and labor market, household activities are generally considered as a woman's duties. Women still perform a large share of household tasks in addition to childrearing. Therefore, confining women's identity to the domestic sphere is one of the barriers that discourage women from entering into the public life (Haregewoin, 2003). In general, backward thinking among society, government and civic leaders; and societal perception about leadership ability of women are among the major reasons for the underrepresentation of women in decision making positions in Ethiopia (MOWA, 2006).

2.5.2 Organizational barriers

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

According to Elsi (2013), organizational culture, having a strong effect on the performance of the organization and on the people in the organization, can be defined in different ways and have different characteristics. In addition, culture may change if the organization faces new trends, changes in the business world or a change of leader. Organizational structures inhibit women's entry to and advancement in the workplace (Fagenson, 1990; Jabeen and Jadoon, 2009). Organizational and institutional practices are reflection of the societal or systemic factors. Some of the organizational factors that impede women's anticipation to leadership position include gender stereotyping, unfair recruitment and assignment, limited training opportunities, lack of women friendly policies, lack of flexible work arrangements, absence of women from decision making bodies and lack of networking and mentoring opportunities (Jabeen and Jadoon, 2009). These barriers might vary significantly from organization to organization.

Researches further indicate that gender bias in recruitment, succession planning, promotion, and evaluation prevent women from advancing to leadership positions. Oakley (2000) in her article mentioned corporate practices as a major obstacle for women career advancement. She explained that gender imbalance is partially caused by the favoritism of males during recruitment, retention and promotion. Similarly, ILO (2004) described corporate culture as a fundamental reason for women's absence from management and leadership positions in that it restricts women career development, particularly the lack of family-friendly policies at the

workplace, obliges them to prioritize their family life over paid work. Researchers have showed that women need to perform significantly better than their male counterparts to be seen as equally competent (Heilman and Eagly, 2008).

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

2.5.3 Individual/Personal barriers

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

Work-life balance is another individual barrier to women career progression due to their multiple roles in handling a career and a home and family (Judith, 2010). Due to demanding job, women have to work long hours and may have to forgo relationships in personal life and the opportunity to have children if they wish to progress to the top of the profession. Researchers found positive relationship between work life balance and work performance, in that successful accomplishment of life responsibilities such as family and parental roles results in better work performance (Lyness and Judiesch, 2008). Company's culture can contribute greatly to work life balance by establishing flexible work arrangements (Shagvaliyeva and Yazdanifard, 2014). Balancing work and family is the top barrier to women's progression to leadership position (Judith, 2010).

Lack of confidence and career ambition have been cited as factors in preventing women from moving into senior and executive positions. A study by Institute of Leadership and Management (ILM) revealed that women managers are hampered in their careers by lower

ambitions and expectations (ILM, 2011). In addition, when women demonstrate characteristics that are associated with leadership (confidence, self-reliance, dominance and self-promotion); they face a criticism because of an incongruity between perceptions of the leader role and the female gender role (Eagly and Karau, 2002).

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

2.6 Factors that facilitate women's career advancement

Overcoming the barriers that are restraining women's advancement to leadership position requires integrated effort and strategies at the societal, organizational and individual levels. The Glass Ceiling Commission (1995) noted that federal and state governments, employers, academic institutions, and women themselves are essential players in breaking down the glass ceiling. The Commission suggested that government can act as a catalyst for promoting gender equality perspectives and practices by intensifying awareness of gender equality benefits and impact of gender inequality on women, children, families, communities, the business sector, and the nation as a whole. Government should institute policies and legislations that can overcome discriminatory practices and breaking down barriers. In addition, enforcement and monitoring of established policies and legislations against gender discrimination must be strong. Academic institutions also must take part in eliminating the barriers by creating and implementing leadership development programs that include issues concerning gender diversity and transformational leadership and developing women's leadership skills and abilities (Glass Ceiling Commission, 1995).

Likewise, employers must be committed to gender diversity and equity. According to the same reports of the Glass Ceiling Commission, actions that need to be taken at company level include engaging in active outreach and recruitment of women, creating mentoring programs within organizations, establishing flexible work arrangements and work-life balance policies, creating effective pipelines that identify, develop, and promote women, setting voluntary targets for female representation on boards, executive committees, and senior management.

Diversity Institute's research (2012) further explained that diversity strategies that receive senior management buy-in are the most successful, as their strategic importance is understood and communicated across the organization. Executives can also communicate the strategic importance of diversity by engaging in succession planning with explicit diversity goals in mind.

A research conducted by McKinsey and Company (2010) emphasized that CEO commitment and women's individual development programs were very crucial for achieving gender diversity in organizations. In addition, all other gender-diversity initiatives such as coaching or mentoring, HR policies, processes, and infrastructure are critical for the success of gender diversity programs in a company (McKinsey and Company 2010).

As many women are the primary caregivers of their families, organization culture need to be established in the way that women can successfully balance and fulfill their caregiver and employment obligations. According to Diversity Institute (2012), organizations can increase employee satisfaction, achieve higher rates of retention, and diminish the costs of absenteeism and turnover by offering family friendly policies and flexible working arrangements.

Women themselves need to have ambition and confidence in themselves. They also have to promote themselves, communicate the value that they bring to the workplace, develop networks of support and secure mentors. Researchers (e.g., Powell and Butterfield, 1994; Gender Advisory Council, 2008; Howard and Wellins, 2009; McKinsey, 2012) have proposed actions that can be done by organizations as well as women themselves to facilitate women's career advancement. Some of these actions are:

Organizations may be able to avert the barriers by:

- ✓ addressing the stereotype that females 'lack the necessary skills'
- ✓ recognizing performance equally and formalizing succession planning
- ✓ providing development program
- ✓ providing women with mentors; creating a supportive environment in which women share experience and practical skills, through group or individual mentoring, coaching or networking
- ✓ making HR Policies more family friendly, flexible hours and child care leaves
- ✓ having top management commitment

Women who want to progress into leadership position should help themselves by:

- ✓ Making their intentions known – women should make it clear the extent to which they are willing to ask their family for support to further their careers rather than opting out of fulfilling careers to support their family.
- ✓ Counteracting behavior stereotypes
- ✓ Not waiting for opportunities.
- ✓ Staying positive

2.7 Woman in the Banking Sector

Women in the banking sector still face considerable barriers as they proceed into senior and executive leadership levels when compared to their male counterparts. The industry remains a male dominated and glass ceiling still remain intact. After a survey of 800 men and women in banking to find out why so few women are working at senior levels and the challenges they face in banking sector, ILM (2011) concluded that cultural and organizational barriers made it difficult for women to rise to senior levels across the UK banking sector. The five biggest barriers identified by women participant of the same survey are attitudes of senior male managers, greater proportion of men in senior roles, lack of flexible working opportunities, current organizational culture and lack of suitable female role models. Remedial actions to be done by employers, as suggested by the survey are:

- Flexible working and remote working - Move away from presenteeism culture and towards effective implementation of flexible working practices
- Make banking a more desirable choice for women - attract more female graduates into careers with opportunities for advancement
- Promotion based on merit, not based on hours in the office - use of output-focused, transparent performance management
- Measure diversity and raise awareness - increase female representation at all levels of management
- Create sponsorship and mentoring programs - coaching and sponsorship between senior men and aspiring female leaders
- Senior female role models need to be more visible to encourage other women

A research conducted to find out the barriers faced by women in the financial sector in Oman for career advancement identified that the barriers which affected women career advancement in descending order of importance are child care responsibilities, conflicts with family responsibilities and job characteristics such as irregular work hours (Nupur et al, 2013). A study made by Mirza and Jabeen, (2011) to explore the impact of gender stereotypes on women career advancement in banking sector in Pakistan concluded that societal and cultural norms as the major reason for women's lack of participation in the higher managerial positions.

2.8 General Situation of Women in Ethiopia

Ethiopia is the tenth largest country in Africa, covering an area of 1.1 million square kilometers. Its population for year 2012 is projected at 84,320,987 of which 50.5% are male and 49.7% are female (CSA, 2013). Ethiopia is a patriarchal society that keeps women in a subordinate position using religion and culture as an excuse (Haregewoin 2003). Different studies revealed that women in developing countries in general and in Ethiopia in particular hold low status in the society (Haregewoin, 2003; Emebet, 2007; Endale, 2014). Haregewoin (2003) further argued that even though women play a vital role in the community by taking care of all societal activities, they have been denied equal access to education, employment opportunities, and their involvement in decision making processes and policy formulation has been insignificant.

Overall, women's participation in higher education has steadily increasing although their percentage still remains smaller than their male counterpart. According to the 2012/13 Education Statistics Annual Abstract, women graduate from undergraduate program rose from 23.4% to 28.6% (MoE, 2012/13). Yet, the gender gap still persists at the tertiary level of higher education of the country. As it is widely known, there is a strong link between educational achievement and participation in the labor market and leadership level.

Women are underrepresented in the formal sector of employment in the country. The Urban Employment and Unemployment Survey conducted by the Central Statistical Authority (CSA, 2014) showed that out of the total employed people, 44.2% were females and 55.8% were males. Though there is a wide regional variation, Addis Ababa, the capital of the country and

the headquarters of the African Union, has almost similar figure with the national figure, 42.8%. The same survey showed that, among all employees in the formal sector, women account only 36.7%. While this is the national picture, we see a wide regional variation. For example, Addis Ababa's female employees engaged in formal employment sector accounted for 38.5%.

The CSA (2014) statistics show that women are highly concentrated in the routine type and low paying jobs. Looking at the national figure, only 1% of the women employees are in managerial position, 4% in professional, and only 7% in technician and associate professional position. Women are highly concentrated in jobs such as service & sales workers (49%), elementary occupations (17%) and craft and related trades worker (10%).

The proportion of Ethiopian women in the parliament currently stands at 27.8% (152) showing a significant improvement from the previous two elections (7.7% in 2000 and 21.3% in 2005) (Parliament Union, 2010). However, this number is still minimal compared to Rwanda, Senegal and South Africa where women account for 57.5%, 43.3% and 40.7% of the parliamentarians, respectively (<http://www.ipu.org/wmn-e/classif.htm>).

According to the Global Gender Gap Index (2013), Ethiopia ranked 118 out of 136 countries on the overall gender gap measurement; The Global Gender Gap Index measures national gender gaps on economic, political, education and health criteria, and provides country rankings. The following table summarizes the Country's gender gap measurement result. It is evident from this report that Ethiopian women participation in decision making position is minimal (16% of legislator, senior official and manager position and 33% of professional and technical workers).

Table 2.1 Ethiopia’s rank on the overall gender gap measurement

Index	Rank (out of 136 countries)	Female	Male
Labor force participation	30	81	91
Literacy rate	129	29	49
Enrolment in tertiary education	126	5	11
Legislators, senior officials and managers	93	16	84
Professional and technical workers	101	33	67
Women in parliament	35	28	72
Women in ministerial positions	101	10	90
Economic participation and opportunity	93		
Educational Attainment	131		
Health and Survival	68		
political Empowerment	66		

Source: Global Gender Gap Index (2013)

In the past few years, the Government of the Federal Democratic Republic of Ethiopia (FDRE) has ratifying a number of legal documents aimed at eliminating discrimination against women. Examples of such documents are:

- The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) - specify actions to be undertaken so that women enjoy equal rights in the areas of education, health and employment; Ethiopia has ratified it on 10 December 1981.
- The Beijing Declaration and Platform for Action (1995) – One of the critical areas of concern of the platform being “women's equal participation in decision making at all levels”
- The Millennium Development Goals (MDGs) - the goals include, among others, gender equality and empowering women with the target of eliminating gender disparity in education, employment and political participation by 2015.

In addition, the government has formulated and adopted various enhancing laws and policies to promote gender equality in the country. Among the major government policies and actions taken on gender equality are the following (MOWA, 2006, FDRE, 2006, WABEKBON, 2006):

- The rights of women are stipulated in the 1995 FDRE Constitution - Article 35 of the Constitution of the FDRE stipulates women's right to affirmative action and provides special attention to enable competition and participation in all spheres of life as well as exercise their democratic and human rights on equal grounds with men. 35/8--right to equality in employment (promotion, pay, pension entitlements).
- Amendment of Labor and Public Service proclamations. The amended labor law 377/2004 stipulates that women shall not be discriminated against employment and equal payment on the basis of their sex. Article 13 (1) of the Civil Service Proclamation No 262/2002 prohibits discrimination among job seeker on the basis of sex and also incorporates affirmative action by giving preference to female candidates who have equal or close scores to male candidates.
- Women's National Policy was formulated and adopted in 1993 in order to address gender inequality and national institutional machineries were established at federal, regional and Woreda levels to implement the policy.
- The Women's Affairs Office in the Prime Minister's office is upgraded to the level of full-fledged Ministry of Women's Affairs (the Ministry of Women's Affairs was renamed as the Ministry of Women Children and Youth Affairs in 2010), in October 2005 with the duties and responsibilities of ensuring participation and empowerment of women in political, economic, social and cultural matters.
- Gender issues are incorporated in different national policies including health, education and training, HIV/AIDS, population and other sector policies. Over the past decades, the international community has made numerous commitments to mitigate gender inequality and eliminating gender discrimination; including (Emebet 2003).

The CBE's HR Policy statement states that, the Bank provide equal opportunity for all qualified, efficient and effective persons and gives priority to women whenever there is a tie of scores among women and men candidates for selection and promotion (CBE, 2010).

2.9 Summary of reviewed Literatures

Various researchers have indicated a gradual increase in the number of women in the managerial jobs across countries as a result of increase in number of educated women, changing socio-cultural values, increasing awareness and consciousness about women's right and role. However, women are still underrepresented in leadership position across the world as well as in Ethiopia. Large number of women leaders holds lower and middle management positions and the number of women remains extremely small in top management positions. The review of literature on underrepresentation of women in leadership position across the globe and in Ethiopia shows that there are certain universal factors or barriers that women are still facing.

The major barriers which restrict women to advance into leadership position are at societal, individual and organizational levels. Factors that restrict women to reach the top echelon are blocked opportunities, lack of support of employers, limited access to information, restricted access to training, marriage and motherhood, conflict between career and family responsibilities, prioritization of family over career, immobility of women and stereotypical attitude towards women managers. At organization level, discrimination against women managers exist in remuneration, job allocation, performance appraisal, promotion, training opportunities and reward structures.

The few researches that have been conducted in Ethiopia to explore factors contributing to low representation of women's in leadership/management position showed that factors are common to what has been discussed elsewhere. However, the deep rooted cultural and traditional believes of women's roles, which are very much visible in the workplace, are more dominant challenges for Ethiopian women. Therefore, women's representation in leadership and decision making level is very low as compared to that of global average.

The reviewed literatures argued that overcoming the barriers that are restraining women's advancement to leadership position requires integrated effort and strategies at the societal, organizational and individual levels.

Some of the researches conducted on banking industry are summarized in the table below.

Table 2.2 Summary of researches on Banking Industry

Author (s)	Objectives	Study Area	Key findings and Recommendations
Institute of Leadership & Management	examine why so few women are promoted to senior levels and the challenges they face in the banking industry	UK	<p>The results show a mix of cultural and organizational barriers make it difficult for women to rise to senior levels of leadership. This research identified five major barriers preventing women's advancement to senior roles. These are: attitudes of senior male managers, greater proportion of men in senior roles, lack of flexible working opportunities, current organizational culture and lack of suitable female role models.</p> <p>The study further revealed what employers and organizations can do to improve women participation in leadership position. Some of these are; attracting more female graduates into careers with opportunities for advancement, promotion based on merit rather than hours in the office, increasing female representation at all levels of management, creating sponsorship and mentoring programs, making senior female role models to be more visible to encourage other women, establishing flexible and remote working for both men and women.</p>
Nancy N. Kamau	Investigating factors affecting women career advancement in Kenya Commercial Bank	Kenya	<p>The result of the study indicated that age; gender issues; individual's skills, tenure, hard work, reputation and performance; women's lack of self-confidence and their tendency to be more self-critical than men are some of the factors that hinder their career advancement in the banking sector in Kenya.</p> <p>Some of the recommendations of the study are: women in management should be given similar opportunities for training and development as men; organizations should assess the level of challenge and demands placed on women since additional outside-of-work (home and family) responsibilities shouldered by the women, coupled with less support in their organizations, may prove overwhelming for them.</p>
Dr. K. Sundar & P. Ashok Kumar	Exploring factors preventing women employees from aspiring for higher post in banks.	Pondicherry	<p>One of the major factors hindering women executives from climbing the organizational ladder was difficulty in balancing home life and work life.</p> <p>According to the study, banks have to restructure the jobs to address work life conflict through initiatives like flexi working hours, job sharing, compressed work scheduled, work home options, childcare facilities and shift system and job splitting.</p>

Leonie V. Still. (1997)	Investigating career barriers, either organizational, attitudinal or behavioral, and perceived or real, that prevent women from reaching their full career potential and especially to senior management level	Australia	<p>Women in the banking industry continue facing challenges in their career advancement. Findings revealed that a number of barriers hinder women's progress in the industry. Career barriers have many cultural, organizational and individual dimensions. The greatest career hurdle for women is the organizational culture which creates a certain mind-set amongst male superiors and colleagues regarding women's potentialities.</p> <p>Some of the recommendations made to assist the creation of a more equitable working environment are:</p> <ul style="list-style-type: none"> • Programs need to be introduced to educate women about careers. • Banks should consider introducing a series of 'gender awareness' programs • To assist women overcome their lack of confidence, and to improve the numbers of women in various employment categories, business units should be encouraged to introduce development plans for both managerial and non-managerial women which includes training and development. <p>The study concluded that any strategies designed to improve women's workplace position must consider a multiplicity of factors to be effective.</p>
S. Nupur, K. Deepa and T. Khimya. (2013)	identify the barriers to career advancement of women in the financial sector in Oman	Oman	<p>Although Women comprise a large proportion of the working force of banks in Oman, they still lag behind when it comes to career advancement. The barriers which affected women's career advancement the most are; child care responsibilities, conflicts with family responsibilities and job characteristics (eg. irregular work hours).</p>
Elsi Lahti (2013)	Identifying the influential factors behind women's career advancement and ways to increase the number of women in leadership positions	Finland	<p>The results of the study show there are many direct and underlying factors regarding women's underrepresentation in managerial positions. Three levels of influential factors were defined as societal, organizational and individual factors. Organizational factors were considered to influence women's career development the most.</p> <p>The research suggested that at societal level, traditional gender roles need to be changed to improve attitudes towards female leadership and women's own doubts about their abilities. At an organizational level, companies need to adapt equality plans and aim for diversity by hiring competent women and men equally. In addition, networking, sponsoring and mentoring need to be introduced in companies in order to promote female leadership as well.</p>

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter outlines the methodological approach of the study adopted to achieve the objectives stated in chapter one. It focused on the study design, data collection instruments, sampling and sampling techniques as well as the data analysis methods.

3.1 Study Design and Methodology

This research is a case study focusing on the Commercial Bank of Ethiopia. The study used descriptive research design. According to Sekaran (2003), a descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation. This study is a fact finding study with adequate and accurate interpretation of the finding. Since this study is concerned with identifying the factors preventing women employees of the CBE from advancing to leadership, the researcher has assumed that the descriptive type of research was the most appropriate method to be used. Therefore, no hypotheses are formulated and tested as the aim is to describe the lived experiences of female leaders from their personal perspectives.

3.2 Study Population and Sampling Method

In CBE, there are three managerial and administrative job categories: senior management (process council members), middle level managers (directors and district managers) and lower level managers (managers in head office and branches). The study involved branches, districts and Head Office of CBE within the city of Addis Ababa. The study's main target population was female leaders in CBE.

Female and male manager respondents are selected by means of purposive sampling techniques, a nonrandom technique that involves a deliberate choice of informants due to the qualities they possess (Tongco, 2007). For purposes of the current study, the sampling frame list was obtained from human resources department of the Bank. The participants were selected from different department because of their position in the Bank. According to the

data obtained from HR department, there are 156 female leaders working in deferent positions in Addis Ababa. Out of these 156 managers, 100 (64% of the population), whose work locations were within an accessible radius to the researcher were sampled purposively from top management members, directors, managers at Head office and branches and customer service managers (CSMs) in order to get knowledge-based responses based on experience of female leaders so that to ensure the reliability of the research findings.

A limited number (40) of male managers were also sampled purposively in order to get their opinion on female representation in leadership positions and decision making in CBE. In addition, 60 female employees who do not hold managerial and administrative position were also sampled using snowball sampling technique, in which participants who had already been identified leads to female CSO working under them, to gather views from the side of aspiring women employees. The target population for non-manager female employees was at the officer levels, who are working in the Bank at least for one year. Since the major focus of the study was on female managers, the researcher is of the opinion that 40 male managers and 60 female non managerial employees were enough sample size to offer insights into the case at hand.

Table 3.1 Female Managers Population and sample size

No	Women Leaders	Population	Sample Size		
			Questioner		Interview
			Number of participant	%age	Number of participant
1	Top Management (Process council)	2	2	100%	1
2	Directors & District Managers	6	6	100%	3
3	Managers at Head Office & Branches	55	32	58%	5
4	Customer Service Managers	93	60	65%	1
	Total number of Women Leaders participants	156	100	64%	10

3.3 Data Source and Collection Methods

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

The data collection methods used in this study are quantitative and qualitative methods; questionnaires and interviews. The rationale for this choice of method is to gain a deeper understanding of the research problem by gathering standardized, factual and less personal information (quantitative method) and in-depth and elaborate information from a small purposefully selected sample (qualitative method). Moreover, some descriptive statistics have also been used to explain some aspects of the study to support perceptions, behavior, feelings and attitudes of respondents in greater depth.

Questionnaire

The target sample was divided into two different groups based on positions (managers and non-managers) and hence two types of questionnaires consisted of a combination of close-ended and open-ended questions were designed for each group accordingly. The first questionnaire was designed for both female and male managerial and administrative position holders (managers). The second questionnaire was for non managerial and administrative female employees (non-manager employees).

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

The questionnaires were distributed to the respondents with detailed explanation about the purpose and how the responses shall be given. In addition questionnaires were distributed along with a cover letter assuring anonymity and voluntary participation. Based on the sample size, a total of 200 questionnaires 100, 40 and 60 were distributed to female managers, male managers and non-manager female employees, respectively, and strong follow up was made to increase the response rate. Accordingly, in total 176 questionnaires were returned with a return rate of 82, 85 and 100% from female managers, male managers and non-managers female employees, respectively. This brings the total return rate to 88%.

Interview

Interviews were conducted with 10 purposefully selected women managers, because of their position in the Bank to learn women's own experiences and reflections on the issues at hand. In addition, three women and two men HR Department representatives, at managerial level in HO and districts, were interviewed in order to get understanding of HR policies and practices of the Bank. Most of the questions contained in the interviews were open ended in order to get a wide range of answers and more comments from the interviewees. Semi-structured interview guides were sent to the participants prior to attending the interviews.

Document review

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

Observation

The researcher has also employed own observation while in explaining, clarifying and discussing the results of the data obtained through the questionnaires. The researcher has been working in CBE for about 15 years, out of which more than 8 years in managerial position. Hence, the researcher has got the opportunity to experience and observe the recruitment and selection process of the Bank.

3.4 Data Analysis and Presentation

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

3.5 Trustworthiness of data

According to Golafshani, N. (2003) reliability and validity are conceptualized as trustworthiness, rigor and quality in qualitative paradigm. Together they contribute to the trustworthiness of the study by eliminating bias and increase the researcher's truthfulness of a proposition about some social phenomenon using triangulation. Further, triangulation is defined to be "a validity procedure where researchers search for convergence among multiple and different sources of information to form themes or categories in a study" (Creswell & Miller, 2000 cited in Golafshani, N., 2003).

In this study triangulation results from the use of multiple data collection methods including questionnaires, interview, observation, and document collection. Interview respondents were selected from the total participants in order to ensure a greater likelihood of obtaining reliable and consistent data. Prior to launching the full-scale study, the questionnaires were pretested on a sample of 10 managerial and administrative staff and 5 non-managerial and administrative staff not included in the final study to ensure its workability in terms of structure, content, flow, and duration. Minor revisions to the instrument were made following the pretest results. In addition, multiple literature resources and more than one data collection methods was used.

3.6 Ethical Considerations

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

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSSION

4.1. Introduction

This chapter depicts data presentation, analysis, interpretation and discussion of the quantitative and qualitative data collected through the use of questionnaires and individual interviews.

As mentioned in methodology part of the study, a total of 200 questionnaires; 100 to female managers, 40 to male managers and 60 to female employees, were distributed. A total of 176 questionnaires; 82 from female managers, 34 from male managers and 60 from non-managerial employees were returned representing a response rate of 88%; from these questioners about 161 were found to be usable. The rest were disregarded as they were not filled properly.

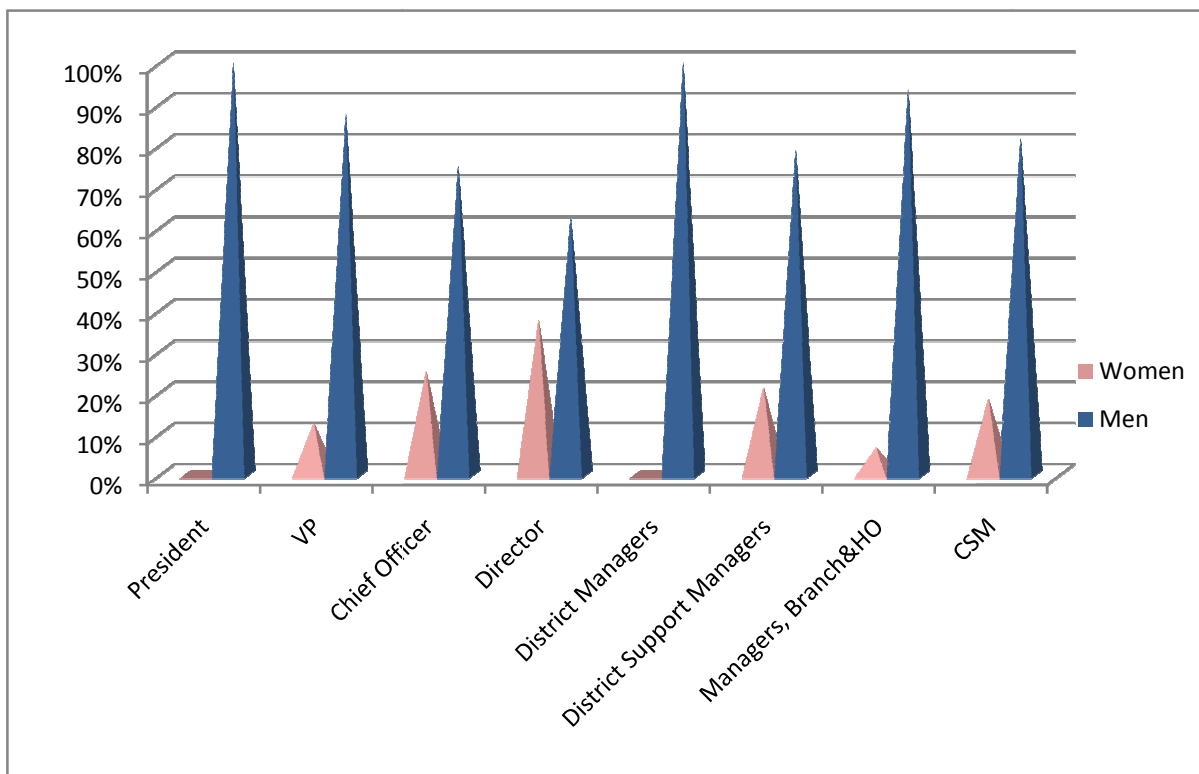
Data obtained through questionnaires were analyzed and interpreted using descriptive statistics. In the same manner, data gathered through interviews has been analyzed qualitatively. Then major finding have been summarized and presented as follows.

According to the MoE (2013), women account for 28.6% and 14.9% of undergraduate and post-graduate graduates, respectively, in 2005 E.C. and the number of female graduates shows a considerable increase in the last five years.

According to a secondary data gained from HR department of the Bank (interview with HR Manager at the Head Office), women holds 13% of managerial and administrative positions in the Bank as of September 2014. This percentage has only increased by 1% since 2011. With regard to the composition of senior managerial positions, only 13% of VP position (1 out of 8) is held by a woman. Furthermore, women account 38% (6 out of 16) of directors and 25% (1 out of 4) of Chief Officers. The customer service managers took the lion share of the position held by females representing 67%. This shows that there are a significant number of women in first line managerial positions within the Bank. From among these women in managerial

position, 156 are currently working in Addis Ababa, at the Head Office and under the four districts.

Fig.4.1. Composition of Women in Leadership Position of CBE as at September 2014



Furthermore, data obtained from HR Department revealed that number of female employees and managers of the CBE has increased over the last five years as shown in table 4.1, even though the growth is not proportionate to the increase of their counterpart.

Table 4.1 Number of Female employees and Managers for the last five years (HR Department)

Year	No of female employees	No of female managers	Total no. of managers	Female ratio
Sep-14	4,808	257	2,016	13%
Jun-14	4,542	237	1,847	13%
Jun-13	4,083	180	1,422	13%
Jun-12	3,800	135	1,137	12%
Jun-11	3,279	101	866	12%
Jun-10	2,898	101	701	14%

4.2. Respondents' Background Information

4.2.1. Managers

The majority of women and men managers who participated in the study are aged between 26 and 45 years (82.7%). Respondents with age of below 25 and above 45 years are very few (Table 4.2). Women in leadership positions who participated in this study are of age of 26 up to 45 years old with a percentage of 85.3%; 13.3% of the participants are 46+ years old and below 25 years old participants have a percentage of 1.3%. What we could derive from this is that, currently most of the women in leadership positions in CBE have gained their professional advancement after the age of 26 when a leader starts to be considered more mature and has gained more experience. Further, as most of them are advanced in their carrier they are able to identify various challenges regarding the issue under study.

Whilst more than 73.6% of the respondents are married, less than 14% of the respondents are either single or widow. Most of the respondents have 1-3 children whereas 23% of the respondents have no children (Table 4.2). With regard to women, 72.7% of them are married, 13.3% are single and 13% of them are widow; around 69% of women in leadership position have children while a considerable number of women (29%) have no child. Therefore, the majority of female respondents have household responsibilities.

In terms of education, the majority of the respondents (80%) have first degree while 20% have second (masters) degree. 87% of women participants have first degree and the remaining 13% have second degree, which indicate that women leaders have well developed academic background. Most of the respondents have been serving the Bank from 6 to over 21 years (Table 2). 32.9% of the women who have participated in the study have been employed in the Bank for 11 to 15 years and a significant percentage (23.7%) of women have been serving the Bank for more than 21 years.

More than half (53%) of the female managers participated in the study are customer service managers followed by branch managers (39%), directors (6.5%) and chief officer (1%); whereas the male managers are represented in all management positions (vice president, director, district manager, branch manager and customer service manager) although most of them (69%) are branch managers. The analysis of the current position of the study participant

revealed that there is gender imbalance and that this disparity affects women as they progress towards higher level of leadership in the Bank.

Table 4.2 Characteristics of women and men managers surveyed in the study

Character	Scale	Female		Male		Total	
		Count	% within sex	Count	% within sex	Count	%
Age	18-25	1	1.3	1	3.4	2	1.9
	26-35	28	37.3	7	25.9	35	33.7
	36-45	36	48.0	15	51.7	51	49.0
	46-55	7	9.3	5	17.2	12	11.5
	≥ 56	3	4.0	1	3.4	4	3.8
	Total	75	100	29	100	104	100
Marital status	Single	10	13.3	3	10.3	13	12.3
	Married	56	72.7	22	75.9	78	73.6
	Widow	10	13.0	4	13.8	14	13.2
	Divorced	1	1.3	0	0	1	0.9
	Total	77	100.0	29	100	106	100
No. of children	None	22	29.3	1	3.7	23	22.5
	1	13	17.3	7	25.9	20	19.6
	2	25	33.3	15	55.6	40	39.2
	3	14	18.7	4	14.8	18	17.6
	4	1	1.3	0	0	1	1.0
	Total	75	100	27	100	102	100
Education	BA/BSc	67	87.0	18	61.1	85	80.2
	Masters	10	13.0	11	37.9	21	19.8
	Total	77	100	29	100	106	100
Total service year	< 3	2	2.6	1	3.4	3	2.9
	3-5	3	3.9	0	0	3	2.9
	6-10	15	19.7	3	10.3	18	17.1
	11-15	25	32.9	7	24.1	32	30.5
	16-20	13	17.1	13	44.8	26	24.8
	≥ 21	18	23.7	5	17.2	23	21.9
	Total	76	100	29	100	105	100
Current position	VP	0	0	2	6.9	2	1.9
	CO	1	1.3	0	0	1	0.9
	Dr	5	6.5	3	10.3	8	7.5
	DM	0	0	2	6.9	2	1.9
	Manager	30	39.0	20	69.0	50	47.2
	CSM	41	53.2	2	6.9	43	40.6
		Total	77	100	29	100	106

* VP=Vice President CO=Chief Officer Dr=Director DM=District Manager M=Manager at difference level; CSM =Customer Service Manager

The respondents were asked to indicate their service year in their current position and the findings were illustrated below.

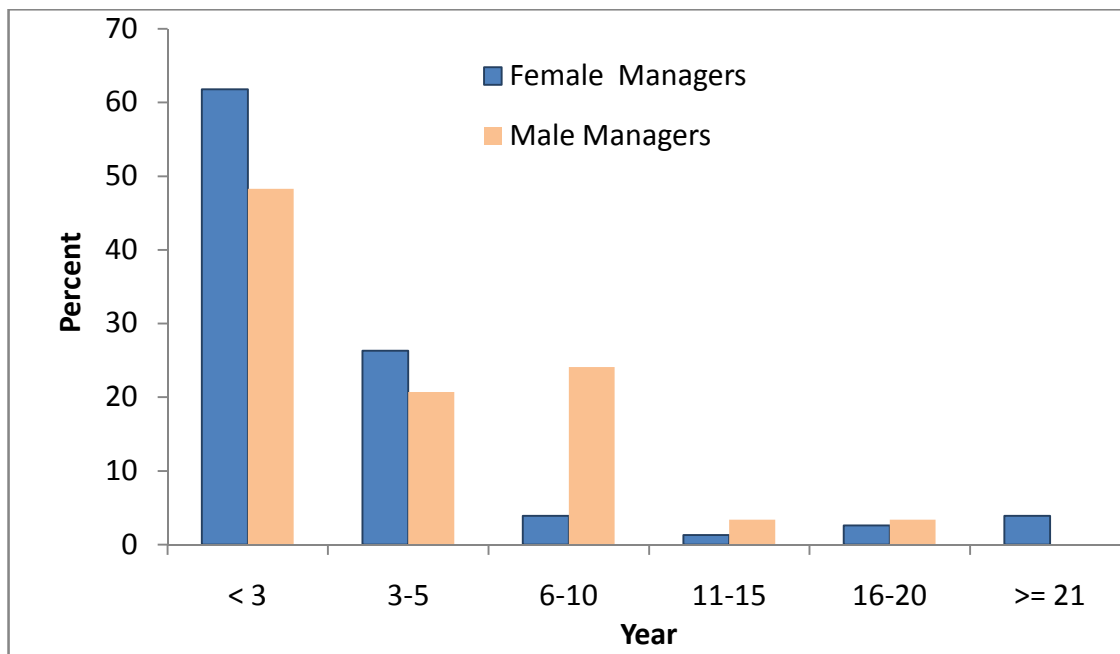


Figure 4.2. Service year of female and male manager respondents in their current position.

The majority of female (62%) and male (48%) managers have less than 3 years of experience in their current position while only 26% and 21% of female and male managers, respectively, have been serving in their current position for a period of 3 to 5 years (Fig. 4.2). Unlike the female managers, about 24% of the male managers have experience with their current position for a period of 6-10 years (Fig. 4.2).

Ten women in different leadership position of the Bank were interviewed in order to get a better understanding of their paths to leadership and challenges they face. The women were asked about their background in terms of their age, marital status, number of children, educational background and work experience in managerial position. Accordingly, 70% of them were between the ages of 35 and 40, 20% were between 30 and 35 and 10% were between 45-50 years old. Of the 10 women interviewed the majority (80%) were married and

the remaining 20% were single or divorced. Average number of children for this group of interviewees was two. All women had at least university education, with 60% having a bachelor's degree and 40% women having a master's degree. In addition, their years of experience in managerial position range from 1 to 8 years.

This implies that less than 10 years of exposure in managerial roles prove a young, but promising and dynamic new generation of women managers in the Bank and the managers possess the required educational qualification.

4.2.2. Non-manager female employees respondents

Similar to the manager participants, the majority (52.6%) of the non-manager female respondents aged between 26-35 years and 24.6% of them aged 36-45 years, while less than 12% of the respondents are aged either less than 25 or above 45 years (Table 4.3).

Table 4.3 Characteristics of women employee respondents who do not hold management positions

Character	Scale	Count	Percent	Character	Scale	Count	Percent
Age (years)	18-25	7	12.3	Service year	<3	4	7.1
	26-35	30	52.6		3-5	12	21.4
	36-45	14	24.6		6-10	13	23.2
	46-55	6	10.5		11-15	12	21.4
	Total	57	100		16-20	10	17.9
Marital status	Single	17	29.8	>21	5	8.9	Total
	Married	29	50.9		56	100	
	Widow	11	19.3	Service year in current position	<3	31	54.4
	Total	57	100		3-5	14	24.6
No. of children	0	18	32.1	6-10	6	10.5	Total
	1	9	16.1	11-15	1	1.8	
	2	21	37.5	16-20	3	5.3	
	3	8	14.3	≥21	2	3.5	
	Total	56	100				
Education level	Diploma/TVET	8	14.3	Total	57	100	
	BA/BSc	34	60.7				
	Masters	14	25.0				
	Total	56	100				

More than half of the respondents are married, about 30% are single and 19% widow (Table 4.3). The majority of the respondents have 1-3 children while one-third of them have no children. About 61% of the respondents have first degree, 25% have second degree and less than 15% have diploma/TVET education. About 21, 23, 21 and 18% of them have been serving the bank for 3-5, 6-10, 11-15 and 16-20 years, respectively. Only a few of the respondents (<9%) have been serving the bank for less than 5 years or more than 21 years. All the respondents are officers at different level in the bank and more than half of them are in their current position for a period of less than three years while a quarter of the respondents have been serving for 3-5 years. Only 21% of the respondents have been in their current position for more than 5 years (Table 4.3).

According to the above analysis many female employees are young, have the required academic qualification and experience; so that they have the potential to move up to the hierarchy.

4.3. Attitude of respondents on representation of women in the leadership positions of CBE

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

4.3.1 Attitude of female and male managers

The respondents expressed their views to the questions that are designed to gather information on attitude of men and women managers on the representation of women in the leadership positions of CBE. The results are summarized in Table 4.4.

More than 85% of the female and male managers believe that women are not adequately represented in the leadership positions of CBE as compared to their share in total employee population in the Bank. Those women managers who were interviewed supported this issue. On the other hand, three of the interviewed HR representative thought that gender equity is

achieved in various aspects of human resources management of the Bank as female applicants are given equal opportunity in recruitment and promotion.

More than 75% of female managers and 62% of male managers believe that socio-cultural factors influence women's upward advancement to leadership positions while 28.4% felt that social-cultural factors have no influence at all (Table 4.4). In total 72% of the respondents believe that socio-cultural factors influence women's participation in leadership. However, about 69% of female and 64% of male managers think that CBE's organizational culture does not inhibit advancement of women to higher leadership positions as opposed to 31% female and 36% male managers who believe otherwise.

An equal proportion (59%) of male and female managers thinks that a woman's marital status has an impact on her ambition to reach higher managerial positions as compared to 41% of those who opposed the idea. On the other hand, large proportion of female managers (64%) believes that a woman's household responsibilities have an impact on her ambition to reach higher managerial positions as compared to 76% of the male managers who believe the same way. In contrast, 36% of women respondents feel that their household responsibilities have no impact on their career advancement.

Most of the interviewed female managers have stated that they have the support of their spouses in many ways; otherwise they might not reach where they are today. Especially, one manager stated that her husband has sacrificed a lot of things including his career progress so that she can move further in her career. Most of the managers interviewed stated that they have to go in to their work early in the morning and usually have to leave late at night as their job is very demanding. As a result, they couldn't fulfill their responsibility at home to the expected level.

The findings disclose that family responsibility affected female managers as they advance in their career. This is further revealed by their representation in the top leadership positions in the Bank.

Despite the social-cultural factors hindering women from advancing to higher leadership positions, 97% of women and 96% of men respondents admitted that women are as competent as men in leadership capabilities. Only 3% of the respondents felt that women are not as

competent as men in leadership. Further, more than 90% of the female and male managers felt that women can be in top leadership position and at the same time take care of her household responsibilities (Table 4.3).

Table 4.4 Female and male manager respondents to questions on representation of women in leadership positions of CBE

No.	Question	Yes			No		
		Female	Male	Total	Female	Male	Total
1	Do you think that social/cultural factors influence women upward advancement to leadership position?	75.3 (55)	62.1 (18)	71.6 (73)	24.7 (18)	37.9 (11)	28.4 (29)
2	Do you think that women are represented in the leadership positions of CBE compare to their share in total employee population of the Bank?	14.9 (10)	13.8 (4)	14.6 (14)	85.1 (57)	86.2 (25)	85.4 (82)
3	Do you think that CBE's organizational culture inhibits women's advancement to higher leadership position?	31.4 (22)	35.7 (10)	32.7 (32)	68.6 (48)	64.3 (18)	67.3 (66)
4	Do you believe that a woman's marital status has an impact on her ambition to reach higher managerial positions?	59.5 (44)	58.6 (17)	59.2 (61)	40.5 (30)	41.4 (12)	40.8 (42)
5	Do you believe that a woman's household responsibilities have an impact on her ambition to reach higher managerial positions?	64.0 (48)	75.9 (22)	67.3 (70)	36.0 (27)	24.1 (7)	32.7 (34)
6	Do you believe that woman can be in top leadership position and at the same time take care of her household responsibilities?	94.7 (71)	96.6 (28)	95.2 (99)	5.3 (4)	3.4 (1)	4.8 (5)
7	Do you think that you have been able to balance your career with the obligations in your private life?	87.7 (64)	96.0 (24)	89.8 (88)	12.3 (9)	4.0 (1)	10.2 (10)
8	Does it matter if the person is male or female in certain positions?	14.9 (11)	13.8 (4)	14.6 (15)	85.1 (63)	86.2 (25)	85.4 (88)
9	Do you believe that women are as competent as men in leadership capabilities?	97.4 (74)	96.4 (27)	97.1 (101)	2.6 (2)	3.6 (1)	2.9 (3)
10	Do you believe that limited accesses to advanced education affect the progression of women to leadership positions?	78.9 (56)	65.5 (19)	75.0 (75)	21.1 (15)	34.5 (10)	25.0 (25)
11	Do you believe that limited accesses to professional training affect the progression of women to leadership positions?	78.1 (57)	86.2 (25)	80.4 (82)	21.9 (16)	13.8 (4)	19.6 (20)
12	Do you encourage female employees better than male employees to apply for specific managerial positions in your respective work place?	93.3 (70)	96.6 (28)	9.2 (98)	6.7 (5)	3.4 (1)	5.8 (6)
13	Do you think (women who have equal competence with men) should be equally represented in leadership positions of CBE?	80.9 (55)	89.7 (26)	83.5 (81)	19.1 (13)	10.3 (3)	16.5 (16)
14	Have you got any promotion opportunity in the last five years?	82.0 (50)	66.7 (14)	78.0 (64)	18.0 (11)	33.3 (7)	22.0 (18)
15	Have you been denied any promotion opportunity which you believe you deserve?	20.4 (10)	20.0 (3)	20.3 (13)	79.6 (39)	80.0 (12)	79.7 (51)

* Percentages are within sex groups; Numbers in parenthesis are frequency counts.

Balancing private life and work is a major issue for most of women managers worldwide. However, the majority of female respondents (88%) succeeded in achieving equilibrium among their career and the obligations of private life and 96% of male respondents agreed same.

Respondents were asked whether it matter or not if the person is male or female in a certain positions. More than 85% of both female and male managers think that it does not matters if the person is male or female in certain management positions. Further, about 81% of female and 90% male managers think that women who have equal competence as men should be equally represented in the leadership positions of CBE and that 93% female and 97% of male managers are encouraging female employees better than male employees to apply for specific managerial positions in their respective work place (Table 4.4).

In addition, 79% and 78% of female managers and 66% and 86% of male managers conceive that limited accesses to advanced education and professional training, respectively, affect the progression of women to leadership positions (Table 4.4).

About 82% women managers got promoted in the last 5 years as compared to 66% of the male managers. Only 20% of female and male managers reported that they have been denied promotion opportunity which they believe they deserved.

4.3.2 Attitude of non-manager female employees

The attitudinal responses from non-manager women employees are summarized in Table 4.5. Most women employees (64%) believe that women have equal opportunities for promotion in the leadership position of the Bank and the overwhelming majorities (91%) feel that they are not treated less favorably or discriminated for promotion due to their gender. More than two-third of the respondents (83%) also assure that they are not given easier jobs at work as compared to their male colleagues. However, most of the respondents (54%) think that women do not face difficulties when they occupy managerial positions as compared to those (46%) who believe otherwise (Table 4.5).

Table 4.5 Response of non-manager women employees to questions on representation of women in higher management positions of CBE

No.	Question	Yes		No		Total	
		n	%	n	%	n	%
1	Do you think that women are equally represented as men in leadership positions of CBE?	29	50.9	28	49.1	57	100
2	Do you think that women have equal opportunities for promotion in the leadership position of the Bank?	36	64.3	20	35.7	56	100
3	Do you think that women face difficulties when they occupy managerial positions?	26	46.4	30	53.6	56	100
4	Can you think of an occasion at work where you feel you were treated less favorably or discriminated for promotion due to your gender?	5	9.4	48	90.6	53	100
5	Are you given easier jobs at work as compared to your male colleagues?	9	16.7	45	83.3	54	100
6	Do you have mentors in the Bank who provides you with guidance and support?	26	50.0	26	50.0	52	100

On the question of equal representation of women in the leadership positions of CBE as men, the respondents are almost equally divided (51% for equal representation vs. 49% for otherwise). Among the respondents who think that women are not equally represented in the CBE’s leadership, 57% reported cultural influence while 43% reported family commitments as the major reasons among others (Fig. 4.3).

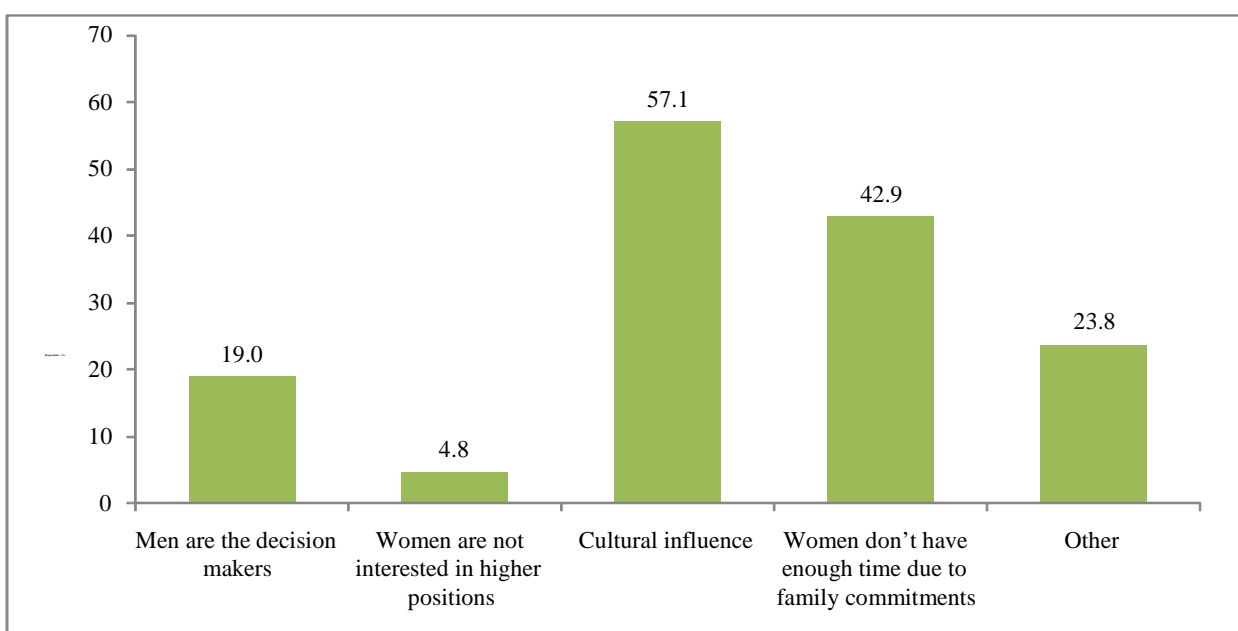


Figure 4.3 Reasons listed by female employees who believe that women are not equally represented as men in leadership positions of CBE (Percentages do not add up to 100% due to multiple responses)

The respondents are equally divided on the availability of mentors in the Bank who provided guidance and support to them indicating this could vary among the branches where the respondents are working. It is true that women employees require mentors on different aspects to succeed and progress in their career. Most of the respondents (75-85%) require mentors who help them to demonstrate their talents and abilities, who provide counseling whenever needed, who help to achieve a better balance between work and personal commitments, and who support them on developing confidence in themselves, and (Table 4.6).

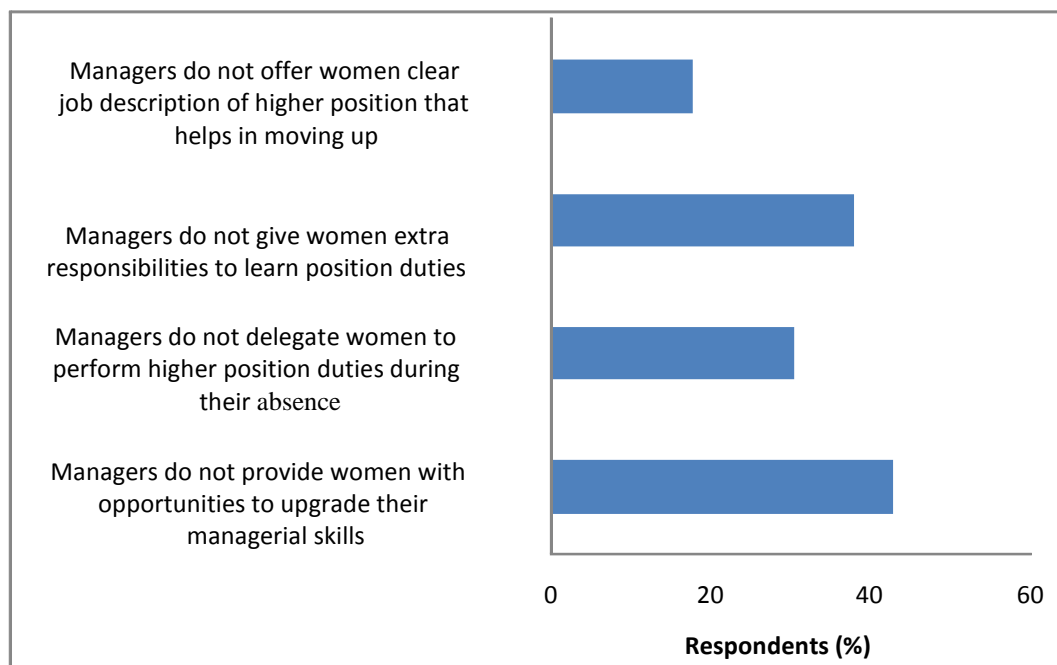
Table 4.6 Type of mentors that female employees prefer to have in the CBE to build their career

No.	Type of mentors	n	%
1	Someone who guides me in my work in order to be more confident in myself	39	75.0
2	Someone who provides me with opportunities to demonstrate my talents and abilities	44	84.6
3	Someone to whom I turn to whenever I need counseling	42	80.8
4	Someone who shows me how to achieve a better balance between my work and personal commitments	41	78.8

* Percentages do not add up to 100% due to multiple responses

Women employees were asked about their opinion regarding managerial action that prevent women from moving up in to leadership position. Managers do not provide women with opportunities to upgrade their managerial skills and managers do not give women extra responsibilities to learn position duties are managerial actions that most women employees though as factors that prevent women from moving up in to leadership position. Figure 4.4 depicts the result.

Figure 4.4 Response of women employees of CBE to managerial actions that prevent them from moving up to leadership positions.



* Percentages do not add up to 100% due to multiple responses

4.4 Importance of sex in the workplace

Most women employees (76%) do not care about the sex of their supervisors although 16% of them prefer female supervisors. 38% of women employees consider the sex of their leaders as very important and important in enjoying work and expressing their potential. On the other hand, 22 and 29% of the women employees consider the sex of their leader either not of much importance or not important at all in enjoying work and expressing their potential, respectively, while only 11% are undecided (Table 4.7).

Table 4.7 Preference to sex of supervisors by women employees

No.	Preference for:	n	%	Importance of leader's gender in enjoying work and expressing ones potential	n	%
1	Men superior	4	7.3	Very important	13	23.6
2	Women superior	9	16.3	Important	8	14.5
3	No preference	42	76.4	Undecided	6	10.9
4	-	-	-	Not of much importance	12	21.8
5	-	-	-	Not important	16	29.2
	Total	55	100.0		55	100.0

Moreover, according to the women employee respondents, the comfortability of working for female leaders ranges from very comfortable (47%) to comfortable (35%). Whilst 12-14% of women employees are undecided about the sex of their managers and only 5% of them are uncomfortable working under a female manager. In general, the results indicate that most of the women employees in CBE are not concerned about the sex of their supervisors (managers) in accomplishing their tasks or expressing their potential at work.

The majority of the HR representatives argued that for positions that require quality and cautiousness women would be better, though some argued it does not matter where the position holder is a female or male as long as he/she performs well.

The managers were also asked about their preference on supervising female or male employees and being supervised by a female or male supervisor. Some differences are observed between the two groups of managers on the preference of supervising female and male employees as well as supervised by female or male managers (Table 4.8). For example, most female managers are either very comfortable (61%) or comfortable (33%) in supervising a female employee as compared to very comfortable (54%) or comfortable (43%) of male managers. On the other hand, most male managers (71%) are comfortable and very comfortable (18%) in supervising male employees as compared to female managers who are either very comfortable (50%) comfortable (44%) or in supervising male employees.

About 59% and 39% of female and male managers are very comfortable while 37% and 46% are comfortable, respectively, to be supervised by a female manager. Whilst 43% of female and 50% of male managers are very comfortable and 49% of female and 39% of male manager are comfortable to be supervised by a male manager. Only a few (<5%) of the respondents are uncomfortable to be supervised by female managers (Table 4.8). In general, the results indicate that both male and female managers of CBE are comfortable and/or very comfortable to supervise or being supervised by either sex in the workplace.

Table 4.8 Female and male managers who responded to questions on ease of supervising an employee or being supervised by a female or male superior

Supervision	Sex of respondents	Very comfortable	Comfortable	Undecided	Uncomfortable	Very uncomfortable
Supervising female employees	Female	61.1 (44)	33.3 (24)	1.4 (1)	4.2 (3)	0.0
	Male	53.6 (44)	42.9 (12)	3.6 (1)	0	0.0
	Total	59.0 (59)	36.0 (36)	2.0 (2)	3.0 (3)	0.0
Supervising male employees	Female	50.0 (35)	44.3 (31)	4.3 (3)	1.4 (1)	0.0
	Male	17.9 (5)	71.4 (20)	10.7 (3)	0	0.0
	Total	40.8 (40)	52.0 (51)	6.1 (6)	1.0 (1)	0.0
Supervised by female superiors	Female	58.9 (43)	35.6 (26)	4.1 (3)	1.4 (1)	0.0
	Male	39.3 (11)	46.4 (13)	10.7 (3)	3.6 (1)	0.0
	Total	53.5 (54)	38.6 (39)	5.9 (6)	2.0 (2)	0.0
Supervised by male superiors	Female	42.9 (30)	48.6 (34)	7.1 (5)	1.4 (1)	0.0
	Male	50.0 (14)	39.3 (11)	10.7 (3)	0	0.0
	Total	44.9 (44)	45.9 (45)	8.2 (8)	1.0 (1)	0.0

About 52% of the surveyed female and male managers prefer to delegate their position to a female employee whenever they are away from work, while 39% simply delegate to either a female or male employee who is closer to the position (Fig. 4.5). Only 10% of the managers say that they prefer to delegate their position to male employees.

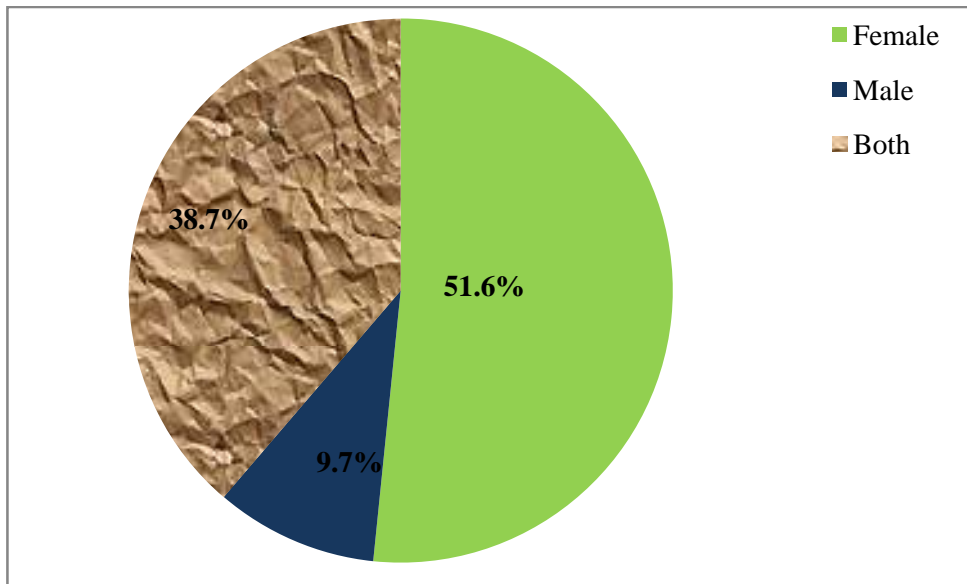


Figure 4.5 Gender Preference of managers to delegate their position

4.5 Leadership style and Competence of Women Leaders

The female and male managers involved in the study rated the leadership style; in relation with participative management, team building, empowerment, vision creation and concrete supervision, of women as very favorable (35%) or favorable (54%) while only a small proportion rating it at less favorable (Fig. 4.6). The results, in general, indicate existence of confidence among the female employees and managers of CBE in the competence of women to lead and handle their responsibilities in at least as much as their male counter parts do.

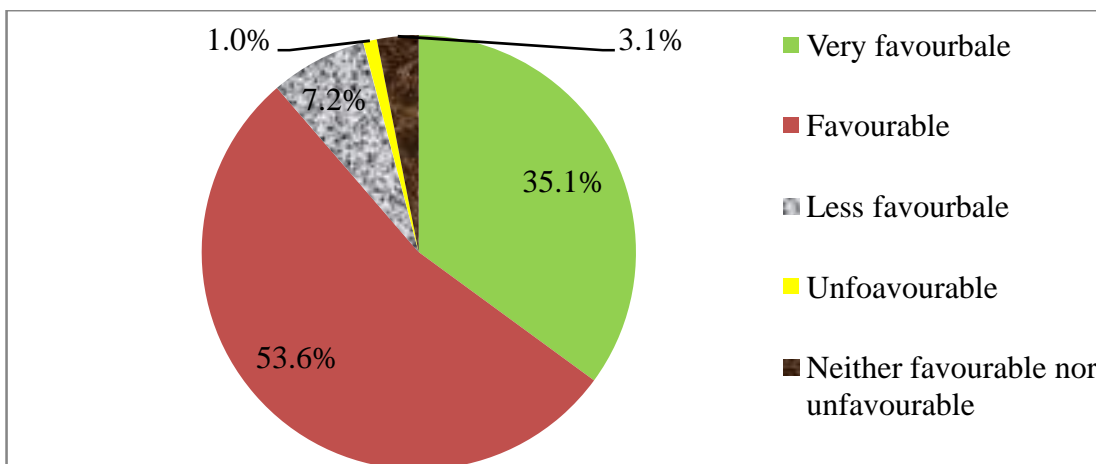


Figure 4.6 Rating of women leadership style by men and women managers in CBE

The female employee respondents strongly agree (73%) or agree (20%) that women managers demonstrate the same professional expertise and job know how as men managers do (Table 4.8). More than half of the respondents also strongly agree or agree that women demonstrate the same leadership style as men do although some disagree (29%), strongly disagree (4%) or have no opinion (13%) on the issue. The majority of the respondents in this group also strongly agrees (45%) or agree (23%) that women managers handle difficult work situation better than men managers although some have no opinion (16%) or disagree (16%). In addition, all of the HR representatives rated performance of the women leaders in the Bank very good and three of them have a common believed that women are better in positions that demand quality and cautiousness as women are naturally careful in managing things and this will give them more capacity to take higher positions in banking which needs care and sensitivity.

The majority (46%) of the female employees has no opinion whether CBE's management is committed in hiring and selecting more women for leadership positions or not.

Table 4.9 Response of female employees to questions on the competence of women managers

No.	Item	Strongly agree	Agree	No Opinion	Disagree	Strongly disagree
1	Women demonstrate the same professional expertise and job know how as men do	73.2 (41)*	19.6 (11)	3.6 (2)	3.6 (2)	0
2	Women demonstrate the same leadership style as men do	33.9 (19)	21.4 (12)	12.5 (7)	28.6 (16)	3.6 (2)
3	Women managers handle difficult work situation better than men	44.6 (25)	23.2 (13)	16.1 (9)	16.1 (9)	0
4	Women show the same aggressiveness and drive to get ahead in their careers as successful men do	23.2 (13)	26.8 (15)	19.6 (11)	28.6 (16)	1.8(1)
5	CBE's management is committed in hiring and selecting more women for leadership positions	7.1(4)	23.2 (13)	46.4 (26)	10.7 (6)	12.5 (7)

* Numbers in parenthesis are frequency counts

The interviewed women managers disclosed that they adopt transformational leadership style, though some times their leadership style changed depending on the tasks and the situation.

4.6 CBE's Practice and Criteria for Recruitment and Promotion

More than 80% of the female and male managers believe that women and men are treated equally in recruitment and selection, appraisal/performance management and training and development. Similarly more than 70% of both female and male managers think that women and men are treated equally in promotion opportunities in CBE (Table 4.10).

Whilst 14% of female managers think that women are treated less favorably in recruitment and selection, the same percentage of male managers believe that men are treated less favorably. With regard to appraisal and training and development opportunities 12% of female and 7% male managers and 15% of female and 4% of male managers, respectively, believe that women are treated less favorably. About 22% of female managers also think that women are treated less favorably in the promotion opportunities of the Bank as compared to 7% of male managers who feel the same way (Table 4.10).

Table 4.10 Percentage of female and male managers to questions on organizational culture that influences representation of women in the leadership positions of CBE

Organizational culture	Sex	Women and men are treated equally (%)	Women are treated less favorably	Men are treated less favorably
Recruitment & Selection	Female	83.6 (61)*	13.7 (10)	2.7 (2)
	Male	86.1(25)	0	13.8 (4)
	Total	84.3 (86)	9.8 (10)	5.9 (6)
Appraisal/Performance Management	Female	87.8 (65)	12.2 (9)	0
	Male	93.1 (27)	6.9 (2)	0
	Total	89.3 (92)	10.7 (11)	0
Training & Development	Female	85.1 (63)	14.9 (11)	0
	Male	94.6 (27)	3.6 (1)	0
	Total	88.2 (90)	11.8 (12)	0
Promotion Opportunities	Female	73.6 (53)	22.2 (16)	0
	Male	78.6 (22)	7.1 (1)	0
	Total	75.0 (75)	18.0 (18)	0

* Percentages are within sex groups and numbers in parenthesis are frequency counts.

For most of the female and male managers, competence of employees and performance assessment are the major criteria for promotion and other career development in CBE (Fig. 4.7). The percentage of male managers who responded to these criteria is higher than the male managers (75% vs 96% and 51% vs 64%, respectively). Service year in the bank is believed to be a criterion for promotion by 28% and 58% of female and male managers, respectively. Network and acquaintance with top management is also mentioned as one of the criteria for promotion and career development by about more than 22% of the female and male managers whereas sex and age of employees were mentioned as factors for promotion and career development by less than 5% of the respondents (Fig. 4.7).

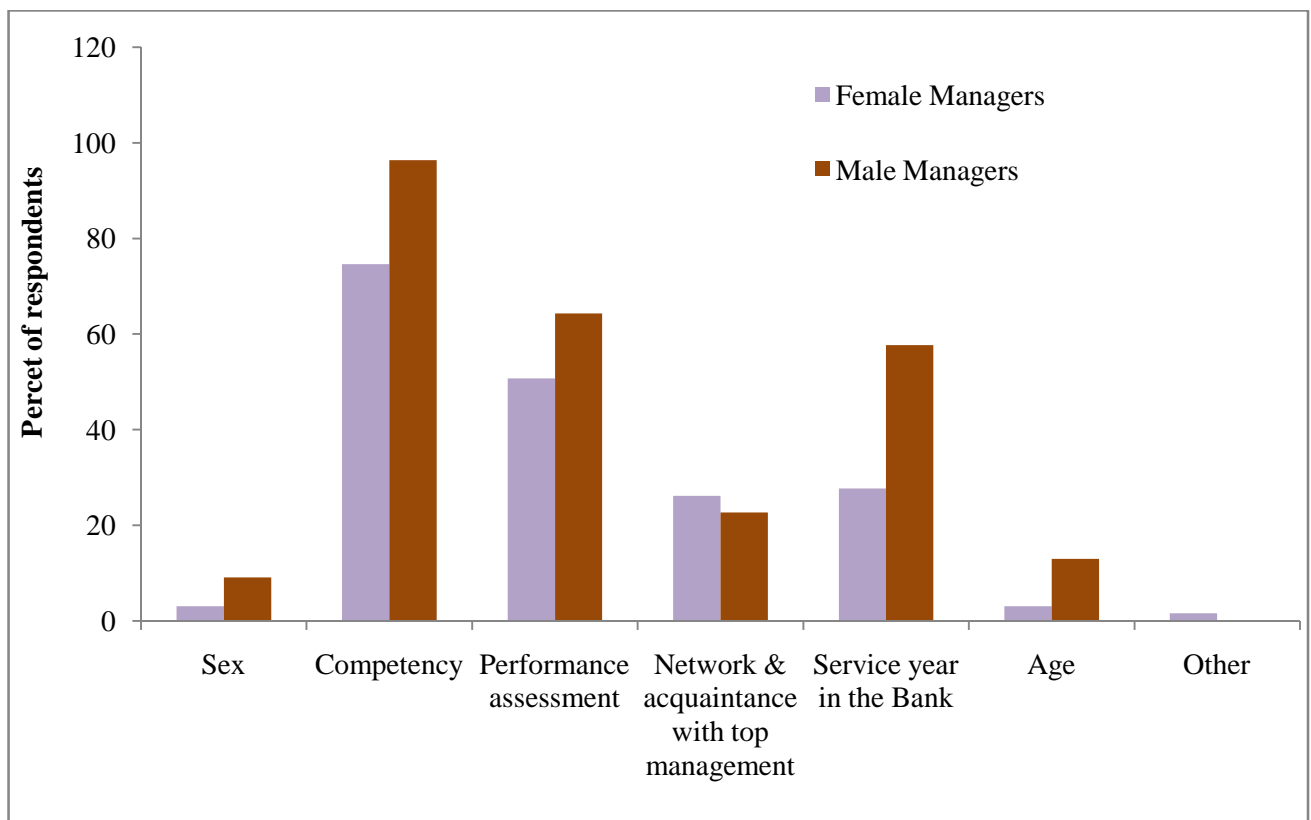


Figure 4.7 Female and male managers who reported on the criteria used for promotion or other career development in CBE

The HR representatives were asked about the most important qualifications and characteristics required for managerial positions. They stated that educational qualification (4), work experience (3), decision making skill (2), strategic thinking (1), marketing and communication skill (4), coaching and mentoring ability (3), team building capacity (2), work commitment (3) and loyalty (4) are the most considered competence; though the required

qualification varies depending on the position. Further, two of the participant said that decision making skill, loyalty, marketing and communication skill are more commonly associated with women. Others believe that the stated qualifications and characteristics associated with both sex. Nonetheless three of the respondents believed that women are not that much interested in leadership position.

A document analysis revealed that educational qualification and work experience were important requirement for promotion. A typical advertisement for the post of Branch Manager reads like this:

“Applicants must have a BA in Management of Marketing or Accounting or Economics or Business related field. Seven years of work experience in banking of which four years’ experience as Assistant Branch Manager or CSM or internal Auditor. Less than the minimum requirement set for educational qualification and work experience with proven ability and outstanding performance.”

4.7 Factors/barriers that influence the representation of women in leadership positions

4.7.1 Societal factors

According to most of the female and male managers, cultural beliefs and attitudes towards women’s role and ability have very large or large influence on the representation of women in leadership positions although 26% of female and 24% of male managers think that such factors have small to very small influence (Table 4.11).

Family responsibility, motherhood, lack of support from family, fewer opportunities for women in education and gender stereotype are believed by the majority of the female and male managers as having very large or large contribution for the underrepresentation of women in the leadership position of CBE (Table 4.11). Less than one-third of the respondents also rated the influence of these factors as small or very small indicating that the perception of the respondents to the societal factors could also vary with personal experience, family background and current work environment. The influence of conflict between social and work life is regarded as having very large or large contribution by 43% and 21% of female and

male respondents, respectively (Table 4.11). There is no major distinct difference in the response of female and male managers to the societal factors presented above.

Table 4.11 Societal factors which contribute to women under representation in the leadership positions of CBE

Societal factors	Sex of respondents	Very large extent	Large extent	Undecided	Small extent	Very small extent
Cultural beliefs and attitudes towards women role and ability	Female	*33.3 (24)	33.5 (27)	2.8 (2)	20.8 (15)	5.6 (4)
	Male	31.0 (9)	37.9 (11)	6.9 (2)	17.2 (5)	6.9 (2)
	Total	32.7 (33)	37.6 (38)	4.0 (4)	19.8 (20)	5.9 (6)
Gender stereotype	Female	16.7 (12)	30.6 (22)	16.7 (12)	23.6 (9)	12.5 (9)
	Male	10.3 (3)	34.5 (10)	13.8 (4)	24.1 (7)	17.2 (5)
	Total	14.9 (15)	31.7 (32)	15.8 (16)	23.8 (24)	13.9 (14)
Family responsibility	Female	32.9 (24)	34.2 (25)	8.2 (6)	21.9 (16)	2.7 (2)
	Male	20.7 (6)	48.3 (14)	13.8 (4)	10.3 (3)	6.9 (2)
	Total	29.4 (30)	38.2 (39)	9.8 (10)	18.6 (10)	3.9 (4)
Motherhood	Female	33.8 (24)	26.8 (19)	9.9 (7)	28.2 (20)	1.4 (1)
	Male	20.7 (6)	34.5 (10)	10.3 (3)	24.1 (7)	10.3 (3)
	Total	30.0 (30)	29.0 (29)	10.0 (10)	27.0 (27)	4.0 (4)
Lack of support from family	Female	13.0 (9)	44.9 (31)	10.1 (7)	24.6 (17)	7.2 (5)
	Male	14.3 (4)	32.1 (9)	17.9 (5)	25.0 (7)	10.7 (3)
	Total	13.4 (13)	41.2 (40)	12.4 (12)	24.7 (24)	8.2 (8)
Conflicts between personal and work life	Female	14.7 (10)	27.9 (19)	17.6 (12)	30.9 (21)	8.8 (6)
	Male	7.1 (2)	14.3 (4)	35.7 (10)	32.1 (9)	10.7 (3)
	Total	12.5 (12)	24.0 (23)	22.9 (22)	31.3 (30)	9.4 (9)
Fewer opportunities for women in education	Female	17.4 (12)	33.3 (23)	8.7 (6)	33.3 (23)	7.2 (5)
	Male	7.1 (2)	32.1 (9)	10.7 (3)	25.0 (7)	25.0 (7)
	Total	14.4 (14)	33.0 (32)	9.3 (9)	30.9 (30)	12.4 (12)

* Percentages are within sex groups and numbers in parenthesis are frequency counts.

Most of the female managers interviewed argued that marriage, motherhood and female role in the family are factors for slowing down of the process of career advancement of women in our society, as the career responsibilities required much time. Hence, almost all of the interviewed women managers believe that women do not aspire for leadership positions in CBE because of family commitments and work/life balance issues.

4.7.2 Organization factors

The female and male managers also responded to organizational factors that they think are responsible for underrepresentation of women in the leadership position of CBE. The results are summarized in Table 4.12.

Among the listed organizational factors the five major barriers identified by women managers as having a very large and large extent of influence are; failure of line managers to assume women's advancement as their responsibility (51% of women compared to 38% of men), lack of support from supervisors (49% of women and 29% of men), few numbers of female employees in the pipeline (47% of women compared to 38% of men), lack of mentoring/coaching (43% of women vs 28% of men), and inflexible working hours (42% of women compared to 17% of men).

Moreover, more than one-third of the female respondents feel that lack of institutional networks for women employees and irregular working hours largely influence women's advancement to leadership positions. Absence of successful women role model and old-boy network (all male-group of colleagues who socialize inside and outside the working environment) are cited by 37% of women managers as factors that influence women's progression to a very large and large extent. These barriers were also recognized by men managers, though at lesser extent than women (Table 4.12). While some proportion of respondents thinks that the influence of these factors is either small or very small (Table 4.12). Most of the interviewed women managers indicated that they hadn't a role model that set an example for them when they joined the Bank. One manager stated that she had no role model in the Bank but her mother is her role model.

Both female and male managers felt that inadequate academic qualification and knowledge, differences in leadership style of men and women, lack of opportunity to work on challenging or high profile assignments, and unattractive work environment have either small or very small influence on women's representation in leadership (Table 4.12).

Table 4.12 Organizational factors that contribute to women underrepresentation in CBE

Organizational factors	Sex of respond.	Very large extent	Large extent	Undecided	Small extent	Very small extent
Supervisory practices	Female	14.7 (10)	27.9 (19)	8 (11.8)	32.4 (22)	13.2 (9)
	Male	0.0	32.1 (9)	14.3 (4)	21.4 (6)	32.1 (9)
	Total	10.4 (10)	29.2 (28)	12.5 (12)	29.2 (28)	18.8 (18)
Discriminatory practices	Female	10.6 (7)	19.7 (13)	19.7 (13)	27.3 (18)	22.7 (15)
	Male	3.4 (1)	13.8 (4)	24.1 (7)	6.9 (2)	51.7 (15)
	Total	8.4 (8)	17.9 (17)	21.1 (20)	21.1 (20)	31.6 (30)
Few numbers of female employees in the pipeline	Female	16.7 (11)	30.3 (20)	18.2 (12)	22.7 (15)	12.1 (8)
	Male	17.2 (5)	20.7 (6)	17.2 (5)	24.1 (7)	20.7 (6)
	Total	16.8 (16)	27.4 (26)	17.9 (17)	23.2 (22)	14.7 (14)
Lack of institutional networks for women employees	Female	13.6 (9)	25.8 (17)	18.2 (12)	25.8 (17)	16.7 (11)
	Male	0.0	24.1 (7)	17.2 (5)	31.0 (9)	27.6 (8)
	Total	9.5 (9)	25.3 (24)	17.9 (17)	27.4 (26)	20.0 (19)
Old-boy network	Female	11.9 (8)	25.4 (17)	25.4 (17)	20.9 (14)	16.4 (11)
	Male	3.4 (1)	10.3 (3)	37.9 (11)	13.8 (4)	34.5 (10)
	Total	9.4 (9)	20.8 (20)	29.2 (28)	18.8 (18)	21.9 (21)
Lack of mentoring/coaching	Female	9.4 (6)	34.4 (22)	10.9 (7)	37.5 (24)	7.8 (5)
	Male	6.9 (2)	20.7 (6)	20.7 (6)	27.6 (8)	24.1 (7)
	Total	8.6 (8)	30.1 (28)	14.0 (13)	34.4 (32)	12.9 (12)
Absence of successful women role models	Female	3.3 (2)	33.3 (20)	16.7 (10)	30.0 (18)	16.7 (10)
	Male	3.4 (1)	31.0 (9)	17.2 (5)	37.9 (11)	10.3 (3)
	Total	3.4 (3)	32.6 (29)	16.9 (15)	32.6 (29)	14.6 (13)
Job characteristics, (e.g. irregular work hours)	Female	13.4 (9)	26.9 (18)	19.4 (13)	28.4 (19)	11.9 (8)
	Male	6.9 (2)	27.6 (8)	13.8 (4)	17.2 (5)	34.5 (10)
	Total	11.5 (11)	27.1 (26)	17.7 (17)	25.0 (24)	18.8 (18)
Lack of opportunities to work on challenging, high profile assignments	Female	6.1 (4)	28.8 (19)	12.1 (8)	33.3 (22)	19.7 (13)
	Male	10.3 (3)	27.6 (8)	6.9 (2)	27.6 (8)	27.6 (8)
	Total	7.4 (7)	28.4 (27)	10.5 (10)	31.6 (30)	22.1 (21)
Failure of line managers to assume women's advancement as their responsibility	Female	20.9 (14)	29.9 (20)	20.9 (14)	19.4 (13)	9.0 (6)
	Male	3.4 (1)	34.5 (10)	10.3 (3)	31.0 (9)	20.7 (6)
	Total	15 (15.6)	31.3 (30)	17.7 (17)	22.9 (22)	12.5 (12)
Lack of support from supervisors	Female	12.3 (8)	36.9 (24)	6.2 (6)	21.5 (14)	20.0 (13)
	Male	3.6 (1)	25.0 (7)	25.0 (7)	32.1 (9)	14.3 (4)
	Total	9.7 (9)	33.3 (31)	14.0 (13)	24.7 (23)	18.3 (17)
Inflexible working hours	Female	9.1 (6)	33.3 (22)	19.7 (13)	27.3 (18)	10.6 (7)
	Male	3.4 (1)	13.8 (4)	31.0 (9)	17.2 (5)	34.5 (10)
	Total	7.4 (7)	27.4 (26)	23.2 (22)	24.2 (23)	17.9 (17)
Unattractive work environment	Female	9.5 (6)	20.6 (13)	17.5 (11)	31.7 (20)	20.6 (13)
	Male	6.9 (2)	6.9 (2)	17.2 (5)	27.6 (8)	41.4 (12)
	Total	8.7 (8)	16.3 (15)	17.4 (16)	30.4 (28)	27.2 (25)

* Percentages are within sex groups and numbers in parenthesis are frequency counts.

The interviewed HR representatives confirmed that special consideration is not given for females in recruitment, promotion and training. Female employee gets priority only when they score equal points with male applicant in promotion. Rather, as disclosed by another interviewee, there exist biases regarding women's household responsibilities and as a result preference was given for men applicants for promotion. Further, one of HR manager disclosed her believe as follows "I don't believe that the gender inequity happens due to the aspects of HRM in CBE, but it is due to societal problems at large".

In addition, though the Bank is "an equal opportunity employer", the HR representatives stated that there is no HR policy in the Bank that treats women and men differently except the practice stated above. Furthermore, majority the HR representative believed that the recent expansion strategy of the Bank has given some advantage for female employees' career advancement as evidenced by the increase number of women in leadership position. However, one respondent was against this idea for the reason that the expansion and the increase in number of women in leadership position did not match.

4.7.3 Personal factors

The views of female and male managers vary on some of the personal factors that are thought to influence the progression of women in to the leadership positions of CBE. Most of the male managers think that women have less interest in positions of higher responsibilities and they also lack confidence and fear failure in administration responsibilities (Table 4.13). On the other hand, although some agree with their male counters parts, most female managers think that the influence of these personal factors is either small or very small. More than half of female managers (58%) and three quart of male managers (76%) mentioned family commitment as having large to very large influence on the progression of women in to the leadership position of CBE (Table 4.13).

It is also observed that most women employees of the Bank, especially those who are working at the non-managerial positions of the Bank, frequently lack self confidence to aspire for higher positions. The researched has encountered some reluctant women employees to assume

acting leadership positions. This is usually due to their lack of expectation to succeed and the prevailing traditional attitudes towards women role.

Table 4.13 Personal barriers that contribute to women under representation in the leadership positions of CBE

Personal	Sex of respond.	Very large extent	Large extent	Undecided	Small extent	Very small extent
Women have less interest in positions of higher responsibilities	Female	10.1 (7)	26.1(18)	11.6 (8)	31.9 (22)	20.3 (14)
	Male	3.4 (1)	41.4 (12)	13.8 (4)	20.7 (6)	20.7 (6)
	Total	8.2 (8)	30.6 (30)	12.2 (12)	28.6 (28)	20.4 (20)
Women lack confidence and fear failure in administration	Female	8.8 (6)	27.9 (19)	10.3 (7)	35.3 (24)	17.6 (12)
	Male	7.1 (2)	35.7 (10)	21.4 (6)	17.9 (5)	17.9 (5)
	Total	8.3 (8)	30.2 (29)	13.5 (13)	30.2 (29)	17.7 (17)
Inadequate job knowledge	Female	1.5 (1)	19.4 (13)	7.5 (5)	26.9 (18)	44.8 (30)
	Male	7.1 (2)	3.6 (1)	25.0 (7)	28.6 (8)	35.7 (10)
	Total	3.2 (3)	14.7 (14)	12.6 (12)	27.4 (26)	42.1 (40)
Inadequate academic qualification	Female	4.4 (3)	17.6 (12)	13.2 (9)	26.5 (18)	38.2 (26)
	Male	3.7 (1)	11.1 (3)	11.1 (3)	22.2 (6)	51.9 (14)
	Total	4.2 (4)	15.8 (15)	12.6 (12)	25.3 (24)	42.1 (40)
Differences in leadership style of women and men	Female	0	17.9 (12)	23.9 (16)	29.9 (20)	28.4 (19)
	Male	3.4 (1)	6.9 (2)	13.8 (4)	41.4 (12)	34.5 (10)
	Total	1.0 (1)	14.6 (14)	20.8 (20)	33.3 (32)	30.2 (29)
Family commitments	Female	20.6 (14)	36.8 (25)	4.4 (3)	23.5 (16)	14.7 (10)
	Male	13.8 (4)	62.1 (18)	3.4 (1)	10.3 (3)	10.3 (3)
	Total	18.6 (18)	44.3 (43)	4.1 (4)	13.4 (13)	13.4 (13)

Interview administered to women managers cited several factors categorized under societal cultural, organizational and personal factors contributing to the under representation of women in leadership positions. Some of them argued that female employees put marriage and family commitment their priority and shy away from career responsibilities until their children were grown up.

The interviewed women managers were asked about their career path and most of them disclosed that the hard work, their persistence dedication and commitment have helped them to get where they are today.

The women were asked about types of barriers that can prevent them reaching the management position. The majority of the women managers said they had faced some barriers

en route to their current positions, while some said they did not face any social barriers. Some of the barriers mentioned include perception of customers and male bosses, winning support and confidence of peers, lack of network, inflexible working hours and family responsibility. One woman manager narrated “Most of the time customers are surprised to see young female managers in the Bank. They even ask me to direct them to “the Manager”. Another female manager stated that “I feel that due to pregnancy and motherhood I have lost some chances to be in a better position.”

In addition, the interview participants have indicated that women in managerial positions may have difficulty in balancing child-care and work responsibilities. Almost all of the interviewed managers thought that having a managerial position interferes with child-care responsibilities. Especially, women managers who have children below the age of three admitted that handling household and work responsibilities is not an easy task. From among these participants 8 are married with children while 2 are single. However, most of them confirmed that a balance can be obtained to handle both responsibilities. According to one manager who has three children explained that “It just requires being programmed and establishing well built support system”. She added that in order to successes in her career responsibilities, she hardly spends time with her children.

A Director, with two kids, said that even if her husband took full responsibility for caring for the children, she felt guilty about not being able to spend enough time with her children and not taking good care of them. Two managers who have kids aged less than three years seconded this idea. However, they stated that the support they obtained from other family members and nanny support helped them to keep the balance of both their work and child-caring duties effectively; though finding someone who can be trusted with children is very hard and time taking task.

Another manager who have been in the bank for more than two decades states that she managed to raise a family while climbing the hierarchical ladder. These managers further indicated that most junior employees might be afraid that having a managerial position may prohibit them from household responsibilities. And hence refrain themselves from aspiring to such positions.

Most of the female managers spoke about the support and encouragement they received from their family, especially from husband and mother. They emphasized the role of the family in woman's profession success.

The factors that helped the women to acquire managerial position in the Bank, as illustrated by the respondents, were hard work, dedication, having the bigger picture in mind and focusing on the end results, family support and some managers who notice their hard work.

The women managers were also asked what they were doing to be a role model and encourage more women into leadership positions. Some of them answered that they have been giving women employees more assignments and make them to perform by themselves, helping the staffs to be committed to their work and be motivated. One manager said that most of the time she prefers to delegate female staff in her absence to help them to build their confidence.

With regard to their future plan; the interviewed women managers (2) have aspiration to continue their education for second degree. One manger stated that she want to become the knowledge center in her area so that she can influence her team to realize the Bank's vision of "creating cashless society" in the country. Furthermore, most of them expect family responsibility will continue to be their challenge.

4.8 Measures that enhance the representation of women in the leadership of CBE

4.8.1 Social measures

The female and male managers surveyed agreed on some societal changes that would enhance the representation of women in the leadership positions of the Bank. For more than 89% the respondents, cultural changes that appreciate women's role and ability, changes in traditional family structure and sensitizing the society to accept women's leadership ability are either extremely important (for the majority of the women respondents) or very important (for the majority of male respondents) (Table 4.14). Although these factors have wide societal

implications, the respondents think that such changes are necessary to bring changes in the representation of women the top leadership of CBE.

Table 4.14 Societal measures that enhance the representation of women in the leadership positions of CBE

Societal measures	Respondent's sex	Extremely important	Very important	Undecided	Less important	Not important
Cultural change towards women's role and ability	Female	56.1 (37)	33.3 (22)	0	7.6 (5)	3.0 (2)
	Male	39.3 (11)	57.1 (16)	3.6 (1)	0	0
	Total	51.1 (48)	40.4 (38)	1.1 (1)	5.3 (5)	2.1(2)
Changing family traditional structure	Female	46.2 (30)	46.2 (30)	1.5 (1)	6.2 (4)	0
	Male	35.7 (10)	60.7 (17)	3.6 (1)	0	0
	Total	43.0 (40)	50.5 (47)	2.2 (2)	4.3 (4)	0
Sensitize society to accept women's leadership	Female	49.2 (32)	41.5 (27)	7.7 (5)	1.5 (1)	0
	Male	39.3 (11)	57.1 (16)	3.6 (1)	0	0
	Total	46.2 (43)	46.2 (43)	6.5 (6)	1.1 (1)	0

* Percentages are within sex groups and numbers in parenthesis are frequency counts.

4.8.2 Organizational measures

More than 70% of both female and male managers rated almost all organizational factors listed in Table 4.15, except allocating quota for women positions in the Bank, as extremely important or very important for the advancement of women in to leadership positions. These include affirmative action, merit-based promotion, proper performance management and appraisal systems, eliminating gender stereotypes, offering customized training opportunities for women, encouraging women to acquire required qualifications for leadership and strengthening a mentor system. Whilst 46% of female respondents agree on the importance of allocating quota for women positions in the bank, 38% of female and 56% of male respondents consider it less or not important at all (Table 4.15). The opinion of the interviewed women managers also go with this finding, where most of them saying that quota would undermine women's ability.

While 75% of female respondents consider development of women network in the Bank as extremely or very important, male respondents are undecided about it (45%) or consider it less important (17%) or not important at all (14%).

Table 4.15 Organizational measures that enhance the representation of women in the leadership positions of CBE

Institutional measures	Respond. sex	Extremely important	Very important	Undecided	Less important	Not important
Affirmative action	Female	43.5 (27)	33.9 (21)	8.1 (5)	8.1 (5)	6.5 (4)
	Male	32.1 (9)	35.7 (10)	10.7 (3)	10.7 (3)	10.7 (3)
	Total	40.0 (36)	34.4 (31)	8.9 (8)	8.9 (8)	7.7 (7)
Promotions on merit	Female	52.3 (34)	30.8 (20)	6.2 (4)	9.2 (6)	1.5 (1)
	Male	51.9 (14)	29.6 (8)	11.1 (3)	3.7 (1)	3.7 (1)
	Total	52.2 (48)	30.4 (28)	7.6 (7)	7.6 (7)	2.2 (2)
Allocating quota for women positions in the Bank	Female	23.1 (15)	23.1 (15)	15.4 (10)	26.2 (17)	12.3 (8)
	Male	3.4 (1)	20.7 (6)	20.7 (6)	20.7 (6)	34.5 (10)
	Total	17.0 (16)	22.3 (21)	17.0 (16)	24.5 (23)	19.1 (18)
Eliminating gender stereotypes	Female	40.3 (25)	37.1 (23)	9.7 (6)	11.3 (7)	1.6 (1)
	Male	25.0 (7)	50.0 (14)	14.3 (4)	10.7 (3)	0
	Total	35.6 (32)	41.1 (37)	11.1 (10)	11.1 (10)	1.1 (1)
Offering customized training opportunities for women	Female	35.4 (23)	52.3 (34)	1.5 (1)	10.8 (7)	0
	Male	11.1 (3)	59.3 (16)	7.4 (2)	18.5 (5)	3.7 (1)
	Total	28.3 (26)	54.3 (50)	3.3 (3)	13.0 (12)	1.1 (1)
Encouraging women to acquire the required qualifications	Female	52.3 (34)	40.0 (26)	3.1 (2)	4.6 (3)	0
	Male	42.9 (12)	42.9 (12)	7.1 (2)	7.1 (2)	0
	Total	49.5 (46)	40.9 (38)	4.3 (4)	5.4 (5)	0
Strengthening a mentor system	Female	33.9 (21)	48.4 (30)	12.9 (8)	4.8 (3)	0
	Male	28.6 (8)	53.6 (15)	3.6 (1)	10.7 (3)	3.6 (1)
	Total	32.2 (29)	50.0 (45)	10.0 (9)	6.7 (6)	1.1 (1)
Proper performance management and appraisal schemes	Female	46.2 (30)	40.0 (26)	3.1 (2)	6.2 (4)	4.6 (3)
	Male	46.4 (13)	42.9 (12)	3.6 (1)	3.6 (1)	3.6 (1)
	Total	46.2 (43)	40.9 (38)	3.2 (3)	5.4 (5)	4.3 (4)
Develop women network in the Bank	Female	40.0 (26)	35.4 (23)	4.6 (3)	13.8 (9)	6.2 (4)
	Male	13.8 (4)	10.3 (3)	44.8 (13)	17.2 (5)	13.8 (4)
	Total	31.9 (30)	27.7 (26)	17.0 (16)	14.9 (14)	8.5 (8)

* Percentages are within sex groups and numbers in parenthesis are frequency counts.

The interviewed HR representatives, for the question regarding specific strategies, guidelines or initiatives that specifically target women for promotion, suggested that the Bank should take initiatives that will enhance women capability and help them to manage leadership responsibilities.

4.8.3 Personal measures

For more than 95% of the female and male respondents, hard work and women proving themselves worthy for leadership are extremely and very important personal traits for women to advance to leadership positions (Table 4.16). Self-motivation and ambition, personal sacrifice, interpersonal skill development, support from line managers, aggressiveness by women for getting leadership positions and following or learning from role models are considered as extremely/very important by more than 85% of both female and male respondents. Moreover, more than 90% of female and male managers think that support from family members and availability of accessible and affordable child care services are extremely/very important measures that enhance the advancement of women to the leadership position of CBE (Table 4.16).

Table 4.16 Personal measures that enhance the representation of women in the leadership positions of CBE

Personal measures	Repond. Sex	Extremely important	Very important	Undecided	Less important	Not important
Hard Work	Female	81.8 (54)	13.6 (9)	0.0	1.5 (1)	3.0 (2)
	Male	51.7 (15)	44.8 (13)	0.0	3.4 (1)	0.0
	Total	72.6 (69)	23.2 (22)	0.0	2.1 (2)	2.1 (2)
Women should prove themselves worthy for leadership	Female	72.7 (48)	22.7 (15)	3.0 (2)	0.0	1.5 (1)
	Male	48.3 (14)	51.7 (15)	0.0	0.0	0.0
	Total	65.3 (62)	31.6 (30)	2.1 (2)	0.0	1.1 (1)
Self-motivation and ambition	Female	70.1 (47)	28.4 (19)	0.0	0.0	1.5 (1)
	Male	51.7 (15)	44.8 (13)	3.4 (1)	0.0	0.0
	Total	64.6 (62)	33.3 (32)	1.0 (1)	0.0	1.0 (1)
Personal sacrifice	Female	56.1 (37)	28.8 (19)	9.1 (6)	1.5 (1)	3.0 (2)
	Male	44.8 (13)	44.8 (13)	6.9 (2)	3.4 (1)	0.0
	Total	52.6 (50)	33.7 (32)	8.4 (8)	2.1 (2)	2.1 (2)
Interpersonal skills	Female	77.3 (51)	21.2 (14)	0.0	0.0	1.5 (1)
	Male	51.7 (15)	41.4 (12)	3.4 (1)	3.4 (1)	0.0
	Total	69.5 (66)	27.4 (26)	1.1 (1)	1.1 (1)	1.1 (1)

Support from a line/senior managers	Female	42.4 (28)	45.5 (30)	7.6 (5)	3.0 (2)	1.5 (1)
	Male	20.7 (6)	65.5 (19)	6.9 (2)	3.4 (1)	3.4 (1)
	Total	35.8 (34)	51.6 (49)	7.4 (7)	3.2 (3)	2.1 (2)
Women should be aggressive and go for positions	Female	40.9 (27)	21.2 (14)	12.1 (8)	12.1 (8)	13.6 (9)
	Male	24.1 (7)	31.0 (9)	27.6 (8)	17.2 (5)	0.0
	Total	35.8 (34)	24.2 (23)	16.8 (16)	13.7 (13)	9.5 (9)
Successful women role models	Female	56.7 (38)	37.3 (25)	1.5 (1)	3.0 (2)	1.5 (1)
	Male	39.3 (11)	46.4 (13)	14.3 (4)	0.0	0.0
	Total	51.6 (49)	40.0 (38)	5.3 (5)	2.1 (2)	1.1 (1)
Support from family or partner	Female	56.7 (38)	40.3 (27)	0.0	1.5 (1)	1.5 (1)
	Male	41.4 (12)	48.3 (14)	6.9 (2)	0.0	3.4 (1)
	Total	52.1 (50)	42.7 (41)	2.1 (2)	1.0 (1)	2.1 (2)
Accessible child care services	Female	56.9 (37)	33.8 (22)	6.2 (4)	0.0	3.1 (2)
	Male	37.9 (11)	55.2 (16)	6.9 (2)	0.0	0.0
	Total	51.1 (48)	40.4 (38)	6.4 (6)	0.0	2.1 (2)
Affordable child care services	Female	55.4 (36)	32.3 (21)	7.7 (5)	0.0	4.6 (3)
	Male	37.9 (11)	58.6 (17)	3.4 (1)	0.0	0.0
	Total	50.0 (47)	40.4 (38)	6.4 (6)	0.0	3.2 (3)

* Percentages are within sex groups and numbers in parenthesis are frequency counts.

When asked about the actions needed to improve equal participation of women in leadership position, interviewed women suggested that affirmative action, developmental training, establishing mentor system, encouraging female employees to compete for positions and institutional and governmental support. Moreover, they believe that creating gender awareness at all levels will help to change the culture.

All of the women interviewed emphasized about the importance of skills and experience for career advancement of women. They mentioned that the fact that they were very good in their job, their commitment and hard work lead to the leadership position they have. Most of the women mentioned that networking is important for learning, sharing experiences and to be visible.

The women managers were asked to give advice to women aspiring for leadership position. All the participants suggested that in order to be successful women need:

- to be self motivated and hard worker;
- to have positive attitude and commitment;
- to prove their capacity
- to focus on self development and should

- to be strong and take the responsibility to find and build the support system required to balance their work and family responsibility.

4.9 Relationship of Findings to the Literatures

The results of this study related to the literatures on factors contributing to the underrepresentation of female in leadership positions of organizations. There are several factors at the personal, organizational and societal levels preventing women from ascending to leadership positions. This would parallel the findings of Onsongo (2004), E. Lahti (2013) and Jabeen and Jadoon (2009) where the researchers also found that the barriers for women career progression were categorized under societal, organizational and individual levels. E.Lahti's research further revealed that organizational factors were considered to influence women's career development the most. The findings of the study, however, revealed that societal and individual factors were the most contributors for the underrepresentation of women in the leadership position of the Bank relative to the organizational factors.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

In this chapter, summary of findings, conclusion and some recommendations for improving women's representation in leadership position are presented. The chapter ends with suggestions for further research.

5.1 Summary of Findings and Conclusion

This research set out to study factors contributing to women underrepresentation in leadership position of CBE and to identify the specific interventions required to improve women's representation in leadership positions of the Bank. The idea of the research was based on the observation that women are still underrepresented in leadership position, even though the number of women graduates as well as recruits in the Bank has been increasing and CBE is considered to be equal opportunity employer. The major findings of the study are summarized here under.

The findings from the study revealed that women are indeed underrepresented in the leadership position of the CBE. They represent only 13% of the leadership position in Bank. This agrees with reports of several researches (Elsi, 2013; Barmao, 2011; Oakley, 2000) that women are less represented in leadership positional in several corporations in many parts of the world.

The study found out that most of the women in leadership positions in CBE have gained their professional advancement after the age of 26 (Table 4.2), when a leader starts to be considered more mature and has gained more experience, as age has an important factor for those who hold leadership position since it shows seniority and experience of a leader. The majority of female respondents have household responsibilities and at the same time have well developed academic background (Table 4.2).

The factors which contribute for women's low number in leadership positions were categorized under three main factors: societal, organizational and individual factors. It was observed that women's career advancements are not affected by one factor alone but a

combination of the three factors. According to the majority of the respondents, there are societal, organizational and personal factors that have major contribution to the low representation of women in the leadership positions of CBE.

With regard to research question two, the research revealed that leadership is still dominated by men in the Bank and it suggests that the small number of women in the leadership position is a result of a patriarchal culture. The study findings showed, (Table 4.14), that society's culture (e.g., belief regarding gender roles and division of labor) strongly influence women's as well as men's beliefs and perceptions about female leadership capability. This affects the career advancement of women. The society believes that women's primary role and responsibility is managing household duties and care giving for their family whereas men are considered heads of their households. Hence, women commonly give priority to family over career. Thus, even though there are many female leaders in the Bank nowadays, they still encounter different challenges such as meeting social expectations of their role and balancing their work and the other areas of their lives. The interviewed women leaders also explained that balancing work and household responsibility is not an easy task. However, support from both family members and at work place help women employees advance to leadership positions.

As for organizational factors, research question three, most respondents believe that the Bank treats women and men equally in recruitment and selection, promotion, and training and career development. However, failure of line managers to assume women's advancement as their responsibility, lack of support from supervisors, few numbers of female employees in the pipeline and inflexible working hours were rated by the majority of the respondents as organizational factors that largely hinder women career advancement in CBE (Table 4.15). Career orientation schemes are not properly introduced within the Bank. Almost all of those interviewed women managers explained that they had not planned for their career path at the start of their career. Also it was revealed that there is no special support offered to women by the bank for advancing their career within the Bank.

With regard to research question four, the study indicates that family commitments is a major personal constraint that create serious challenges for women to advance to leadership

positions and limit their opportunities in the work place as women put family and motherhood as their first priority (Table 4.16).

It is concluded that women's career advancements in CBE are not affected by one factor alone but a combination of social, organizational and personal factors. However, according to the majority of the respondents, societal and personal factors seem to have major contribution as compared to organizational factors. This study has identified the major barriers that hinder advancement of women to leadership positions and hence it has significant implications for promoting gender equality in the leadership positions of CBE.

5.2 Recommendations

Given the findings and the conclusions made above, the following recommendations are proposed to indicate the areas that need prime focus by all stakeholders.

1. At the societal level:

- Society was found to be the major contributor for the underrepresentation of women in leadership, hence societal believe and culture need to be changed towards more egalitarian attitudes through continuous effort and awareness creation
- Families as well as schools need to educate children about gender equality.
- The Government needs to make sure that the formulated and ratified specific policies, national objectives and programs are implemented properly.
- The government also needs to take an active part to improve society's awareness to change the deep-rooted cultural believe towards women role by incorporating gender sensitizing courses in the educational curriculum of the educational institutions of the country.

2. At the organizational level:

- CBE's management needs to review its policies to make them more women friendly and contribute for work life balance in the form of flexible working practices, child care arrangements and transportation facilities for women.

- The Bank needs to consider affirmative action in its recruitment and selection processes and a clear route of progression to leadership positions in order to amend gender imbalance and to guarantee women opportunities for participation
- The Bank should also take different initiatives such as ensuring more women participate in networking and mentoring. CBE needs to arrange coaching programs that can improved women's communication and inter-personal skills, personal confidence and leadership skills. All of these attributes are believed to contribute to women's career progression.
- Women should be encouraged and supported to compete for leadership positions. Besides, mentoring women by providing them with tasks for leadership practice is of great importance to the preparation and development of women.
- Training and mentoring programs that will prepare women with the skills they need to deal with the increasingly competitive working environment should be offered to young female employees in the Bank.
- Women who are already in leadership positions should be brought in to forefront and assigned as mentors. The Bank should set up professional networks which help women to share and exchange knowledge and experiences in leadership as networking and mentoring are all good ways to promote female leadership. In this regard, the Bank's action of allowing its women in leadership position to be member in AWiB is a good start and it has to continue.
- There is a need to improve working practices by implementation of flexible working hours that can improve both work/life balance and output for both men and women. In effect it increases number of women who aspire for higher leadership positions. This can be achieved with Bank's involvement in internet banking that facilitates work from home at times of critical family commitments.
- Human Resource Management should take a proactive role in educating and supporting women in their career development. It is recommended that HRM should formulate career and succession planning schemes and educate women about career advancement at the beginning of their career, and then the women will be encouraged to aspire to managerial positions. It is observed that the Bank is undergoing a fundamental change regarding its HRD; hence these suggestions can be part of the change.

3. At personal level

- Women need to educate themselves and broaden their capability so as to break away from the stereotypical behavior.
- Since family commitment is a major personal challenge, there should be support from family members to women to advance themselves to leadership positions.
- Women have to scarify their time to participate in different networks that can create enabling environments for learning, sharing, building relationship and generating opportunities.
- Women should become aware of and be ready to face the difficulties and challenges of the socio-cultural believe and they have to make their contribution in time and money to improve their leadership skills.

5.3 Limitations of research

Although the sample was representative in terms of number, a random sampling technique was not employed because of the fact that the research focused on women leaders in Addis Ababa, who are not too many. The study sample is limited to employees in Addis Ababa and employees of the Bank outside the Capital City were not included in the study because of time constraint in interviewing, data collection and subsequent data analysis. Consequently, the research has a restricted data set which limits generalization of its findings. However, since the study is descriptive, no attempt was made to put forward hypotheses to be rejected or confirmed. Rather, an attempt was made to understand and describe the factors contributing to the underrepresentation of women in leadership positions.

5.4 Implication for further research

In this research, plenty of information regarding the factors contributing for underrepresentation of women's advancement to leadership positions is identified. However, the societal, organizational and individuals factors that have impact on women's career advancement are vast and only the main factors within each category were examined in this study. Therefore, further research is required to look into more factors and other organizations

in the financial sector of the country to arrive at general conclusions and recommendations. Moreover, the low representation of women in the leadership positions of CBE despite relatively less organizational constraints requires further investigation that looks into the availability of qualified women in the labor market and other possible factors.

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Appendices

Appendix I

Questionnaire to be filled by Members of the Administrative and Management Team of CBE

Dear Madam/Sir

I am a postgraduate student at the Addis Ababa University in the field of Executive MBA. I am conducting a research study titled “Contributing factors for underrepresentation of women in the leadership positions of the Commercial Bank of Ethiopia”.

The purpose of this research is to identify factors contributing for underrepresentation of women in leadership positions in CBE and to suggest measures that help to fill the gap in career advancement of women to leadership positions in the Bank.

Please complete all sections of the questionnaire; your answers are essential in getting accurate information on factors contributing to the underrepresentation of women in leadership. The information given will be treated confidential and will only be used for the intended purpose. You do not need to indicate your name on the questionnaire.

Thank you in advance for your co-operation.

Part 1: Demographic Information (please indicate your choice by putting (√) mark.

1. Sex Female Male

2. Age 18-25 26-35 36-45
 46-55 56 and above

3. Marital status Single Married Widowed Divorced

4. Number of children _____

5. Educational level Diploma/TVET BA/BSc degree Masters Degree

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

7. Please indicate your current position

10. Did you have any promotion opportunities during the last five years? If yes, how many times?

11. Have you been denied any promotion opportunities which you believed you deserved? If yes, please specify? _____

12. Based on your experience, do you feel men & women at CBE are treated equally in the following areas? Please tick as appropriate.

	Women & Men treated equally	Women are treated less favorably	Men are treated less favorably
Recruitment & Selection			
Appraisal/Performance Management			
Training & Development			
Promotion Opportunities			
Labor Relations			

13. Which one do you think is the basis for promotion or any other career development in CBE?

gender

Competency

Performance assessment

Network and acquaintance with top management

Service year in the Bank

Age

Other, please explain: _____

14. Do you think that CBE's organizational culture; the attitudes, experiences, beliefs, and values that operate within the Bank, inhibits women's advancement to higher leadership position?

Yes

No

15. If you answer yes to Q11, please explain briefly how CBE's organization culture hinders women advancement to the top leadership position

16. Does it matter to you if the person is male or female in certain leadership positions?

Yes

No

If yes to 13, please specify the leadership positions? _____

17. As a leader, whom do you prefer most to delegate while you are absent from your work?

Woman

Man

Please state your reasons, _____

18. Do you encourage female and male employees equally to apply for specific leadership positions in your respective work place?

Yes

No

19. How would you rate women compared with on characteristics associated with effective leadership style; such as participative management, team building, empowerment, vision creation and concrete supervision?

- Very favorable
- Favorable
- Less favorable
- Unfavorable
- Neither favorable nor unfavorable

20. As a leader, how comfortable do you feel about supervising a:

- | | Very
comfortable
(1) | Comfortable
(2) | Undecided
(3) | Uncomfortable
(4) | Very
uncomfortable
(5) |
|------------------|----------------------------|--------------------|------------------|----------------------|------------------------------|
| Female employees | | | | | |
| Male employees | | | | | |

21. As an employee, how comfortable do you feel about being supervised by a female leader?

- | | Very
comfortable
(1) | Comfortable
(2) | Undecided
(3) | Uncomfortable
(4) | Very
uncomfortable
(5) |
|---------------|----------------------------|--------------------|------------------|----------------------|------------------------------|
| Female leader | | | | | |
| Male leader | | | | | |

22. As a supervisor, have you ever faced challenges with female staff than with male staff with regard to work place conduct, late appearance on job and absenteeism? If yes, please specify?

- Yes
- No

23. What factors have contributed to your current achievements?

Part 3: Contributing factors for the under representation of women in leadership positions of the Bank.

24. Please indicate your opinion regarding each of the following variables that may be barriers to career advancement of women in the Bank.

Please use the scale below to indicate your response.

- Scale: 1. Very large extent 2. Large extent 3. Undecided
4. Small extent 5. Very small extent

Factors/barriers	Very large extent	Large extent	Undecided	Small extent	Very small extent
	1	2	3	4	5
Societal Factors					
Cultural beliefs and attitudes towards women role and ability					
Gender stereotype (notion that women are not good leaders or lack professional commitment)					
Family responsibility					
Motherhood					
Lack of support from family					
Conflicts between personal and work life					
Fewer opportunities for women in education					
Institutional Factors					
Organizational culture/attitudes towards women					
unfair recruitment practices					
Placement					
Promotion					
Supervisory practice					
Discriminatory practice					
Few numbers of female employees in the pipeline					
Lack of institutional networks for women employees					
Old-boy network (all-male group of colleagues who socialize inside and outside the work environment)					
Lack of mentoring/coaching					
Absence of successful women role models					
Lack of equity in training/professional development opportunities					
Job characteristics, (e.g. irregular work hours)					
Inflexible working practices					
Lack of opportunities to work on challenging assignments					
Failure of line managers to assume women's advancement as their responsibility					
Lack of support from supervisors					
Unattractive work environment					
Personal Factors					
Women have less interest in positions of higher responsibilities					
Women lack confidence and fear of failure in administration					
Inadequate job knowledge					
Inadequate academic qualification					
Differences in leadership style of women and men					
Family commitments					

Part 4: Factors that contribute for the improvement of Women’s representation in leadership positions

25. Please indicate your opinion regarding the extent of importance of each factor that may contribute to the advancement of women in leadership position of the Bank.

Please use the scale below to indicate your response.

Scale: 1. Extremely important 2. Very important 3. Undecided
 4. Less important 5. Not important at all

Variables	Extremely important	Very important	Undecided	Less Important	Not important at all
	1	2	3	4	5
Societal level					
Cultural change towards women’s role and ability					
Change family traditional structure					
Sensitize society to accept women’s leadership					
Institutional level					
Non-discriminatory procedure for recruitment and promotion					
Affirmative action					
Promotions on merit					
Allocating quota for women positions in the Bank					
Eliminating gender stereotypes					
Offering customized trainings opportunities for women					
Encouraging women to acquire the required qualifications					
Strengthening a mentor system					
Proper performance management and appraisal schemes					
Develop women network in the Bank					
Personal Level					
Hard Work					
Personal sacrifice					
Women should prove themselves worthy					
Self-motivation and ambition					
Interpersonal skills					
Support from a line/senior manager					
Women should be aggressive and go for positions					
Socializing with women in leadership position					
Successful women role models					
Support from family or partner					
Accessible child care services					
Affordable child care services					

Part 5. Gender Issues in the Workplace

26. Do you think that women are represented in leadership positions of the CBE comparatively as to their share in total population of the Bank?

Yes No

27. Do you think women, with equal competence with men, should be equally represented in leadership positions in CBE?

Yes No

28. If yes, why do you think so? Please put (✓) mark.

It would ensure a better overall performance of the Bank

It would ensure a better risk management of the Bank

It would encourage other women to strive for professional advancement

It is about equal rights for women and men

Others, please specify _____

29. For the questions listed below, please use the following rating scale:

1= Strongly agree 2= Agree 3=No opinion

4= Disagree 5= Strongly disagree

Item	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	1	2	3	4	5
Women employees always need the support of others to reach leadership positions					
Women employees don't have the right ambition to be a leader					
Women in general have difficulties to handle work and family responsibilities all at once.					
Women leaders don't have the right communication skills a leader should have.					
Women employees have to work harder than male employees to attain leadership positions in the CBE.					
Women leaders are strong decision makers.					
Women leaders handle difficult situations better than men leaders					
Women employees are encouraged by their leaders to apply for specific leadership positions in your respective work place					
Women employees of CBE are given equal opportunity during recruitment and selection					
Women employees of CBE are given equal opportunity during promotion					
Women must have such qualities as assertiveness and high self esteem to be a good leader.					
Management of CBE t is committed to increasing women representation at higher leadership position of the Bank.					

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

31. What remedial actions or solutions do you suggest?

Thank you for taking your time to complete this questionnaire.

Appendix II

Questionnaire to be filled by Women employees of CBE

I am a postgraduate student at the Addis Ababa University in the field of Executive MBA. I am conducting a research study titled “Contributing factors for underrepresentation of women in the leadership positions of the Commercial Bank of Ethiopia”.

The purpose of this research is to identify factors contributing for underrepresentation of women in leadership positions in CBE and to suggest measures that help to fill the gap in career advancement of women to leadership positions in the Bank.

Please complete all sections of the questionnaire; your answers are essential in getting accurate information on factors contributing to the underrepresentation of women in leadership. The information given will be treated confidential and will only be used for the intended purpose. You **do not** need to indicate your name on the questionnaire.

Thank you in advance for your co-operation.

Part 1: Demographic Information (please indicate your choice by putting (√) mark.

1. Age 18-25 26-35 36-45
 46-55 56 and above

2. Marital status Single Married Widowed Divorced

3. Number of children _____

4. Educational level Diploma/TVET BA/BSc degree Masters Degree

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

6. Please indicate your current position

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

Part 2: Issues on Women’s Career Advancement

1. Do you think that women are equally represented as men in leadership positions of CBE?
 Yes No

2. Do you think that women have equal opportunities for promotion in the leadership position of the Bank

Yes No

3. If your answer is no for question 2 above, what are the reasons for the smaller number of women in the top leadership positions?

Men are the decision makers

Women are not interested in higher positions

Societal culture influence (**cultural beliefs and attitudes towards women role and ability**)

Organizational culture influence (**the attitudes, experiences, beliefs, and values that operate within the Bank**)

Women don't have enough time due to family commitments

Others, please specify

4. Do you prefer your superior to be a :

Man Woman No preferences

5. How comfortable do you feel about working for a:

	Very comfortable	Comfortable	Undecided	Uncomfortable	Very uncomfortable
Female leader					
Male leader					

6. How important is your leader's gender in determining how much you enjoy your work and contribute your best?

Very important

Important

Undecided

Not of much importance

Not important

7. Do you think women face difficulties when they occupy leadership positions?

Yes No

If yes, what kind of challenges? Please specify _____

8. Do you have mentors in the Bank who provided you with guidance and support?

Yes No

9. What kind of mentor do you think helps you to build your career?

Someone who guides me in my work in order to be more confidence in myself

Someone who provides me with opportunities to demonstrate my talents and abilities

Someone to whom I turn to whenever I need counseling

Appendix III

Interview Questions for women in leadership/managerial position in the Bank

Interviewee's Position: _____

Date of Interview: _____

1. Personal data: Sex, Education level, Job Experience, number of children?
2. How long have you held managerial position?
3. Have you aspired to be a leader when you are hired?
4. Did you have role models that set an example for you when you joined CBE? Women or men?
5. What has been your career path? How have you got to where you are today?
6. Describe any types of barriers that you have encountered, if any, enroute to obtaining the leadership position?
7. What do you think helped you to be appointed as a leader?
8. What challenges, if any, do you face as a woman on the leadership position?
9. As a woman in a demanding position, how do you balance your professional life with your personal life? Which of your responsibilities were very hard to deal with and why?
10. What is the role of your family in determining your career success?
11. Did you have to make any change in your personal, professional and career life to accommodate your leadership role? Please elaborate.
12. What type of leadership style do you have? Do you adapt your leadership style according to the organizational culture or you follow your own leadership style?
13. Do you think men and women staffs in your branch/department are equally interested in promotion and professional development? If no why?
14. Are you doing anything to be a role model and encourage more women into leadership positions? If so, please specify.
15. What particular traits do you think women in general bring to leadership roles?
16. What do you believe are the main barriers contribute to the underrepresentation of women in the leadership position of the Bank and how do you think these can be overcome?
17. What is your future plan in terms of your career advancement? How do you plan to attain it? What challenges do you think will make this difficult?
18. If you could give any advice to a female staff aspiring to be a leader, what would it be and why?
19. Do you have any other comments you would like to add?

Thank you very much!

Appendix IV

Interview with HR Department representatives regarding HR Policy of the Bank

Interviewee's Position: _____

Date of Interview: _____

1. Personal data: Sex, Education level, Job Experience, number of children.
2. Do you believe gender equity is achieved in various aspects of human resources management (recruitment, training, promotion,...)? If yes, what is the success story? If not, where are the gaps and what needs to be done?
3. Is there any HR policy in the Bank that treats women and men differently? If yes, please specify.
4. Any policy on gender diversity in the Bank? Institutional targets for percentage of women staff?
5. Are there specific strategies or guidelines to support identification of potential women employees or any initiatives that specifically target women for promotion? If no, what do you suggest?
6. Do you think qualified senior women in the Bank are interested in leadership positions? If no, please give reasons.
7. Do you think that steps should be taken by CBE's management to ensure that there are more qualified women in leadership position and to encourage more women to apply for leadership/managerial positions? If so, what?
8. How do you rate women leaders' performance in the Bank?
[] Very good [] Good [] fair [] Poor [] Very poor
9. Does it matter if a person is male or female in certain positions? For which positions and why?
10. What do you think about the percentage of women on top leadership position of CBE in 5 years time?
11. Have you been involved in selecting someone for a managerial position (CSM and up)? If yes, then pursue a recent example)
 - a) What were the qualifications and characteristics of the person you were looking for?
 - b) How many candidates did you consider for that position? How many were women/men?
 - c) How was the selection done? Who identified the candidates? Were there interview/screening guidelines given by HR? Who participated in the final selection?
12. When you are looking to fill a managerial position:
 - a) What are the five most important qualifications or characteristics that you look for?
 - b) Are those qualifications and characteristics more commonly associated with men or with women?
13. Have women staffs taken advantage of the recent expansion strategy of the Bank for career advancement? If yes, how?
14. Anything that comes into mind about women in leadership? Opinions, stories.....
Thank you very much!