



ADDIS ABABA UNIVERSITY COLLEGE OF BUSSINESS AND ECONOMICS

SCHOOL OF COMMERCE

**ASSESEMENT OF LEADERSHIP STYLE OF WOMEN IN MANAGEMENT
POSITIONS: THE CASE OF ENAT BANK**

BY

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**JULY, 2023
ADDIS ABABA, ETHIOPIA**

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COLLEGE OF BUSINESS AND ECONOMICS,
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POSITIONS: THE CASE OF ENAT BANK**

A Research Project Submitted to College of Business and Economics, School of Commerce,
Addis Ababa University in Partial Fulfillment of the Requirements for the Degree of Masters
of Arts in Business Leadership

BY

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Declaration

I, the undersigned, hereby affirm that this proposal is my own original work that was put together with Zegeye Muluye's (PhD) guidance. All informational sources used in the proposal have been correctly credited. I certify that no other higher education institution has received the proposal in whole or in part with the intent of awarding a degree.

Name

Signature

Addis Ababa University,

Addis Ababa

June, 2023

ENDORSEMENT

This thesis has been submitted to Addis Ababa University, College of Business and Economics, School of Commerce, School of Graduate Studies for examination with my approval as a university advisor.

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July, 2023, Addis Ababa

APPROVED BY BOARD OF EXAMINERS

The undersigned hereby attests to Addis Abeba University's acceptance of Hermela Tsegaye's research project assessing the preferred leadership style of women in management positions: The case of Enat Bank in partial fulfilment of the requirements for the Masters of Arts Degree in business leadership.

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Acknowledgment

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Abstract

It is assumed that an organization's overall success is influenced by the type of leadership style used. The purpose of this study was to find out which leadership styles women in management prefer. The study also attempted to evaluate women's self-perceived leadership styles in management roles. There were 145 branch managers, out of this target population who served as the study's primary and base organization, 11 female branch managers of Enat Bank were purposively selected. A descriptive design and a qualitative research methodology were used in this study. An interview sheet was used to gather the data. All 11 papers were correctly completed and submitted, and further inquiries were made over the phone. The findings of this study indicated that the Democratic Leadership Style is the most favoured one. The second most popular leadership style is autocratic. This study findings also showed that women branch managers are aware of different leadership philosophies and that their self-perceived philosophies match the outcomes of the interview sheet. More surveys with additional women in management positions are recommended based on the study findings. The study findings also offered suggestions for further research on women in leadership for individuals with an interest in the topic. On top of these, it is highly recommended that the bank to exercise transformational and democratic leadership styles in combination emphasizing more on transformational leadership style.

Key words: Leadership style, Women branch managers, Enat Bank

Chapter One

1. Introduction

1.1 Background of the study

Prior to the 1960s, many employees believed that women should not be allowed to work because they were unable to devote themselves to their duties and responsibilities. The Fair Employment and Housing Act of 1946 prohibited discrimination based on race, creed, or national origin (Johnson, 2015).

Women's leadership in various social areas grew in the twentieth century. Thousands of local and regional processes that led to this result highlighted the need to revise the forms of human society and social organization in order to ensure equal relationships between men and women, as well as the existence of social organizations with less authoritarian and hierarchical forms (Borges, Filho & Pimenta, 2015).

This phenomenon is not unique to Ethiopia, and despite the fact that women constitute half of the population; women's participation in leadership and decision-making positions is completely dominated by men (UNDAF, 2012). Surprisingly, no woman was allowed to be nominated as a member of parliament during Hailelassie's regime when the first parliament was introduced until 1957, though two women in 1965 and five women in 1969 joined the emperor's parliament; similarly, though the Derg 1987 constitution and the subsequently proclaimed electoral laws guaranteed the equality of citizens and their right to elect and be elected (in principle), in practice these constitutions and electorates. Following this, the Ethiopian government implemented some measures to benefit women, including relevant passages in the most recent version of the Ethiopian Constitution (1995), the Revised Family Law (2000) and the Revised Criminal Code (2005), the Ethiopian Women Development and Change Package (2006) and the National Action Plan (NAP-EG), and the adoption of MDGs as a guiding framework for planning (UNDAF, 2012 cited in Melese, 2019).

Furthermore, as a result of the 2018 elections in Ethiopia, a record-breaking number of women now hold leadership positions in the country's government, with women assuming leadership positions at the highest levels of government, the current president being a woman. This is significant because the goal is to maintain the system's benefits while also ensuring that men and women are equally engaged. However, at the sector and institutional levels (where policy, resourcing, and planning are typically discussed and decided upon), there are very few female decision-makers, which explains why women continue to struggle to advance in other sectors. (Melese, 2019)

Putting a diverse group of women in positions of leadership helps to make institutions, businesses, and governments more representative (Northouse, 2016). Long-term company success is also dependent on fully realizing its human resource potential (Feyerherm & Vick, 2005). It is also expected that the combined output of men and women in leadership will be greater than either gender could have produced alone (Thomson & Laurent, 2015).

Feminine leadership styles are generally described as interpersonal-oriented, charismatic, and democratic (Eagly & Johnson, 1990), and are related to gender due to stereotypes of women as sensitive, warm, tactful, and expressive (Van Engen et al., 2001). Previously, women in positions of leadership were thought to be imitators of male characteristics, but contemporary theories recognize feminine leadership styles (Helgesen, 1990; Stanford et al., 1995). Styles, like any new trend, take years to develop before they are understood and accepted in traditional settings.

Recognizing women's leadership styles is an important step toward equity, as long as they are not stereotyped as "the" ways women lead, but rather as "other" ways of leading. Female leadership styles are not better or worse than traditional male-oriented leadership styles; they are simply different. (Tsegay, 2013)

1.2. Background of the organizations

March 5, 2013, marked the establishment of Enat Bank as Ethiopia's sixteenth private commercial bank. The eleven brilliant, accomplished women who founded Enat Bank had the seemingly impossible idea of starting a bank that would be primarily owned and run by women. These women were all successful in their respective careers and businesses. In contrast to other conventional commercial banks, Enat Bank has added specific goals of maximizing the economic potential of women.

By 2030, the Bank wants to be the bank of choice in Ethiopia, primarily by enhancing economic potential. Its goal is to live up to its name by leading the way in the delivery of top-notch banking services with a focus on women's needs in addition to acting as a catalyst for promoting social and economic development and maximizing shareholder value.

As of June 2023, Enat Bank operated 145 locations. Sixty-four percent of the stockholders are female. Women contributed about 60% of the bank's total paid-up capital.

The Bank is initiating a variety of programs to aid the economic advancement of women. It has set aside 5% of its gross earnings, unlike the other banks in the nation, for a loan to female entrepreneurs. Additionally, a guarantee fund system for women operating small businesses has been developed. It works with various national and international organizations dedicated to the economic empowerment of women in order to realize its business objective. On the front of human capital, the bank has taken the initiative to hire as many women as possible through an internal system of positive affirmative action.

The bank provides standard banking goods and services, including loans and deposits. However, in contrast to other banks, it offers female depositors a bigger advantage in the form of an interest rate on the deposit product created for women.

1.3 Statement of the Problem

A leader's technique to encouraging people, executing goals, and giving guidance is referred to as their leadership style. It encompasses the entire pattern of overt and covert acts taken by their leader as observed by the workforce. Understanding a leader's leadership style has the advantage of enabling leaders to see their own strengths and flaws. By strategically exploiting their strengths and resolving their flaws, leaders may become more proactive and effective in their roles as leaders. A leader's leadership style describes their ideals and worldview, and being aware of it will improve communication with the people they work with. As the adage goes, knowledge is power. Leaders can utilize this information to strengthen their own positions of power and progress their careers or other goals (Tessema, 2018).

When considering the leadership style concept the pioneering person is Kurt Lewin and his three “philosophies” of leadership. Kurt Lewin (1890-1947), worked on a few leadership experiments in the United States together with Ronald Lippitt and Ralph White. The experiments took place in 1938 and 1939 and involved 10-year old children being studied in different settings. Different “philosophies” of leadership were used to lead groups of children. These “philosophies” or leadership styles, were: Authoritarian or Autocratic Leadership Style, where the leader holds all decision power and essentially dictates what the group should do, Democratic Leadership Style , also known as Participative Leadership, where the group makes the decisions together with the leader who also acts as a facilitator, and Laissez-Faire Leadership Style also known as delegate or hands-off leadership style, means that the group get to make all the decisions without any participation by the leader (Lindberg, 2022). The idea of leadership style has been extensively studied both domestically and internationally. The majority of study has focused on the relationships between other factors like employee commitment, job engagement, job motivation, and so on. However, studies that exclusively examine leadership style are few and far between. There is a huge gap in

addressing the leadership style women bank manager employ at banks. Most researches didn't cover this issue in relation to women private bank manager's leadership style in particular. Therefore, this paper aimed at determining which of the three leadership philosophies—autocratic, democratic, and laissez-faire—was most favoured by women in managerial roles.

1.4 Research questions

1. What is the preferred leadership style of women branch managers of Enat Bank?
2. What is the self-perceived leadership style of women branch managers of Enat Bank?

1.5 Research objectives

1.5.1 General Objective

The general objective of this paper is to assess the leadership styles of women in management positions

1.5.2 Specific Objective

1. To assess the preferred leadership styles of women branch managers of Enat Bank.
2. To assess the self- perceived leadership style of the women branch managers of Enat Bank.

1.6 Scope of the research

In Ethiopia there are many banks that are operational as financial institutions. The research was conducted focusing on only Enat Bank branches found in Addis Ababa. Enat bank has 145 branches. Of these 145 branches, women branch managers are 12 in number. Therefore, the scope of this paper was delimited conceptually, geographically as well as methodologically. Conceptually the study was limited to concepts about leadership style and women branch managers in Enat Bank; particularly the leadership styles like autocratic, democratic and Laissez-Faire are covered. Geographically, the study was delimited to Enat bank which were found only in Addis Ababa. Besides, the study was methodologically

delimited to qualitative research approach with purposive sampling since all Enat bank women managers in Addis Ababa were the subjects of the research.

1.7 Limitations

The study exclusively focused on women in financial sector specifically women managers at Enat bank. The sample of the respondents didn't include men managers and subordinates' attitude. The sample size may not be representative of other women managers found in other banks. The sample size may not be representative of other women managers found in other banks. These gaps are left to be addressed by other researchers.

1.8 Operational definitions

Bank manager: someone who is in charge of a bank or a particular branch of a bank, and who is involved in making decisions about whether or not to lend money to business and individuals, or a professional responsible for the day-to-day operations of a bank branch

Gender: Gender refers to the socially constructed understanding of what it means to be a man or woman. Gender is different from sex in that it refers to the social characteristics whereby women and men exist in a dynamic structural relationship to each other. It is a process through which social life is organized at the level of individual, family and society and it also plays a crucial role in the structure of an organization (Nicholson, 1996)

Leadership; is an important managerial talent that involves motivating a group of people to achieve a common goal (Klein et al., 2013).

Leadership style: is defined as the set of features, traits, and behaviours that he or she employs when interacting with subordinates (Mitonga-Monga and Coetzee, 2012).

1.9 Organization of the paper

This paper has five chapters. All the parameters of the study and the introduction along with the problem are introduced in the first chapter, followed by an overview of the related literature in the second chapter, a discussion of the research design and methodology in the third chapter, a presentation of the data and its analysis in the fourth chapter, and conclusions and suggestions in the final chapter.

Chapter Two

2. Literature Review

This unit addresses related literature review that found on the online web system and also some preliminary books as well. This Chapter reviewed about leadership, the concept of leadership style, different styles of leadership, theories, empirical review and conceptual framework. It also encompassed empirical reviews and results of some findings presented. Finally, conceptual framework of the study was offered at the end of the chapter.

2.1 Theoretical Concepts

2.1.1 Leadership defined

It is vital to define the word before examining the various leadership styles that are now in use and classifying them. Many experts have presented their own definitions of leadership. In this study, the researcher favors one of North house's latest and accepted definitions of leadership, which characterizes it as a process in which a person affects a group of others to accomplish a shared objective. Three essential terms jump out in this definition: method, impact, and objective. Long-held notions that leadership is natural are refuted by speaking about leadership as a process. Hersey, Blanchard, and Johnson (1998) defined a leader's style as "the consistent behavioral pattern that they use when they are working with and through other people, as perceived by those people." The words "consistent" and "perception" of those who led to the above definitions were added by Hersey and his colleagues. Leadership style, according to Biggerstaff (2012), is "the perceived behavior patterns that a person exhibits when attempting to influence the activities of others." Rauch and Behling (quoted in Yukl, 2010) describe leadership as "the process of influencing the activities of an organized group toward group goal achievement." The fundamental terms process, impact, group, and common are all included in this description. House (1999) defined leadership as "the ability of an individual to influence, motivate, and enable others to contribute toward the

effectiveness and success of the organization" (Yukl, 2010). This concept involves encouraging and motivating followers to work for organizational achievement in addition to influence. Even if the definitions offered seem to be different, the fundamental ideas remain the same.

2.1.2. Leadership Styles

Although there have been many different viewpoints on leadership, most leadership theorists concur that characteristics, style, and contingency theories predominate in the literature (House, 1971). At Ohio State University in 1945, the leadership style movement had its start. These early contributions, which offered the essential features of leadership behaviour in formal organizations, were particularly notable for the "Consideration" and "Initiating Structure" investigations.

The efficacy of a leader is determined by their leadership style as opposed to their leadership traits. One's organizational behaviour model and style are related. The way the group's leaders interact and communicate with their followers affects how the group as a whole functions.

Leadership style refers to a person's approach to encouraging others, implementing goals, and giving guidance. The leadership style of any business has a significant impact on whether it succeeds or fails. Employee performance levels can increase or decrease depending on the leadership style used, which can be either motivating or discouraging. According to Robbins (2001), leadership is the capacity of an individual to shape a group's behaviour in order to accomplish organizational objectives. Efficiency obviously benefits from an effective leadership approach that raises performance, effectiveness, and productivity while also having a beneficial influence on employee happiness (Turner & Muller, 2005).

One facet related to leadership that has been both thoroughly researched and well-documented in the field of leadership is leadership style. Early research divided leadership

styles into autocratic, democratic, and laissez-faire categories depending on the conduct of the leader. Styles are defined by the impact they have on subordinates (Lewin et al., 1943).

2.1.3 Kurt Lewin's Leadership Styles

The three traditional leadership styles or behaviours were described and characterized by renowned social psychologist Kurt Lewin (1890–1947). Lewin made important contributions in management theory, organizational theory, and leadership studies. He is often regarded as the father of social psychology.

Lewin conducted significant leadership and group dynamics research that led to the development of the notion of leadership styles. Lewin divided leadership philosophies into three categories: democratic, autocratic, and laissez-faire (Lewin et al., 1939). Kurt Lewin's three leadership types or behaviours, which are outlined below, have an impact on group success, group risk-taking, group problem-solving techniques, group morale, and group relations.

2.1.3.1. Autocratic Leadership Style

This approach places little priority on individuals and places more of a focus on performance. Assuming that everyone is unreliable, irresponsible, and lethargic, the leader must organize, plan, control, and come up with choices with little input from others. He or she uses hard labour, oversight, position of power, and deception to execute the goal (Warrick, 1981).

According to Kavanaugh and Ninemeier (2001), executives who exercise all organizational control and decision-making authority without consulting their staff do it in an autocratic manner. This kind of leader commands rigorous loyalty and compliance and exercises nearly total authority. An organized and controlled administrative procedure is generally used by autocratic leaders, with a focus on sanctions for disobedience. The goals, policies, processes, and regulations are established by this leader. Since autocratic leadership is helpful in certain situations but should be avoided in others, the literature on corporate leadership that has

previously been published made this suggestion. Such a management approach can boost workers' performance on simple jobs. There is, however, a larger discussion around the usage of autocratic leadership philosophies by public organization executives. To be effective in accomplishing corporate goals while also ensuring that employees have greater well-being and a high quality of motivation, public leaders must recognize when and when not to apply this technique for improved performance.

2.1.3.1.1 Benefits of Autocratic Leadership Style

Since autocratic leadership is helpful in certain situations but should be disregarded in others, the literature on corporate leadership that has previously been published made this suggestion. Such a management approach can boost workers' performance on simple jobs. There is, however, a larger discussion around the usage of autocratic leadership philosophies by public organization executives. To be effective in accomplishing corporate goals while also ensuring that employees have greater well-being and a high quality of motivation, elected officials must recognize when to and when not to apply this technique for improved performance.

2.1.3.1.2 Downsides of Autocratic Leadership

While autocratic rule can occasionally be advantageous, it can also be detrimental in a number of circumstances. Autocratic leaders are generally seen as being domineering, dominating, and authoritarian by others. Occasionally, this might cause animosity among members of the group. When capable teammates feel as though their expertise and efforts are being undervalued, it may be extremely challenging for them to feel as though they have no involvement or say in the manner in which things are done.

2.1.3.2 Democratic Leadership Style

The main priorities are on people and performance. The leader makes the supposition that "most" people are honest and reliable, and that people will put up a lot of effort to accomplish

challenging tasks. He/she aspires to work in an atmosphere that is structured, demanding, and has defined objectives and duties. He/she accomplishes this by inspiring and leading people and organizations to reach their maximum potential in achieving both corporate and personal objectives (Warrick, 1981).

Before making choices, democratic leadership involves engaging with and considering input from subordinates (Mullins, 2005). Consensus, discussion, delegating, and engagement are all characteristics of democratic leadership (Bass, 1985). This suggests that workers who have a favourable view of their company are happier at work and do better work. Democratic leadership has the capacity to guarantee the spread of organizational and management ideals to employees since it is consultative in character. Compared to those who work for autocratic leaders, democratic leaders' personnel are more likely to be engaged, loyal, and devoted. Employees who are given the opportunity to contribute to decision-making are therefore more likely to be dedicated to carrying it out, and a better result is anticipated

2.1.3.2.1 Benefits of Democratic Leadership Style

Democratic leadership may provide innovative concepts and more inventive solutions to problems when group members are offered the opportunity to contribute their thoughts. Additionally, group members are more likely to care about the outcomes of initiatives since they feel more invested and dedicated to them. Democratic leadership, according to studies on leadership philosophies, boosts the group's productivity.

2.1.3.2.2 Downside of Democratic Leadership Style

Members of the group could occasionally lack the skills or information needed to make a meaningful contribution to the process of decision-making. Democratic leadership has the potential to lower employee happiness and morale by making team members feel as though their thoughts and opinions aren't recognized.

2.1.3.3. Laissez Faire Leadership Style

Laissez-faire is French for "let people do what they want." This approach to leadership places little emphasis on either people or performance. The philosophical premise is that trying to comprehend humans is a waste of time and effort since they are intrinsically unpredictable and beyond of our control. This view holds that the leader maintains a low profile, respects all organizational constituencies, avoids producing waves of disturbance, and depends on the few available loyalists to complete the task (Stogdill, 1974).

A laissez-faire leader makes no recommendations or criticisms and just operates within the boundaries that have been established. Only if absolutely essential are objectives and goals to be set. They make every effort to defer making judgments, and they prefer to communicate only when it is absolutely required. As a result, the laissez-faire boss who thinks that workers can look after themselves is unconcerned with employee growth (Bennis, 1989). Laissez-faire leadership practices include avoiding accountability, postponing decisions, avoiding interaction with subordinates, shirking supervisory responsibilities, and being inactive rather than reactive or proactive. They also avoid taking positions on issues, do not place an emphasis on results, and do not go above and beyond to assist followers in meeting their needs (Northhouse, 2007). Contrary to a leader who delegated authority (empower), a laissez-faire leader does not specify the issue at hand or the standards that must be reached. Furthermore, a laissez-faire leader does not watch for standards violations or step in when they are found, in contrast to a leader who employs empowered management. He or she also does not offer the "template of resistance" necessary for the honing of creative ideas, unlike the empowered leader who engages in protracted conversations with followers to obtain a consensus choice.

2.1.3.3.1 Benefits of Laissez Faire Leadership Style

Like other leadership philosophies, the delegation technique has benefits and drawbacks. This approach can occasionally be successful, especially when applied effectively in suitable situations and with receptive audiences. Although the phrase "laissez-faire" suggests a fully hands-off attitude, many leaders continue to be accessible to group members for advice and criticism. At the beginning of a project, they might offer guidance, but after that, they might let the group members to work independently.

2.1.3.3.2 Downside of Laissez Faire Leadership Style

Laissez-faire leadership is not desirable when members of the team lack the skills or knowledge necessary to execute duties and make choices. Negative effects include subpar work performance, low leader effectiveness, and reduced group satisfaction has been linked to this leadership style. Some people find it difficult to manage their own projects, fulfil deadlines, and come up with solutions on their own. Projects might stall and deadlines can be missed when team members don't get enough direction or feedback from their supervisors.

2.2 Empirical View

Since the beginning of leadership study, academics have been curious to learn more about leadership "style," which was allegedly created by Blake and Mouton in 1964 and described as a leader's "relatively consistent" collection of behaviours (Eagly & Johannesen-Schmidt, 2001, p. 781). Style is typically characterized as lying between two crossing axes, one of which is tied to the job at hand and the other to interpersonal relationships. While Fleishman (1953) described them as "initiation of structure" and "consideration," Blake and Mouton (1964) commonly referred to those as "concern for production" and "concern for people," and contingency researchers like Hersey and Blanchard (1969) and Fiedler (1967) studied these two components of leader style. An alternative viewpoint on the behavioral manifestations of leaders was offered by House (1971), Vroom (1964), and others. They classified leaders as

being more or less directive or participatory as they guide followers. As a result, themes in earlier leadership research have included how much leaders' value people over tasks and how they engage their followers.

According to Matthew, Buontempo, and Block (2013), women are maybe more inclined than males to approach their job in a relational manner; They might additionally be better able to balance dominant and affiliate interaction styles in a selection environment than men, who tend to favour a dominant approach Luxen (2005). According to Bowles, Babcock, and Lai (2007) and Kray & Thompson (2004), women are also less likely than males to speak up for themselves, ask for what they want, and start negotiations. Women are also expected to conduct themselves in a more subdued manner (Rudman & Glick, 1999), and they are more successful in organizations where males predominate when they speak with hesitation and self-doubt (Carli, 1990) and act selflessly (Rudman, 1998). In addition, self-promotion, which has been demonstrated to be a crucial element of professional success and can indirectly affect hiring and promotion choices, is less common among women (Bowles & McGinn, 2005) (Kacmar, Delery, & Ferris, 1992; Rudman & Glick, 2001; Stevens & Kristof, 1995). According to Fletcher (2001), women are also more inclined to select informal leadership positions like facilitator or organizer over formal leadership positions. Developing others, inspiring and motivating others, fostering connections, cooperation, and teamwork are all areas where women leaders are regarded higher than males (Cavallo & Brienza, 2006). Cavallo and Brienza (2006) found that women received scores more highly than men in commitment to service among their peers and direct reports, and Kidder (2002) found evidence for various aspects of gender identity and job type relating to differential rates and types of organizational citizenship behaviours. Finally, women who serve on boards of directors appear to approach choices with "complex moral reasoning" (Bart & McQueen,

2013) and by considering a variety of viewpoints in order to account for the many stakeholder groups' interests.

Industry-specific differences in the percentage of women in senior leadership roles show how context is a major factor in choosing a leader. According to Bowles and McGinn (2005) and Eagly, Karau, and Makhijani (1995), women are overrepresented in leadership roles in more conventional sectors like manufacturing, construction, and finance, whereas males predominate in these sectors' leadership teams in the service sectors of education, healthcare, government, and hospitality (Oakley, 2000). In addition, many of the leadership roles chosen by women are less visible, have lower levels of responsibility, and are focused in the organization's support function rather than the main business activities (Bowles & McGinn, 2005).

Independent Variables

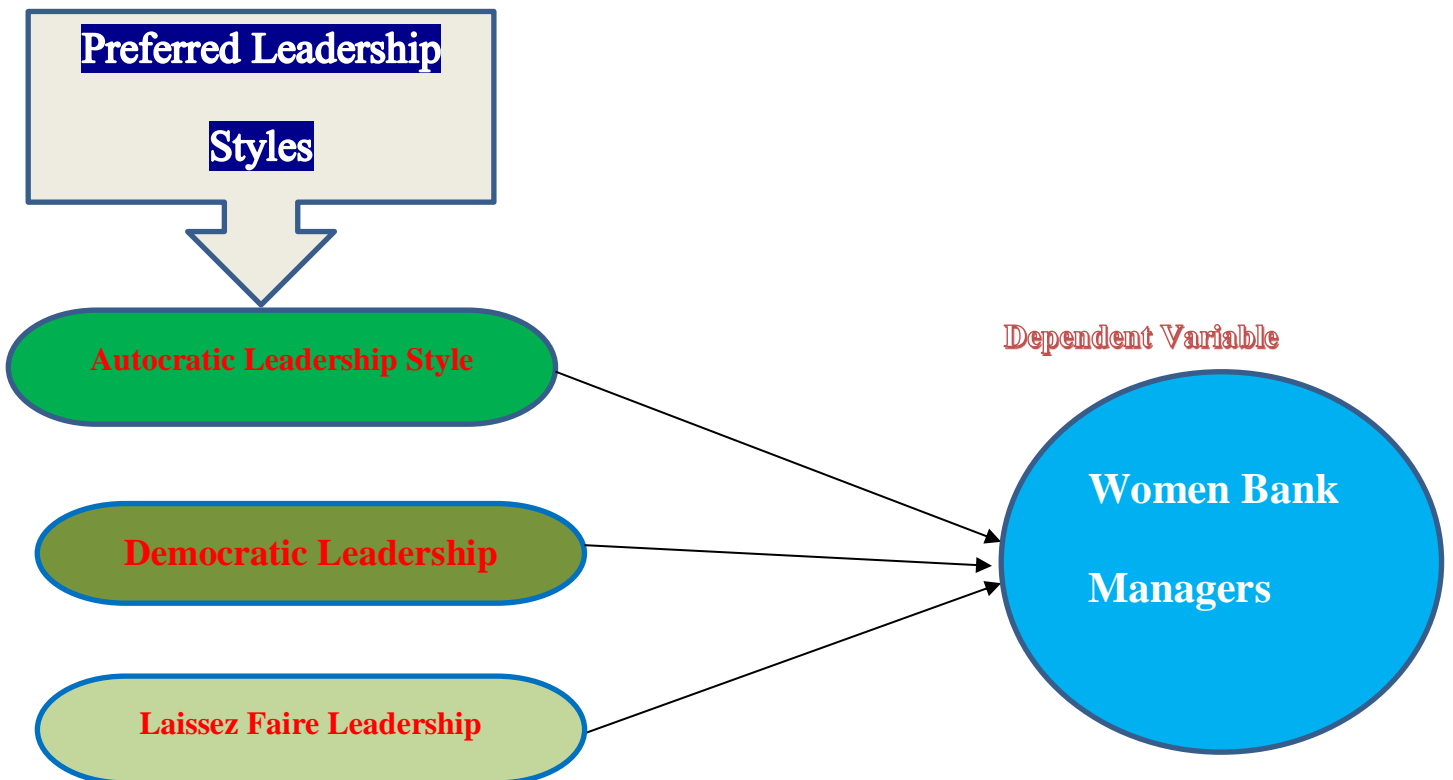


Figure 1: Conceptual Framework

Source: Developed by the Researcher

Chapter Three

3. Methodology

3.1. The Research Approach

A qualitative approach was used in this study. Qualitative methods help researchers seek answers to specific questions, systematically make use of predefined procedures to answer research questions, gather evidence, and produce findings that can be applied beyond the immediate boundaries of a study (Merriam, 2009).

3.2. Research Design

The researcher used descriptive study because it is a fact finding study with adequate and accurate interpretation of the finding. It describes current practices and situations of different aspects of the research. The researcher has assumed that the descriptive type of research was the most appropriate method to be used for this specific research. In this study descriptive survey research design was employed. Because the major goal of this study is to describe the preferred leadership styles of women in management positions, as it exists at present, it is also relevant to gather information concerning current preferred and self – perceived leadership styles of the women in management position. Furthermore, the study used a qualitative technique since it helps comprehend human characteristics, attitudes, and behaviours. The researcher employed descriptive design and explanatory type of research design since these types of research designs help to analyse the type of leadership style women bank managers preferred.

3.3 Target population

The target population were eleven women branch bank managers. There were 145 branch managers, out of this target population who served as the study's primary and base organization, 11 female branch managers of Enat Bank were purposively selected.

3.4 Sampling Techniques and Sample Size

3.4.1 Sampling Techniques

Sampling technique used for this study was non-random sampling technique. In non-random sampling, the sample choice follows a specific set of conditions and is normally used in studies where in the sample wishes to be collected primarily based on a specific feature of the population. Eleven women Enat bank managers were selected using purposive sampling techniques, a non-random technique that involves a deliberate choice of informants due to the qualities they possess (Tongco, 2007).

3.4.2 Sample size

The sample determination depends up on the type of research approach and the size of the population. A sample size can be determined using certain formula in the case of quantitative study, whereas, in qualitative study, determining sample size is entirely a matter of judgment, there are no set rules (Cohen, L. Manion, L. & Morrison, 2000).the sample size of this study was all women Enat bank branch managers, who are 12 in number.

3.5 Data sources and types

The researcher used both primary and secondary sources of data.

3.5.1 Primary Sources of Data

The primary data were collected from branch women managers of Enat bank in Addis Ababa.

3.5.2 Secondary Sources of Data

Secondary data used for this study were gathered from Enat bank newspaper, the banks portal and, books. Furthermore, existing research papers, journals and publication, websites, and other relevant documents were used as reading materials for a better analysis.

3.6 Methods and Tools of Data Collection

3.6.1 Interview

Semi-structured interview was developed by the researcher to gather data from each women Enat bank branch manager. The interview sheet contained semi structured questions designed for identifying which of the leadership styles, autocratic, democratic and laissez-faire, the women branch managers exhibited in their work environment.. The interview sheet contained nine open ended questions, three for autocratic, democratic and laissez-faire leadership styles.

3.7 Data Analysis Technique

After the collection of data through the interview sheet, the raw data were classified depending on the kind of question to make it easily manageable and understandable. After it was classified, the issues were analysed and interpreted based on the kind and the theme of the question.

3.8 Reliability and validity of the data

3.8.1 Validity of the data

According to Golafshani, N. (2003) reliability and validity are conceptualized as trustworthiness, rigor and quality in qualitative paradigm. Together they contribute to the trust worthiness 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). **Triangulation** is a technique (involving different types of sample as well as method of data collection) was used for cross checking of the result of the analysis so that the researcher could comparatively analyze the, interview results, and documents in order to arrive at conclusion.

In this study, **triangulation** results from the use of multiple data collection methods including questionnaires, interview and document analysis. 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 interview sheet was pretested on a sample of 3 managerial and administrative staff from the head office 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 pilot results. In addition, multiple literature resources and more than one data collection methods was used.

3.10 Ethical Considerations

It is imperative that ethical issues are considered during the formulation of the evaluation and data collection plan. Considerations include:

- **Confidentiality:** confidentiality means that any identifying information is not made available to or accessed by anyone.
- **Anonymity:** Anonymity is a stricter form of privacy than confidentiality, as the identity of the participant will remain unknown. This study considered some ethical issues while conducting the research. The participants in this research had the right to choose whether or not to participate. They were also informed of all aspects of a research task. The subjects were also given the right to privacy about the information they provided. The participants names were not revealed in any of the data presentation and it would remain confidential.

Chapter four

4. Data Presentation, Analysis and Interpretation

4.1 Response Rate

In this chapter, the results obtained from the questioners are presented and analysed through the parameters of the research objective. Through purposive sampling method women branch managers were selected as a sample and from 145 branches of Enat bank, branch managers that were 12 women in number. An interview sheet was presented to all but one, who was on maternity leave by then. The results obtained from the remaining 11 branch managers are stated below. After submitting the support letter to the bank in order to cooperate in providing the necessary data; Human resource directorate had been assigned to take the responsibility in handling the case. So the department arranged how to access those respondents and their sections too because most of the participants were at management positions. The response rate was 100% since all the eleven questionnaires were completely answered and returned.

4.2 Current Position of Respondents in the Bank

All respondents were women branch managers at Enat Bank in Addis Ababa.

4.3 Presentation, Analysis and Interpretation

The interview sheet contained nine open ended questions, three for autocratic, democratic and laissez-faire leadership styles. The corresponding answers of the respondent is stated as follows

4.3.1 Preference of Autocratic leadership style

- **Close supervision of employees**

The first question presented in the sheet that tested the preference of autocratic leadership style was the need to put employees under close supervision.

Of the 11 respondents, 8 answered positively to close supervision of employees. Their reasoning included the employees need for directions since the supervisors are the ones who give the goals that need to be achieved. One respondent answered as follows:

Since this is a bank, the goals and objectives of a particular branch comes from the head office and is achieved under the orders of the branch manager. Hence, the bank employees' are under supervision of the bank manager who is responsible for the overall achievement of the branch.

This response indicates that the nature of work and chain of decision making dictates the proximity of supervision of employees for in the case the study environment; bank, directions come from management only and employees' job is to achieve the objectives according to the standards set by management.

The other 2 respondents thought the supervision doesn't have to be that close if trust is gradually built. One respondent actually disagreed and gave reason that is the antithesis of the 2 respondents, which is that close supervision will build distrust and create tension within a team. The full response is as follows:

Employees are quick to distrust their supervisors believing that they don't always have their best interest when making any decision and close supervision will be sure evidence that proves the employees' right. Supervisors have to differentiate the tasks that need close supervision and others that don't require as much. They also have to put up clear boundaries that can guide the employees in times of conflict with in the work procedures. This will allow employees to trust their supervisors and communicate effectively witch will mean job efficiency.

The above responses regarding employees' close supervision has different dimensions. One dimension is in favor of close supervision stating the need for direction from supervisors

since objectives are set by management. Interestingly, those not in favor of close supervision had opposite views. One view is close supervision is not needed if there is strong trust in the team. The other view is that close supervision will build distrust and tension in a team. These opposing dimensions are indicative of the managers' different view of the need of direction for the employees. Those who believe that employees need a strong guide don't always believe in the employees' competence and don't trust them to do the job correctly, while those managers who believe in a lesser amount of direction are confident in the employees' competence and trust them to do a good job with only the pertinent directions.

- **Rewards and punishment as a main motivation tools**

The next question raised is if a supervisor believes giving rewards and punishment to employees is a main motivation tool.

8 respondents agreed to the implication of this question. The reasoning behind their agreement is the fact that motivation is a key factor in employees' desire to complete their tasks. The respondents strongly believe that rewards and punishment will aid in employees fluctuating motivation and create a sense of responsibility. One of the respondents answered as follows:

Motivation is a key factor in employees' commitment to their job. Jobs in a bank are uniform and repetitive. This often causes employees to lose focus and slack off on the job. Therefore, the presence of rewards at the end of an accomplished objective and punishment at the end of a slack off will motivate employees not to lose focus on their respective tasks.

On the other hand, 3 respondents disagreed and stated that rewards and punishment will curtail growth and diminish level of employee commitment.

It is true there is a time when rewards and punishment are effective motivators but majority of the time employees need other forms of motivation to further commit to the

job. If rewards and punishments are the main motivators, employees will only strive to gain the reward and avoid the punishment which will definitely erode their commitment to the job and their trust in their supervisor.

Two views were seen in this ‘main motivator’ issue, one was the effect of the nature of the job on employees’ focus. The respondents with this view believed it is a necessity for employees’ motivation. This indicates that the use of rewards and punishment has proved fruitful for the respective managers. On the other hand, the rest that didn’t agree with the first view asserted that while it can work sometimes, it creates unhealthy work environment with employees’ focus on the end result and not the process. This indicates that the respondents with this view have had more success with other motivation tools combined with rewards and punishments.

- **Supervisors are the chief judge of achievements**

In this question, the managers were asked if all achievements are judged as so, by them. The following answers are among the responses:

All work procedures are defined and communicated from the top management. Each branch operates within the boundaries of the objectives set by the top management. These objectives are communicated through the branch managers. Therefore, all achievements of a branch are judged by its branch managers.

Here is another response,

Achievements are the results of the accomplishment of objectives. The standards that are set regarding those objectives are usually known by the supervisor. Therefore, the responsibility of judging the suitability and adequacy of achievements falls on the supervisors.

All the respondents seem to be in complete agreement over the concept of the above question. This stands to reason when the considering the procedures of the bank. Each branch of a respective bank follows the same procedures and there usually is little to no difference in the achievements. As the representative for their branches, the managers are responsible for the achievements of the employees.

4.3.2 Preference of Democratic leadership style

- **Providing guidance without pressure**

For the assessment of democratic leadership preference, the first question is on the managers' ability to provide guidance without pressuring the employees.

For a leader, mastering guidance without pushing the limits and alienating the employees is crucial skill to acquire. All respondents agree with this sentiment and state their confidence towards the competency of the members of their team. This confidence translates in the goals they set for their team.

In the work place, it is my responsibility as a supervisor to give guidance to employees when they need it. But the guidance I provide must be about helping the employees and not micromanaging every move they make.

If guidance a supervisor provides is considered a pressure, then the supervisor is not guiding but dictating. If an employee needs to be dictated, then he/she doesn't qualify for the job. And if the supervisors don't know the difference between guidance and command then their position must be reconsidered.

- **The need for communication and support**

This is one question that all respondents wholeheartedly agreed on. Across the entire response sheets the common phrases used to express the absence of abundant communication

and support is 'lack of employee commitment' which is crucial in the betterment of team efforts.

Employees are affected by factors with in the job and in their personal lives when trying to commit to their job. For the effects of those factors not to diminish their commitment to their job, supervisors must provide constant communication in the job process and support when the employees are faced with difficulties within and outside of the job.

I believe communication and support are the main measures of a good leader. A good leader is always present for employees for guidance and any difficulties the employees might face. For the time they are not present, they should set up chain of communication based on employee position.

- **Employees' involvement in decision making**

9 respondents believed in this statement for it will inspire the employees to take responsibilities for the consequences of those decisions on the job and help them develop their problem solving skills which will aid them in the absence of a supervisor.

Decision making is a crucial part of the work process. Employee involvement in decision making is important because those employees are responsible for task completion and that also involve decision making.

Here is another response:

In the process of work, procedures for task completion contain decision boundaries that the employees must follow. Therefore, the job in the beginning is designed with the involvement of employees in decision making in mind.

The 2 who disagreed stated the risk of fragmented task completion based on personal preferences.

If 'involvement' we mean the employees should have a final say, then I disagree. Because decision is very subjective, the subject's attitude has an influence in the decision. This might cause a misalignment in the final objective. On the other hand, employees are encouraged to make decision if there is a clear boundary at work.

4.3.3 Preference of Laissez Faire leadership style

- **Input level of supervisors**

In this question, the input level of the supervisor is explored. In most situations, 9 of the respondents strongly believe in employees taking their cues from their supervisor because the direction of work and procedures are in the supervisor's hands. Little input level would mean diminished commitment from the supervisor and low productivity.

Work procedures are communicated through supervisors. This would mean that supervisor's input level in the work process is very high. If the input level is low then the supervisor doesn't communicate enough with the team.

In another view, 2 of the respondents thought that little input can be beneficial in that with a clear rules and procedures, it can lead to employees taking responsibility for their work which would increase commitment. One respondent answered as follows

If the work procedures and boundaries are clear enough, employees can perform tasks without additional input from supervisor.

Both insights from the above questions are plausible. On one side the managers agreed with employees' active involvement in the process of work coupled with the supervisors, on the other side managers don't feel high level of input is necessary if there are clear procedures in place. The question is how clear a procedure must be for employees to perform the job without a supervisor input.

- **Complex decision in the hands of employees**

Complex decisions in nature can be indicative of limited information or time with higher risk factor and can normally lead to an unplanned change. Interestingly, 7 respondents felt that not only is it appropriate it is also dangerous to leave this kind of responsibility on an employee since it could yield disastrous results.

The other 3 respondents, however, thought it can be a learning phase since these types of decision don't come that often and they believe it can build problem solving skills. One respondent said 'No comment' citing inexperience with the magnitude of complexity in decisions the researcher had described. Here are some of the opposing responses:

'Complex decisions' in a bank could include assets of an insurmountable value and the mistake of the wrong decision could very well mean a customer losing that asset and the unqualified employee's career in jeopardy. The chain of command is set up to avoid these types of mistakes and handing over control over decisions without consideration for consequences will result in irreversible mistakes.

The complexity of decisions varies from organization to organization. If the employees growth is an important matter to consider their ability to handle complex decision making is a crucial aspect in their development. Therefore, supervisors must encourage employees to tackle difficult situations in order to test their problem solving skills.

- **Setting standards of work**

In the case of employees setting their own standards, the respondents had mixed responses. 6 of them viewed as a direct opposition to the standards of the work place which will bring conflict of interest. Meanwhile, 4 of them advocated for it since they believe it to be a sign of commitment and growth and they felt the conflict of interest won't be much of an issue because they believe the employees are aware of work place standards and they will keep it

mind when setting their own. One respondent felt the nature of work is too big of a factor for her to give her definitive opinion. Some of the responses are as follows:

Setting standards in the work place is the responsibility of management. These standards are communicated through work procedures and employees must adhere to those standards when completing their tasks. Personal standards although applaudable, has high risk of resulting in conflict of interest.

Personal standards are important in employees' growth. When hiring employees the standards of the work place must be communicated clearly. The employees must then be encouraged to identify with their job and set personal goals within the work objectives.

- **Self - perceived leadership style**

In regards to the inquiry of self- perceived leadership style, most respondents view coincides with their responses on the sheet. Most answers observed had the elements of support, communication, and approachability. Some respondents' answers were in forms of other, and more specified versions of the leadership style discussed in this paper.

All in all, the analysis of the responses of the women managers of Enat bank reveals that the preference in leadership style leans towards the democratic leadership style. With a slight difference, the next preferred style is autocratic leadership style. For Laissez Faire or delegate leadership style, the respondents had identified with some of the traits but with different conditions and situations. The self – perceived styles of the respondents showed awareness of the concept of leadership style.

Chapter Five

5. Conclusion and Recommendations

5.1 Summary of Results

For the completion of this paper an interview sheet was distributed to the 11 women branch managers of Enat Bank. The responses were gathered and presented under the themes of autocratic, democratic and laissez faire leadership style preferences. For autocratic style preference questions about close supervision is raised. In response, majority of the respondents felt employees need constant direction and supervision since the standard of accomplishment is in the hands of the supervisor. Next question raised is using rewards and punishment as a main motivator. In response, the majority of managers stated that in the current work nature which is repetitive, striving for reward and avoiding punishment is the best motivator. In the last question for autocratic style preference the issue of achievement judgment was raised. All the respondents believe in the supervisors being the chief judge of achievements since the standards of objective accomplishment is communicated to them.

For democratic style preference, the issue of guidance was raised. All respondents believe guidance without pressure to be an important skill a supervisor must adopt. The next issue raised was communication and support. All respondents believed in constant communication and unwavering support to be offered for employees. Without it, they stated that work won't get done. Last issue raised for the democratic style was employees' involvement in decision making, while majority of the respondents are in favor of it some of them had concerns over conflict of interest.

The last preference is the Laissez Faire style. For this style the first issue raised was input level of supervisors. The majority of respondents believed since standard of objectives are in the hands of supervisors, the level of input from the supervisors should be high. The next question raised was about complex decisions. The majority of respondents felt that

employees are not qualified to make complex decisions. The last issue raised was personal standards. The majority of the respondents felt that it will cause conflict of interest with the work standards.

Finally, it was found that female branch managers at Enat Bank prefer democratic leadership, with authoritarian leadership coming in second. Although a number of respondents stated that they preferred a laissez-faire approach, further research and subsequent comments show that this is likely the situation they identified with rather than the leadership style they are employing. Regarding the self – perceived leadership style most of the respondents answered with them seeing themselves as supportive, good communicator and some answered with other leadership styles.

5.2 Conclusions

Based on the result discussions and findings, the following conclusions had been made:

- As was seen in the preceding chapter, the majority of female branch managers identify with and favour a democratic leadership style. The others who didn't exhibited a preference for authoritarian leadership. The majority of responses to the questions about one's self-perceived leadership style demonstrated that women branch managers have a good understanding of what it takes to be an effective leader. It also revealed that the women branch managers are knowledgeable about other leadership styles, which is a sign of either prior training or lessons and, most importantly, awareness of the importance to one's success in both individual and team endeavours.

- Last but not least, it was discovered that the female branch managers of Enat Bank favor democratic leadership, with autocratic style coming in second. Although several respondents indicated a preference for a laissez-faire approach, further investigation and subsequent responses reveal that this is more likely the circumstance they associated with

than the leadership style they are following. About their self-perceived leadership style, the majority of respondents indicated that they saw themselves as supportive and excellent communicators. However, some respondents indicated that they had alternative leadership styles.

5.3 Recommendations

The following recommendations were forwarded based on the conclusions that had been drawn:

- The major intention of the study was to find out if women in management position have an understanding of leadership and the different styles of approaches. The researcher strongly believes that awareness of leadership in the practical sense will be a catalyst for success in work place. Based on the findings it was observed that women branch managers are open to more perspective on leadership. This gives the bank, which has the empowerment of women as its core value, more opportunity to test the women branch managers' strength in their leadership approaches through more specified surveys, projects and more to the point, towards the actual achievement of objectives of the Bank.
- Moreover, since the scope of this paper is very narrow, although the researcher believes that it is enough to attain the particular goal it was set upon, more women in managements should take part in future surveys such as this paper. With more results the Bank will have awareness of one aspect of leadership from its core members, whom it is trying to empower. It can use this information to design training programmes for other women in the bank who have an aspiration to be managers. Other than training programmes, the information can be used for hiring criteria. This can be achieved through further researchers with different hypotheses which will result in possible working theories that can be applied to the work procedures. The theories will then be present in employee interview and can help differentiate candidates with the desired characteristics.

- Furthermore, this paper can be a source for different researches in different organizations. Based on observations and readings of many researches and articles, many research problems seems to have similar theme in that they focus on challenges women face in pursuit of exemplary leadership. Although applaud able, since the challenges are many in number and deeply set in stereotypes of women's weakness there need to be many as such researches to create awareness on the topic, there also highlight the success of women that showed perseverance and show their success story in academic writing for it will bring a great inspiration for the next aspiring generation.

- Generally, Papers such as this will bring light to the steps and efforts it takes to be a women leader in today's competitive world.

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Annex I: Interview Sheet

Dear respondent, the questions below are for a research project trying to assess the leadership styles of women in management positions. It would be very much appreciated if you could fill the sheets with your honest opinions. Thank you very much for your time and cooperation.

Education level: _____

Job Description: _____

If you could describe your leadership style, what could it be?

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Leadership Style Questions

1. Do you believe in close supervision of employees?

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2. Do you think you are capable of providing guidance without pressure?

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3. Do you think employees need little input from supervisor?

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4. As a supervisor, do you believe employees in rewards and punishment as a main motivator?

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5. Do you believe employees need frequent communication and support?

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6. Do you believe in employees' involvement in decision making process?

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7. Do you think employees should make complex decision by themselves?

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8. Do you think employees should set their own standards?

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9. Do you believe you are the chief judge of achievements?

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