



**COLLEGE OF BUSINESS AND ECONOMICS**

**MASTER OF BUSINESS ADMINISTRATION PROGRAM**

**ASSESSMENT OF THE ADVANCEMENT OF WOMEN TO LEADERSHIP  
POSITIONS IN THE NATIONAL BANK OF ETHIOPIA**

A Thesis Submitted to the Department of Management in Partial Fulfillment of  
The Requirements for the Degree of Master in Business Administration

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**June, 2017**

## DECLARATION

I declare that “Assessment of the advancement of women to leadership positions in the National Bank of Ethiopia” is my own work and that the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

Signed \_\_\_\_\_

Date \_\_\_\_\_

Martha Belete Tirunch

## **Advisor’s Approval**

This Thesis has been submitted for examination with my approval as a University advisor.

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Date                    \_\_\_\_\_

**ADDIS ABABA UNIVERSITY**  
**COLLEGE OF BUSINESS AND ECONOMICS**  
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This is to certify that the thesis prepared by Martha Belete Tiruneh entitled: “**Assessment of the advancement of women to leadership positions in the National Bank of Ethiopia** ” and submitted in partial fulfillment of the requirements for the Degree of Master of Business Administration in Management complies with the regulations of the university and meets the accepted standards with respect to originality and quality.

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Annex-1

**እኔና ተረቱ**

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በወንድ ያልቅ”

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ጠቅለው ሲይዙ ውሳኔ ሰጪነት።

ከማርታ በለጠ(2003)“የህይወት ዝማሬ፣ ግጥሞችና ደብዳቤዎች” ሜጋ  
አሳታሚ ኃላፊነቱ የተወሰነ የግል ማህበር

## **DEDICATION**

*To all underrepresented talented women of the world!*

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## ABSTRACT

*The National Bank of Ethiopia (NBE) as a central bank is expected to be proactive and stay in par with the dynamic nature of the international as well as domestic macro-economic issues. To do so increasing the number of talented women in the leadership position will increase diverse styles of thinking, corporate governance and ethical behavior. But, still now women are deeply underrepresented in the NBE. Therefore, the purpose of this study is to assess the advancement of women to leadership positions in the National Bank of Ethiopia. This study was guided by the combination of glass ceiling theory, feminist theory, ecological model and gender organization system theory. Exploratory and Descriptive survey is adopted for the study involving both quantitative and qualitative techniques. A total of 188 respondents (30%) from the target population were sampled; where 113(60%) female and 75(40%) staffs were selected by using snowball sampling technique. Moreover 6 female and 2 male managers participated in interview purposively. Descriptive statistics such as frequencies and percentages are used to analyze the data. The findings from the study revealed that women are indeed underrepresented in the leadership position of NBE. There are several factors or barriers at the Intrinsic and extrinsic level. The Intrinsic barriers are women's psychological factor at a personal level. Extrinsic barriers are sociological factors that are institutional barriers and socio –political barriers. However this study has identified the major barriers in NBE are the extrinsic barriers. Finally the researcher has forwarded some success factors. Generally, in order to solve this problem efficiently, establishing integrated effort and different strategies at intrinsic and extrinsic level are very crucial.*

**Key words:** *Central bank, Glass ceiling, Extrinsic Barrier, Intrinsic barrier, Leadership position and Underrepresentation*

## ACRONYMS

CSA	Central Statistical Agency/FDRE CSA/
EC	European Commission
EOR	Ethiopia Observatory Report
EU	European Union
FDRE	Federal Democratic Republic of Ethiopia
FEACC	Federal Ethics and Anti-Corruption Commission
GDP	Gross Domestic Product
GOS	Gender-Organization-System
HR	Human Resource
ILO	International Labor Organization
MPC	Monetary Policy Committee
NBE	National Bank of Ethiopia
NEWA	Network of Ethiopian Women's Associations
OECD	Organization for Economic Cooperation and Development
PASDEP	Plan for Accelerated and Sustained Development to End Poverty
SPSS	Statistical Package for Social Science
TVET	Technical and Vocational Education and Training
UN	United Nation
WEF	World Economic Forum

# CHAPTER ONE

## I, INTRODUCTION

In a highly competitive global economy, where talent is at a premium, employee diversity offers a proven route to increase innovation and organizational performance (ILM, 2015). Degaga.H. (2015) cited 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). Women's academic achievements and roles in society are hardly acknowledged or recognized. This situation has necessitated the call for the empowerment of women by according them their due status, rights and responsibilities and enabling them to participate actively in decision making activities ( Osongo.J. 2004).

Various literatures argue that as compared to prior decades, the participations of women in decision making throughout the world are somehow increasing. But, in spite of the incremental progress towards women's participation in public spheres, it is generally recognized that women have largely remained outside of formal leadership roles. (Endale, 2014) The same is true for Ethiopia. Ethiopia is located in East Africa.

According to Ethiopian population (2016) as of January 2016 estimated population is 100,658,562 out of this 50,097,458 are males and 50,561,104 are females which is 52.02%. According to Gender gap report of 2016, In Ethiopia women's share in political empowerment decision making positions is 23% worlds sub index average is 23.3 % and the country ranked 45<sup>th</sup> out of 144 countries globally. This shows that only a small percentage of women have advanced to top management and decision making positions in Ethiopia. Women talents are underdeveloped or underutilized, growth and sustainability will be compromised. This gender gap also observed to the National Bank of Ethiopia (NBE).

### 1.1. Background of National Bank

The National Bank of Ethiopia (NBE) is a central bank. It established in 1963 by proclamation 206 of 1963 and began operation in January 1964. Prior to this proclamation, the Bank used to carry out dual activities, i.e. commercial banking and central banking (NBE, 1997). It's

headquarter is in the capital city of Addis Ababa and has one branch only in Dire Dawa. General duties of the bank are to license and supervise all financial organizations these are 18 Banks, 39 Micro finance institutions, 17 Insurance co's & 5 capital Goods Finance companies NBE is also responsible for the macro-economic stability of the same.(NBE,2015).

**NBE's Mission statement** is "To maintain price and exchange rate stability, foster a sound financial system and contribute to the rapid and sustainable economic development of Ethiopia."

**The Vision of the bank** "To be one of the strongest and most reputable central bank in Africa."

The total number of NBE employees as of May 2016, has 860 out of which women account 37.44%(322) with regards to education 381 employees have held first degree and second degree .The women's share is about 30%(114) .

However, despite such improved participation in the labor force and educational status, women still lag behind when it comes to leadership and decision making positions of the Bank. In the history of NBE, there are no women in executive level (Governor, Vice governor & Senior Vice governor) more over all six members of the board of directors are men, three from NBE (Governor, Vice governor & Chief economist, senior governor advisor) the other three are higher government officials. Generally the women leadership positions in NBE in descending order of position Director, Manager and senior officer level which consists only 14.8%.

Hence, the aim of this study was conducted to assess the advancement of women to leadership positions in the National Bank of Ethiopia.

## **1.2. Statement of The Problem**

The under-representation of qualified women in leadership positions has created a gender gap in many areas of the workplace. Society has determined that only males make good leaders; therefore it continues to deny easy access for women seeking leadership roles because they do not fit the norm. (Roslin , 1999).

Women in power and decision-making are required for democratic governance and it was identified as one of twelve critical areas of concern in its Beijing Platform for Action. For this concern, the platform recommends two strategies: First, “take measures to ensure women’s equal access to and full participation in power structures and decision making” and second, “increase women’s capacity to participate in decision-making and leadership”. (Gojjam&Manjt, 2015:p19) Several international declarations have been made to address gender disparity globally, but very little change has been achieved to this end (Degaga, 2015).

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), Furthermore, Article 35 of the country’s Constitution stated equality in employment, participation in policy and decision making, acquisition and management of property, and rights of women to plan families to ensure gender equality (Degaga, 2015:P3). According to women in parliament (2015) Ethiopia women representatives in the lowers or single houses parliamentary renewals in 2015 is 38.8 % and in upper houses of parliament up for renewal in 2015 is 32% progress percentage point change are 15.7. Hence their role in the political participation of the country cannot be underestimated.

It is obvious that banks as well as any business organization need strong leaders of both genders to grow and compete in a changing market. However, men have typically dominated the position of bank managers (EC, 2013). Ethiopian women’s executive representation is lagging behind the parliamentary representation.

According to May 2016 NBE HR data women’s educational status has well increased in relation with year 2010. First degree and second degree holders have grown almost by 48%. However, despite such improved educational status the leadership position specially at the executive level including board members women have not get share since its origin moreover out of 18 directorate place only 1 position occupied by the women from year 2010 up to May2016. Since the National Bank of Ethiopia is a central bank in Ethiopia should be a role model for not only for financial sectors but also for the whole country. Increasing the number

of talented women in senior leadership positions has a number of social and economic benefits for the bank as well as has great effect on a country's GDP and the welfare of next generation.

(Ibrahima ,Dominique 2016) Hence, if the women's educational level is increasing and the bank is an equal opportunity employer, then it is crucial to understand why women are underrepresented in leadership position specially in executive leadership Positions because more diversity of opinion leads to better decision-making. Therefore, the research problem of this study is what are the major factors that affect the advancement of women in leadership positions in NBE.

### **1.3 Research Questions**

- 1.What are the intrinsic factors that affect for the advancement of women in executive leadership positions in the NBE?
- 2.What are the extrinsic factors that affect for the advancement of women in executive leadership position in the NBE?
- 3.What are the Success factors for the advancement of women in executive leadership position of NBE.

### **1.4 Objectives of the study**

#### **Main Objective**

The main objective of the study is to assess the advancement of women in leadership positions in NBE and to suggest remedial measures.

#### **Specific Objectives**

- 1).To assess intrinsic barriers which affect the advancement of women in executive leadership positions in NBE?
- 2) To assess extrinsic barriers which affect for the advancement of women in executive leadership?
- 3) To assess Success factors for the advancement of women in executive leadership NBE.

## 1.5 Significance of the Study

The study would benefit women in NBE not only to recognize and manage the barriers that influence on their career advancement, but also help the bank to add valuable input on the central bank policy decision. Effective oversight of financial institutions requires business skills and a willingness to look beyond dogmatic rules. Therefore, diversity of opinion and free expression become essential.

Finally, the study help other researchers as literature in the study areas and policy makers to design more progressive management programs and policies aimed at ensuring equal participation of men and women.

## 1.6 The Scope of the Study

The study focused only major barriers or factors affecting the advancement of women to leadership position in NBE intrinsically at personality level and extrinsically (Institutional and political level) but at the extrinsic level there are more factors such as economic, religion, ethnicity and global factors .However, the study did not analyze these factors although they directly or indirectly affect women's advancement to leadership position, it is limited to the factors incorporated in the framework of the study because since the researcher is an employee of NBE these factors are not visible in the bank.

The study *geographically* not included the Dire Dawa branch because of the majority, 98.5% of employees are located in Addis Ababa and all women managers are in Addis Ababa.

## 1.7 Limitation of the study

Limitation of the study might mainly be the absence of long term computerized data to show the progress between the year 2010 and 2016.

## 1.8 Definition of key Terms

**Barriers/Factors:** obstacle intentional or unintentional obstacle, that hinders women from achieving a leadership position .There are two major barriers or factors Intrinsic and extrinsic.

**Intrinsic/ factor/barriers:** are psychological behavioral barriers: of women themselves from their personality.

**Extrinsic/factor/ barriers:** are sociological (Institutional and political) barriers influenced on women.

**GDP:** - Gross Domestic Product. The monetary value of all the finished goods and services produced within a country's borders in a specific time period annually or quarterly basis (Investopedia.com).

**Glass ceiling;** the invisible and artificial barriers that block women and minorities from advancing up the corporate ladder to management and executive positions (Merida ,2016).

**Networking:** means building relationships and knowing people. It is highly important for any leader, but even more so for women. Networking allows people to share experiences and knowledge, and even support each other. There are both female and male based networks and also "mixed" networks. (Lahiti 2013)

**Old boy Network :** An informal male social system that stretches within and across the organization and excludes women from membership.

**Sticky floor :-** refers to women who occupy low-paying, low-mobility positions such as clerical and administrative assistants.

## **1.9 Organization of the Research Paper**

The study is organized in such a way that it consists of five chapters. Chapter one includes, an introduction part, NBE's background, statement of the problem, research questions, objectives of the study, significance of the study, the scope of the study , limitations of the study and definition of key Terms. Chapter two presents a review of related literature and theoretical framework. Chapter three describes the methodology and design of the research. The Source, Tools and Procedures of data collection, Sampling Techniques and methods of data analysis that will be used in undertaking the study will also be presented. Chapter Four presents, interpret and discuss the findings of the study. Chapter Five encompass summary of major findings, conclusion and recommendations of the study.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURES AND EMPIRICAL STUDIES**

#### **INTRODUCTION**

The purpose of the literature review is to deliver important information on the theoretical and empirical background of the topic under the study. Hence, this chapter provides a review of the literature on relevant articles related to the study. It covers four main parts. The First section describe how leadership style is based on gender, leadership style with respect to power, Leadership power and corruption, the benefit of gender diversity in leadership, and woman in the Central Banking. The second part is on theoretical frameworks and theoretical model or conceptual frame work on career advancement of women, and explains the barriers that affect women's participation in executive leadership position and describe success factors that facilitate women's career advancement .The third part finally summarizes the review and presents the empirical analysis.

#### **2.1 . Is leadership style Gender based?**

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.(Degaga'2015)

According to (Amanda ,2001, p3) there are three theoretical explanations for the types of differences between male and female leaders: Biologically Different (hormones, temperament etc.), Culturally different (socialized for different roles), and Structurally Determined (relative Standing in organizational structures) (Chemers ,2000). Men and women are biologically different from each other, and usually culture and society shape and strengthen gender roles. The traditional role of men is to support their family and the role of women is to take care of children and home.(Lahiti,2013 ).

### **2.1.1 Women's Leadership Style**

Earlier thinking emphasized that women who had achieved leadership positions were imitators of male characteristics, but contemporary theories recognize feminine leadership styles (Helgesen,1990; Stanford et al., 1995, Tesfay ,2013).

Biologically the female brain has more nerve cables connecting the two brain hemispheres they tend to think in webs not straight lines, so this coined a term for this broad, contextual ,feminine way of reasoning: this thinking called by the researcher (Fisher ,2002 ) ” web thinking”. The research explain the contribution of Web thinking, is mental flexibility, the ability to embrace ambiguity, intuition, imagination, a penchant for long-term planning, verbal acuity, executive social skills, the capacity to collaborate, and empathy are all essential leadership traits in the new global economy. Furthermore, women's web thinking and women's lower levels of testosterone hormone may contribute to their broader, more contextual view. All these biological factors contribute natural leadership skill of women.

As Lahiti,( 2013) stated that female leadership is most commonly defined by the differences between femininity and masculinity. Feminine characteristics include social skills and social interaction, conversational style of communication, acceptance of differences, being multi-skilled and working well in groups .

Research on leadership and gender concluded that, amongst managers, women tended to be more democratic in their leadership styles compared with men (Eagly & Carli, 2003). They also reported that a meta-analysis of 45 studies examining gender differences in transformational leader behaviors found that, compared with male leaders, female leaders used and exhibited a more desirable transformational style (Eagly, & Carli,2003). The transformational style promotes the participation and opinions of workers in order to increase the motivation. (Rosener ,1990).

### **2.1.2 Men's Leadership Styles**

Biological contributions for leadership style of men are the high level of the hormone known as testosterone. Men are more likely to focus their attention on one thing at a time. They tend

to compartmentalize relevant material, discard what they regard as leadership style, extraneous data, and analyze information in a more linear causal path. Male pattern of cogitation is called *step thinking* (Fisher, 2002, P 134).

Due to relatively high men’s testosterone level they can **manage stress**. Different studies describe males scored significantly higher than females on the stress management items. These results suggest that males manage stress more efficiently than women in a working environment (Christy, Tim, 2010) .Men’s leadership style have masculine characteristics. Some of the characteristics are competitiveness, focusing, goal orientation, inventiveness, performance orientation and having the desire to be the best and this kind of leadership is called Transactional leadership (Rosener ,1990).

**Table 2.1 Leadership Style of Women and Men**

<b>WOMEN ‘s LEADERSHIP STYLE</b> <i>(Transformational Leadership style)</i>	<b>MEN’s LEADERSHIP STYLE</b> <i>(Transactional Leadership style)</i>
“Transformational”:- tying employees ‘self-interest to the goals of the organization	“Transactional”:- job performance as a series of transactions to be rewarded or disciplined
Prefer flat structure	Prefer hierarchical structure
Focus on relationships	Focus on performance
Persuade/encourage/ motivate	Give orders/have them followed
Cooperative	Competitive
Indirect communication style	Direct communication style
Rely more on soft power*(.Nye,2006)	Rely more on hard power(Nye,2006)

Source: <http://www.letstalkaboutwork.tv>&.Nye,(2006)adapted by the researcher

Gender difference creates also perception difference, according to( Palmu-Joronon,2009, P 174) shows how women and men think about things in different ways, emphasize different aspects and approach problems in certain ways, generally speaking. Of course, women can think in a masculine way and men in a feminine way. Even though leaders do not consciously

make decisions based on their gender, the different way of perceiving things is still present. (Lahiti, 2013)

Table 2.2 Masculine and feminine perceptions

<b>PERCEPTIONS</b>	<b>MASCULINITY</b>	<b>FEMININITY</b>
COMMUNICATION	Vertical	Horizontal
VIEW OF REALITY	Objective	Subjective
PERCEPTION OF ENTITIES	Detailed	Comprehensive
ACHIEVEMENT OF GOALS	Goal- oriented	Process-oriented

**Source:** adapted from (Elsi 2013)

Since men and women have different leadership styles, the variances do not mean that one has dominance over the other (Grove ,2000). The difference may be due in part to men seeing leadership as leading and women seeing leadership as facilitating (Schaefer,1985). Contrary to this concept, (Manning ,2002) examined male and female transformational leaders and did not find significant differences between genders in leadership style.

## **2.2 Gender Leadership style and power**

Leadership according to the Political Science perspective is in relation to power. A leader He/she characterizes power. According to (Nye,2008) cited as having both a hard form (Coercive) & a soft form (Attractive) with each being exercised to some degree by nearly every leader. Soft power tools (fighting the next battle with the social and cultural weapons of the last war (Makos & Andras,2011).

An effective leader will combine both forms, resulting in what he terms “smart power”. The right proportion will vary, as will the amounts of hard & soft power available based on a

leader context. Leader, follower & the contexts are key components of the social and power dynamics that define a leadership role (Nye, 2008).

❖ **Female Leadership and Power**

Soft power: Women are more inclined than are men to use soft power through tools such as dialogue and engagement rather than using the threat of arms or exclusion. Research has shown that women are excellent mediators, great net workers, and they place more value on building relationships than do men. They also keep cool during crises. (Vineent, 2011)

❖ **Men’s Leadership and Power**

Hard Power: Hard power leaders are goal focused, drive results and hold relentless accountability. Men mostly use this hard power. (Nye, 2006)

**Table 2.3 Effective Leadership Style: Smart power Skills (Source: Nye, 2006, P13 )**

Soft Power Inspirational (Transformational) Mostly used by Female	Hard Power (Transactional) Mostly used by Male	Smart Power (Combination of Soft power & Hard power) Effective Leadership
1. Policy Vision - attractive to followers - Effective (balance ideals & capabilities)	1. Organizational Capacity - manage reward and information systems  Inner and outer circles (institutions & bureaucracies)	1. Contextual IQ (Broad political skills)  Combined resources understand evolving environment.
2. Communications- persuasive words, symbols, example - Persuasive to near and distant followers	2. Political Skill - ability to bully, buy and bargain - Ability to build and maintain coalitions	2. Capitalize on trends (“create luck”)
3. Emotional IQ *- ability to manage relationships and “charisma” - Emotional self-awareness and control		3. Adjust style to context and followers’ need

\*Emotional intelligence (IQ): is the self-mastery, discipline, and empathic capacity that allows leaders to channel their personal passions and attract others.

## **2.3 Leadership power and corruption**

As( Modin ,2008) cited Power tends to corrupt, and absolute power corrupts absolutely (Lord Acton &Himmelfarb, 1948, pp. 335-336)

Corruption is usually viewed as individual moral deterioration that results in an abuse of power for personal gain that contravenes social or moral norms (The Oxford English Dictionary Online, 2000). The concept includes three broad categories of human action: bribery, theft of public assets, and patronage (sometimes called favoritism, nepotism). According to Samuel ,et al .(No year) The hierarchical nature of organizations, rooted in status and power differences (Magee & Galinsky, 2008), results in political tensions, power asymmetries, and conflicting interests (Flynn, et al., 2011)

### **2.3.1 Gender and corruption**

(Patel,2013) cited Companies with more women on their boards see better corporate governance and ethical behavior. According to (Escandon & Kamungi,2008). Women were described as more trustworthy, participatory, consultative, and complementary in leadership positions. The (World Bank's ,2001) Engendering Development report states that a higher level of women's political and economic participation is likely to indicate that a country is more open in general, with more transparent governance and a more democratic approach(Goetz,2007) .There was a belief that anyone in a leadership position was open to bribery and corruption. A female Vice Dean in Afghanistan comments: Mostly the high-ranking positions are polluted with the bribery.

*But as more experience says to me, there is not any woman to take the bribery yeah; they don't want to have to deal with some wrong things or with mistakes. (Morley (Prof) and Crossouard(Dr)(2014).*

Increasing the number of women in government by promoting and supporting the political participation of women and their representation in the public sector in all stages of service delivery possibly discourages or minimizes opportunities for corruption.( SIDA,2015 ,P.4) Data from transition countries show that corruption is less severe in situations where women have a larger share of parliamentary seats and senior positions in the government bureaucracy.

### **2.3.2 Corruption and Gender in Ethiopia**

Corruption in Ethiopia has a culture trap which associate leadership power with corruption, for example, there is an Amharic saying “ Sishom yalbela sishar yikochewal” which means If you don’t use your leadership power for yourself you will regret when you demoted.

According to (FEACC, raw data) in Ethiopia due to corruption case from the year 2004 in Ethiopian Calendar up to year 2007 (from year 2011-year 2015) 430 people were accused. Out of that 31 are females.

### **2.4 The Benefit of Gender Diversity in Leadership**

According to (Lowe, 2010) we can be more insightful, more intelligent than we can possibly be individually. The IQ of the team can, potentially, be much greater than the IQ of the individuals.

As previously discussed in (Ch 2.1) in natural leadership skill of women and men web thinking of women and step thinking of men are still valuable. A study conducted by (Fisher, 2002) “in the contemporary business community, buzzwords include “depth of vision,” “breadth of vision,” and “systems thinking.” In this highly complex marketplace, a contextual view is a distinct asset.”

Different studies show men can manage stress more than women refer (Ch 2.12) and women are more ethical than men refer (Ch 2.32).The combination of gender creates a combination of competency and the existence of good governance which helps for organizational performance.

The World Bank’s initiatives contribute to the analysis of the linkages between Poor governance and corruption negatively affect GDP, literacy rates and infant mortality. They reduce the benefits of foreign direct investment and hinder local companies from partnering with multinational firms. (World Bank, October 5, 2012)

(Booz & co study ,2012,) Cited revealed that investing in women leaders has great effects on a country’s GDP and the welfare of next generations ,increasing the number of talented

women in senior leadership positions has a number of social and economic benefits for the organization.

Countless cultural forces influence how men and women think and act. And each one of us is an elaborate mix of both male and female traits. In association of gender leadership style and power women leaders, mostly use Soft power. They are excellent mediators, and they place more value on building relationships than men do while men's uses hard power are goal focused, drive results and hold relentless. An effective leader will combine both forms, resulting in what (Nye, 2008) terms "smart power". The right proportion will vary, as will the amounts of hard soft, power available based on a leader context. Leader, follower & the contexts are key components of the social and power dynamics that define a leadership role. (Table 2.3)

There is a real opportunity for banks to drive long-term organizational performance by increasing both the attraction and retention of talented women and by providing more opportunities to progress into senior roles.(Degaga,2015) Studies revealed that the inclusion of women in company's top leadership position has a direct and positive impact on a company's performance and risk management. But this is not to suggest that women will run the world. (Fisher, 2002)

Men and women are like two feet—they need each other to get ahead. Nevertheless, the world is changing in ways that can profit from women's skills as well as those of men. The strengths of human kind come in many forms. Every human being is wonderfully unique all of us contribute in different ways. The men leadership gap filled by the women and vice versa because no one is perfect.

Although many studies have indicated the positive link between having more women in management and companies' performance,( McKinsey ,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.(Degaga,2015)

To sum up the benefit of gender diversity as natural differences in the male and female brain. No two human beings are alike. Moreover, no one alone is perfect. Countless cultural forces influence how men and women think and act. And each one of us is an elaborate mix of both male and female traits. Yet, on average, each sex has its own range of abilities; each is a living archive of its distinctive feature (Fisher , 2002)

## **2.5 Gender Profile in Ethiopia**

The problems of gender inequalities in Ethiopia are a patriarchal society that keeps women in a subordinate position (Degaga,2015) .The Urban Employment and Unemployment Survey conducted by the Central Statistical authority (CSA,2015) showed that Business Administration professionals in Addis Ababa male 26,127 female 13,647 the gender gap still persists, but the gap is narrowed 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 while managing directors & chief executives, senior officials and legislation male 3, 291 and female is“0”. This shows women still under-represented.

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)

Some of them are Ministry of Women’s Affairs, its commitment on Millennium Development Goals; Plan for Accelerated and Sustained Development to End Poverty (PASDEP) the Gender Mainstreaming Guidelines, and the various affirmative actions taken in education and employment process. 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 (Degaga, 2015 ).

According to the Global Gender Gap Index (2016), Ethiopia ranked 109 out of 144 countries in on the overall gender gap measurement. The Global Gender Gap Index measures, national, gender gaps in economic participation and opportunity, political, education and health criteria, and provides country rankings.

## 2.6 Woman in the Central Banking

*As Ibrahima and Dominique, (2016 p.3-4 ) cited “ Central Banks’ decisions can be politically expensive (Toma & Toma, 1986). Hence, the rational choice(s) made by government when appointing Central Bank chair with particular profiles (Chang, 2006) this rationality can be extended to commercial banks concerned to preserve their interests. In the light of the effects of central bankers’ decisions, we assume that the women’s absence from Central Bank chairs can be accounted for by their version to inflation.”*

It is difficult to mention a banking sector or a financial system, without the existence of the Central Bank, because the Central Banking system is unique from other banking systems within the same scale of countries such as all Commercial Banks &, Micro finance.

As previously mentioned in chapter one NBE’s duties are to license and supervise all financial organizations. Therefore NBE (the Central Bank) should be a leader in all perspectives.

***The impact of political appointment :-*** The political appointment of executive leaders and board members of NBE has create conflict to NBE’s mission. As Kahsaye G.M (2016) revealed in his research central bank's independence is of importance to ensure price stability and economic development. In the absence of separation of the government and central banks or independence of central bank, politicians may order central banks to supply money in order to reduce the public and media pressure raised due to high public deficit and unemployment. As some observers testified, even with in the industrialized states with relatively independent central banks, there is such kind of activities by the political authorities.

Ibrahima & Dominique (2016) stated that women’s presence in the Monetary Policy Committee (MPC) could have an important effect on policy outcomes (Chappell et al., 2005; Farvaque et al., 2011; Bennani et al., 2015; Masciandaro et al., 2016).

Gender-based inequality have major macroeconomic and development-related implications Macroeconomic Stability in countries facing a shrinking workforce, raising economic participation ,including ,of women, can directly yield growth and stability gains by mitigating the impact of a decline in the labor force on growth potential and ensuring the stability of the pension system (Steinberg and Nakane, 2012;Gonzales,2015).

As Lowery, Annie (2013) cited women may still not be part of the tight-knit clubs (“boys ‘club”) from which central bank heads are chosen. Because central banks are independent, trust that the chairman’s goals are aligned with the administration’s interests is more critical than for other appointed positions. Bankers want someone they know and trust, the administration wants the same, and the independence of the institution means you’d better be pretty darn sure. As Ibrahima & Dominique,(2016 p.3-4 )cited “The diversity in the Monetary Policy Committee (MPC), in terms of gender, but also of age, of professional, sartorial and academic backgrounds, can influence the monetary policy decisions” A monetary decision maker is in a position only one stage removed from that of the directly elected politician

According to World Economic Forum cited “the impact of the composition of the monetary policy committees on the inflation performances of nine central banks from major OECD countries (Organization for Economic Co-operation and Development) (OECD)org cited “To day, 35 Member countries span the globe, from North and South America to Europe and Asia-Pacific. They include many of the world’s most advanced countries, but also emerging countries like Mexico, Chile and Turkey” and 175 central bankers over the period 1999-2008. They find that lower inflation levels are associated with a higher share of female members; therefore, the gender issue is more important in the inflation targeting countries.”

As Gonzales et.al, (2015) cited there is a positive association between gender equality and per capita GDP, the level of competitiveness, and human development indicators. Research Shows Women Leaders Bring Higher GDP(Matt Egam, Feb 13, 2014, REUTERS) “Our findings suggest that national environments that have perceived needs for leadership characteristics and role expectations, such as improving perceived inequities, empowering others, and inclusiveness, are environments in which female leaders are most effective”

- **The Proportion of women in executive level of Central Banks in UN Member States.**

Here below the central bank Proportion of women governors and vice-governors of Central Banks in UN Member States. The overall trend from 2003–2014 shows, that during this period, the proportion of women in decision-making positions at national and EU levels in Central Banks were low. In 2014, women held 14 % of governor and deputy/vice governor

positions and 18 % of positions in decision-making bodies in Central Banks at Member State level .(EIGE,2015)

**Table 2.4 Women Governors and Vice-Governors of Central Banks In UN Member States.**

Year 2007 up to year 2014	Year	% of Men	% of women
2007		96	4
2008		94	6
2009		94	6
2010		92	8
2011		90	10
2012		87	13
2013		88	12
2014		86	14

Source: EIGE (adapted by the researcher) Women and Men in Decision-Making

Despite strong international conventions that are ostensibly agreed upon by most UN member states, low levels of women’s participation remain the norm around the world. Structural and cultural barriers keep women from fully participating in the public sphere, and widespread social and political changes are necessary in order to eliminate them (Rangita, 2011).

## **2.7 Theoretical Frameworks and theoretical model**

### **Introduction**

This section discussed the variables used to answer the central research question of the study. It first assessed previous works in the area, identified the variables employed and then outlined the elements this study retained, dropped, modified or added. Finally, it presented the conceptual framework designed based on the theoretical framework.

#### **2.7.1 Theoretical Framework**

Many prior studies have examined the barriers to women’s career advancement. Various attempts have been made by the researcher to categories the barriers with in frame works. As (Endale,2014) Traditional and persistent barriers have been shown to hinder the active pursuit of women to obtain positions of leadership i.e. (Bartol et al., 2003; Hoyt, 2005; Powell et al., 2002); this point is not contested here and is respected as a foundation in the field. It is proposed here that with the globalization of business practices, opportunities, technologies,

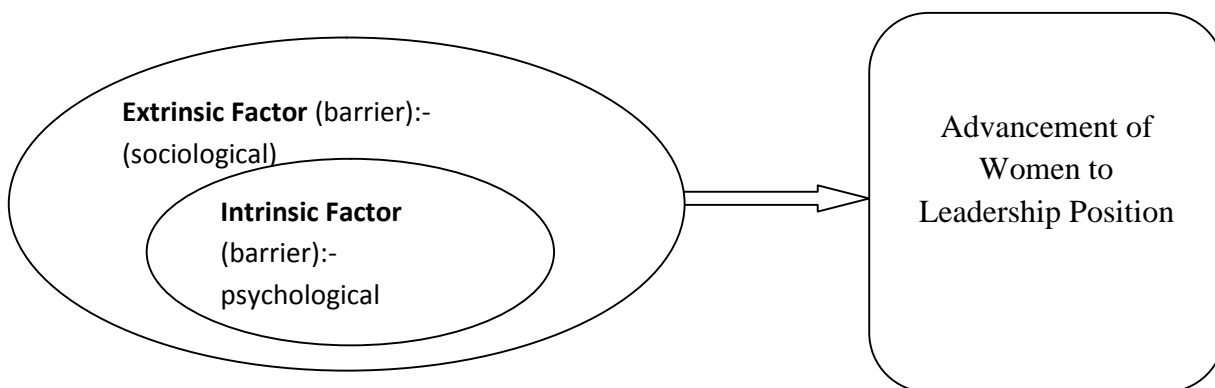
and cultures, women face new and different challenges that vary depending on the context of the environment in which they operate.

While through theory triangulation this study examined and combined a theoretical frame works from the Glass ceiling theory(Fagenson,1990,Morison,1992,Carole ,1999) the study classified the barriers as Intrinsic –psychological and Extrinsic-sociological, According to Ecological model (Hae & Seung,2013) and Gender Organizational System, (Fagenson,1990, Jabeen and Jadoon, 2009 Hae and seung,2013) perspective the barriers are classified as social , organizational, and individual levels. The feminist theory perspective classifies the barriers in to three factors *Personal factors* ,*Structural or institutional factors* and *cultural factors* Osong (2004) under these category the research farther explains the feminist theory also noted that nepotism, political affiliation, networking, ethnicity, qualification, administration experience, willingness to take position, assertiveness, self-confidence, and self-esteem are the major factors affecting women to advance in their career ladder. (Bello, 1992) also identified several obstacles that prevent women from advancing to senior management positions. The study indicated the socio-cultural beliefs as the major barriers in this regard. (Gojam and Manjit, 2015)

### 2.7.2 Theoretical model (Conceptual framework)

Based on the theoretical framework stipulated above, the following theoretical model is presented (see figure 1). The theoretical model used to answer the central research question of the study, which are barriers that prohibit women from advancing into executive leadership in the central Bank of Ethiopia.

**Figure 1 The Theoretical model of the research**



**Source:** Adapted from Carole, (1999),Osong(2004),and Hae &Seung,(2013) Bello,(1992)

## 2.8. Factors affecting the women's participation in Leadership Position

Major Barrier's that affects women participation in executive level are Intrinsic–Psychological barriers or obstacles (Andrew,et al 1990,Morison,1992,Carole,1999) and extrinsic - Sociological (socio cultural and political) barriers. Societal barriers,(Hae & Seung,2013) cultural barriers ,Bello(1992) and ,political barriers(Osongo,2004) .

### 2.8.1. Intrinsic factors/Barriers:-Psychological Barriers

Intrinsic Barriers:-Psychological Barriers one of the barriers for advancement to top management positions for women is her intrinsic barriers psychological such as lack of confidence; women do not consider themselves as good candidates for a job as well as men do. (ILO, 2015,P. 29)

**Educational level:** - As Marimuoniovaera and Turuneh (2015,P 15) cited capacities of human capital such as skill and knowledge. Men make more investments than women and therefore gain more (Becker, 1993) and are able to advance. Second, women's advancement is prevented by "Stereotypes, lack of support and exclusion from networks". Individual attitudes: such as **self-image**, **motivation**, and aspirations also fall into this domain. The belief associated with this model is that women are not assertive enough, don't want the power, **lack self-confidence**, **don't aspire for line positions**, are unwilling to play the game or work the system, and they don't apply for the jobs (Tallerico & Burstyn, 1996) **Lack of ability to handle a crisis** are identified (Bond 1996, Gojjam&Manjit,2015).The sense of diminished self-efficacy is often shaped by the social context in which there are limited role models and highly gendered professional stereotypes and notions of leadership. They are more likely to blame themselves (Shin, &, S. C. 2013)

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

reaching implications is differences in communication styles and the fact that women are less likely to negotiate for what they want. When women do *assert* themselves and negotiate, they are considered less socially attractive, less likeable, and less hireable. **Young Shin, H. & Bang, S. C. (2013)**

### **2.8.2) Extrinsic factors/Barriers:-Sociological**

According to glass ceiling factors Extrinsic barriers are Sociological barriers, organizational barriers But this research combines Societal barriers,(Hae & Seung,2013) cultural barriers ,(Bello,1992) and political barriers(Osongo,2004) .

#### **➤ Institutional or organizational factor/ barriers:**

**Organizational culture:** A set of values, ideas, beliefs, norms and symbols that have been created for a society and are shared by the people who belong to it (Maria et al, 2007).

**Organizational structure:-**The Organizational structures inhibit women's entry to and advancement in the workplace (Jabeen & Jadoon, 2009, Fagenson, 1990) certain career lines are blocked while others afford ample upward movement.

**Barriers to Promotion.** The barriers that prevent women and minorities from moving off the "sticky floor" often arise because the jobs in which these groups are concentrated either lead nowhere or have very short lines of progression. (Lemessa, 2014)

**Organizational and institutional practices:** Organizational and institutional practices are a reflection of the societal or systemic factors. Some of the organizational factors that impede women's anticipation to leadership position include gender *stereotyping* (*it is* codification, retention and memory of information about others define the Masculine and Feminine gender stereotypes (Ruiz & Cesteros, 2006).

**Masculine:** Denote specifically male persons aggressive, strong, and unfeeling or stoic. Being masculine means in modern times, at least, no shows of emotion, no flamboyance, and **Feminine:** is a set of attributes, behaviors, and roles generally associated with girls and women. (Urban dictionary)

*Unfair recruitment and assignment, limited training opportunities, lack of women friendly policies, lack of flexible work arrangements. The absence of women from decision making bodies and lack of networking and mentoring opportunities.*(Jabeen and Jadoon, 2009, Hanna 2015) *Sexual harassment, nepotism, political affiliation, ethnicity*, these barriers might vary significantly from organization to organization. (Gojjam, Manjit , 2015.,,p15)*Poor Network;* A research conducted by Jalalie (2006) emphasized women's may be s skillful as men in forming networks, but their networks are less effective because they are not as well integrated into the organization's dominant coalition(k,Cannings,1991)

*Lack of Mentorship:* Mentors are one of a carrier support for women. Women's lack of advancement to high level of management often results from their having less fully developed informal networks than men.

**Perceptions of professional and family orientation;** The Organizational barriers can be linked to professional and family orientation. Women are discredited even if they do not have children, because companies consider that they have a family orientation. Even if women do not have children yet or plan to have children, or if they have full support from their spouses, male CEO, executives often hold the perception about the negative impact of women's, families on the work required for executive levels (Tharenou, 1999, p. 114,Mari de la & Mari de los,2007)

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

#### ❖ **Socio-Cultural barriers**

*History:* Historically, a boy learns to put winning ahead of relationships. And to “play by the rules” of the situation they play competitive games that teach them to protect their feelings of self-worth, at the expense of relationships, while girls have not been encouraged to play sports

that teach the “rules of the game “as boys do (Sitterly ,1993 ) Many girls grew up playing “mummy “ to dolls & learning household duties, Mostly young females were encouraged to foster long- term relationships, as well as to defer to others needs.

***Demographic factors:*** Women caring role has emerged within many families as a result of demographic change as we live longer .So caring for elderly relatives is creating a social dilemma in those countries where the bonds of extended family have loosened. Wilcox,(1995,) the researcher further noted that the responsibility for the care of elderly relatives frequently falls to women and some are finding themselves in the “Sandwich generation” (Jalelie ,2006).

***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. Shin & Bang (2013) Lack of governmental programs for child –care support and aging, elder care support continues to hinder working mothers the growing number of single women with children women whose income is critical for family survival feel this strain most acutely. In ’’river of time’’ term, rather than zigzagging from one type of loan to another type of loan from the bank (Jalelie.2006) in case of NBE (Emergency loan, SACDO loan)

***Social Norm driven by the media:-***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, Degaga,2015).A research conducted by (Young & Bang, 2013) Media perpetuates gender stereotypes by using images to reinforce gendered notions of leadership, often presenting men as “experts”. Stereotypes are further perpetuated when female executives are portrayed as anomalies. Media images show women at home and as younger than men, which communicates and reinforces perceptions of female professional incompetence and unsuitability for leadership positions (Wilson, 2004).

***Cultural:-*** One factor that has been found to create large barriers for women in achieving the leadership position is culture. Proverbs, languages, tales, theaters, are the reflection of

society's thinking. For example Some of the proverbs in Amharic languages (Ethiopian Official working language of the country).

"Ye mot mot set dagna ye honechilet" This possibly translated in English to mean, "A death of death comes when female becomes a judge." (Gobena,Lemessa,2014)

When a girl or a woman performs a great thing to appreciate her strength usually uses muscular words. Eg.“ Pe ! Wend nat” (an Amharic language) this possibly translated “ Waw! She is a male”. An Amharic poem called “Ene na Teretu” shows the backward societies attitude which express in proverb. (Annex 1)

All the above factors are portraying women as the sphere of lower-ship rather than leadership. The standard by which women are evaluated and assessed for their leadership is based on a masculine norm or reference.

***Political barrier: states*** that Political barriers are due to masculinization of politics. Deep seated Patriarchy in politics is one of the core barriers to women's leadership (Rangita,2013). The Central bank chair is appointed by the government by political assignment. Until the 1980s, in most countries, monetary policies used to be altogether dependent on political cycles. A government official sits on the Central Bank decision-making bodies with the task of monitoring its activities then, the Central Bank acts as a transmission belt for the Ministry of Economy and Finance, the real locus of monetary power.(Only Central Banks in federal structures, such as the Swiss National Bank and the US Federal Reserve and the Bank of England, statutorily independent, do not display these characteristics) (Ibrahima& Dominique,2016).

## **2.9 Factors That Influence Women's Career Success**

Overcoming the barriers that are restraining women's advancement to leadership position requires integrated effort (Degaga,2015 ,P17) at Intrinsic levels women themselves and at the Extrinsic level Federal and state governments, employers, academic institutions, and are essential players in breaking down the glass ceiling.

### 2.9.1 Success factors at the Intrinsic levels

A research conducted by (Morrison et al.,1992) suggested the following four “core components of success”:

**Be able.** There are differences in communication styles and the fact that women are less likely to negotiate for what they want. When women do assert themselves and negotiate, they are considered less socially attractive, less likeable, and less hireable.( Hae and Seung ,2003)And also never stop learning, whether it is formally, in a classroom or informally, on the job. Put in extra time and effort on every job.

**Be seen as able.** No one should ever allow his/her abilities to be discouraged or ignored. Display competencies in jobs that are visible and valued, especially for jobs that form stepping-stones to the top. Know what you want. (Morrison et al.,1992)

**Be willing** to balance, prioritize, sacrifice, relax.( Morrison et al. ,1992)

**Role model,** 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. Not waiting for opportunities, Staying positive (Degaga,2015).

**Develop self-esteem** .At the intrinsic level women’s psychological factor is her personality A research conducted by Hae and Seung(2003) emphasized that Some research indicates that women’s lack of confidence to succeed often leads to making decisions that affect their career prospects and Wendy, et al (2012) the sense of diminished self-efficacy is often shaped by the social context in which there are limited role models and highly gendered professional stereotypes and notions of leadership. For example, Bowles & McGim (2008) .Women are less likely to promote themselves; when they are successful, they are more likely to credit the team or circumstance and when they fail, they are more likely to blame themselves.

Women’s *self-empowerment* through their own organizations and through more effective networking that cuts across class, political and socioeconomic divides (Nzomo 1995, Osongo ,2004)

## **2.9.2. Success factors at the Extrinsic Levels**

### **❖ *Sociological: Institutional policies and strategy***

***Women only leadership development courses:*** - that offer practical support, but are also at an appropriate theoretical and research-informed level for senior women academics. .( Hae & Seung 2003)

***Flexible work opportunities:*** - Part-time & Job share arrangements flextime and working from home afford by technology such as telecommuting (Morrison et al,1992)

### ***Develop Quota System/Allocating Quota/***

Quotas have a positive effect on potential women leaders to being more efficient in selecting (attracting) other women leaders, by role modeling towards attracting other aspiring women leader. However; it was thought essential that policies are accompanied by strategic implantation plans.

***Subsidized Childcare & Eldercare facilities:*** which directly acknowledge & address common problems in accessing Childcare and Elder care.( Jalalie D.2006)

***Mentoring programmers:*** at formal and informal levels.

### **❖ *Extrinsic Levels Socio \_Political***

#### ***Government***

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. (Glass Ceiling Commission, 1995)

Under the philosophy of the Washington Consensus, the major international financial institutions (International Monetary Fund, World Bank, Organization for Economic Cooperation and Development) recommended granting Central Banks independence,(The Central Banks independence means its ability to define and implement monetary policy without political or external influence.) promoting price stability which is, in a context of

global competition, a prerequisite for economic growth (de Haan and Klomp, 2010, D'Amato et al., 2009, Banaian, 2008). Central Bank chairs' academic and career backgrounds influence not only their preferences on monetary policy goals, but also their ability to achieve them.

As long as Central Banks were totally dependent on politics, roughly before the 1990s, the governments showed a clear inclination to appoint male Central Bank chairs. Since the beginning of the 1990s, Central Banks have become more independent and empowered to focus on the price stability goal, and governments started to appoint, more frequently, female Central Bank chairs, albeit always in a low proportion.

The international movement of institutional monetary reforms coincided with a social change for women. Another explanation may simply result from female preferences on monetary policy goals in comparison with men. Indeed, while Central Banks were given independence, women selected to chair Central Banks have a career and an academic background consistent with a preference for the price stability, which leads us to think that the appointment of women may have been the result of a political will. (Ibrahima and Dominique ,2016).

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.(Degaga,2015) 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.

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).

## **2.10 Summary of reviewed literature and Empirical Studies**

The reviews so far have shown that women are indeed under-represented in Ethiopia and other parts of the world as well. Several factors have been identified as affecting women's participation in a Leadership position both locally and globally. A number of strategies of remedy have also been proposed. As such, the present research becomes duly important as it investigates and throws light on whether any and of the interventions has been put to use.

The major barriers that prohibit women from advancing into executive leadership position in the central bank are **Intrinsic-barriers**–(psychological barriers) and **Extrinsic barriers**-sociological (socio-cultural and socio-political) barriers. These barriers restrict women to reach the top of the ladder or block their opportunities. Intrinsic barriers affect women at the individual level such as inadequate education, lack self-esteem, not to speak up with full confidence for what they want, ,not aggressive and go for positions, lack of networking, lack of ability to handle a crisis, unaffordable child care services, and unaffordable elders care services.

**Extrinsic barriers:** -sociological barriers which affect women by the influence of socio-cultural and political factors. Socio-cultural factors affect as Institutional or organizational level such as attitudes towards women, organizational structure, lack of opportunities to work on challenging assignments, inflexible working practices ,absence of women role models ,conflict between career and family responsibilities, at political barriers:-political affiliation, cultural beliefs and attitudes towards women role and ability, stereotypical attitude towards women managers, lack of governmental programs for elder and child care support.

#### ➤ **Empirical Study**

In Ethiopia few researches have been conducted to explore the barriers for women under-representation in the banking area. Glass ceiling in Public Sector Banks (Danat,2005) her study did not include Central bank –National Bank of Ethiopia. She measures the attitude of men manager towards women employees & its effect on their move in the ladder of high management position and (Degaga,2015 ) focuses on factors for under-representations of women in the Leadership Positions of the Commercial Bank of Ethiopia (CBE) .Both finding are almost common to what has been discussed, but this study raise the barriers include political barriers and the contribution of biological difference in leadership skill, gender make difference in power used and in ethics.

All the reviewed literatures argued that success facilitators for women’s advancement to leadership position requires integrated effort and strategies at the Intrinsic(Individual) level and Extrinsic Institutional and Social, cultural level.

**Table 2.5** Empirical Study On Central Bank

Author	Objectives	To analyze	Finding and Recommendation
Ibrahima Diouf, Dominique P'epin	Gender and Central Banking	socio- economic and socio-political characteristics	Finding: An empirical analysis showing that female Central Bank chairs focus more than their male counterparts on achieving the price stability goal. This means, then, that women are more resistant than men to political pressures. Finally, it concludes that gender differences in degree of conservatism may be an explanatory factor in female underrepresentation in lack of women friendly policies the Central Bank chairs.

**Source :** Ibrahima Diouf, Dominique P'epin (2016) adapted by the researcher

Table 2.6 Summery of researches on Banking Industry (Commercial Bank)

Source: Adapted from Degaga (2015)

Author (s)	Research Title	Study Area	Key findings and Recommendations
Dr. K. Sundar & P. Ashok Kumar	Exploring factors preventing women employees from aspiring for higher post in banks.	Pondiherry India	<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>
Author	Objectives		
Nancy N. Kamau	Investigating factors affecting women career advancement in Kenya Commercial Bank	Kenya	<p>Finding: the study indicated that age; gender issues; individual's skills, tenure, hard work, reputation and</p> <p>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. Some of the Recommendations: 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>

## CHAPTER THREE

### 3. RESEARCH DESIGN AND METHODOLOGY

#### INTRODUCTION

The purpose of this chapter was to explain and justify the research methodology that was chosen to provide answers to the research questions. It focuses on the study design, data collection instruments, sampling and sampling techniques as well as the data analysis methods.

#### 3.1 Research Methodology

##### The research type

The type of research is mixed method that is Descriptive as well as exploratory. Descriptive According to Sekaran (2003) in order to ascertain and be able to describe the characteristics of the variables of interest in a situation and also the research examined the what, where, and when of a phenomenon.

Explanatory research seeks explanations of observed women advancement to leadership position related phenomena and behaviors and the research seek answers to why and how types of questions.

#### 3.2 Research Design and source of data gathering

The research design of this study employed mixed method that is qualitative and quantitative. The study used both primary and secondary data collection method .Primary data was collected through questionnaire, interviews and by observation. Secondary data was collected from written materials.

The rationale for this choice of methods 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, 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.

### **Primary Datas**

**Questioner;**-The questionnaires were compiled after a thorough review of the literature. Some questions found in women's leadership studies, Female leadership and corruption were considered and were modified and adapted for use in this study. New questions were also developed. Self-administered questionnaires in five points Likert's scale and some open ended questions were also prepared.

**In-depth interview;**-In-depth interview with key informants (Women and youth affairs officer, male HR Officer, male manager and 5 women managers a total of six interviewees) were conducted purposefully. All 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.

**Secondary data source;**-The main secondary data sources used were written materials from the NBE HR Directorate, books and researches from the Network of Ethiopian Women's Associations(NEWA), AAU library, journal from different universities, raw dates' from the Federal Ethics &Anti -Corruption Commission and from FDRE Central Statistical Agency.

### **3.3 Populations, Sample size and Sample frame**

**Population Study:** The study of the population of this research includes all the permanent employees as of May 2016 in National Bank of Ethiopia (they were 860). But the target population (population study) is those employees who have a diploma and above and that have been working in the bank at least for one year, which were 626 employees.

**Sample size:** To assess the factors that affect the advancement of women in leadership position, out of the total target population (626), about 30% (188) were taken as a sample because of a minimum sample percent which is considered as a rule of thumb in a research. Since the study is about women (60%) 113 of women who are managerial and non - managerial positions are selected as a sample. The rest 75 (40%) are male managerial and

non-managerial staffs. All participants of the questioners are selected by snow ball sampling because since the researcher is an NBE staff, in order to be reassure the respondent confidentiality snowball sampling is used. view of the fact that the researcher is the 6 women and 2 males were sampled for the interview by purposive sampling techniques, a nonrandom technique that involves a deliberate choice of informants due to the qualities they possesses (Tongco, 2007). This study specifically employed the quantitative and qualitative method in order to provide an extensive description and in-depth analysis on the subject matter. Data captured from the questionnaires were analyzed using the Statistical Package for Social Sciences (SPSS, Version 21).

***Sampling Frame & Sampling Location:***

The sampling frame can be defined as sets of source materials from which the sample is selected. However, sampling location is a place where a research is conducted or/and a place where information is acquired (Berg, Sven. 2006).An effort was made to make the sample more representative. In NBE there are four clusters and the following table shows the sample selected from each clusters.

**Table 3.1 Sample frame and location**

No.	Clusters	Questioner by Snow ball Sampling		Interview by Purposive Sampling		Total Sample	Contingency Questioners	
		Female	Male	Female	Male		Female	Male
1	Governors' Office	-	1		1	2	-	
2	Monetary Stability cluster	38	27	2		67	2	2
3	Financial Institutions Supervision cluster	33	21	2		56	5	3
4	Corporate Service Cluster	36	24	2	1	63	3	4
	<b>Total</b>	<b>107</b>	<b>73</b>	<b>6</b>	<b>2</b>	<b>188</b>	<b>10</b>	<b>9</b>
	10% of total Contingency =19)	207						

### **3.4 Contingency for Non-Response**

When the questioners were distributed, non-response was expected due to various reasons. Some respondents may not be willing to fill the questionnaires due to different reasons, such as losing the questionnaire, lack of interest on the study, shortage of time due to their busy schedule. Therefore, an allowance of about 10% was provided. To this end, 10% of the total 188 questionnaires were allotted to compensate non-response problem, which finally made the number of total distributed questionnaires 207. The additional 19 questioners were distributed, 10 for women and 9 for men by purposive sampling method of cluster 2,3 and 4 because of high employee numbers.

### **3.5 Data Analysis and Presentation**

In order to provide an extensive explanation on the subject matter the study employed quantitative and qualitative method. Information gathered through interviews and document analysis was analyzed in the form of narratives, and those data corresponded with those from the questionnaire and were integrated and the findings were interpreted. Data captured from the questionnaires were analyzed using the Statistical Package for Social Sciences (SPSS), Version 21.00 and presented by descriptive statistics; such as charts, tables, graphs and percentages and will be used to analyze and present results.

### **3.6 Trustworthiness of data**

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. (Golafshani, 2003). 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, 2003). Therefore this study uses Theory triangulation and methodological Triangulation.

**Theory Triangulation** - involves using more than one theoretical scheme in the interpretation of the phenomenon.( Denzin, N. (2006)

**Methodological triangulation:** involves using more than one method to gather data, such as interviews, observations, questionnaires, and documents. (Denzin, N. 2006).

Interview respondents were selected from the total participants in order to ensure a greater likelihood of obtaining reliable and consistent data. Before the questionnaires was formally distributed, the questionnaires were pretests don a sample of 5 managerial and 5 non-managerial staff who were not included in the final study. This was done to ensure its workability in terms of structure, content, flow, and duration. Minor revisions to the instrument were made following the pretest results.

### **3.7 Ethical Considerations**

Prior to data collection from the participants, the researcher had ensured the participants agreement to participate in the study. All potential study participants were informed about the procedures that were used in the study, the risks and benefits of participating in the study, and their rights as study participants. The questionnaires were answered anonymously by the respondents and their identities were treated as confidentially as possible. Moreover, recording devices were not used in order to give interviewees confidence to freely speak their minds. All the documents used and sites visited have also been properly acknowledged and documented.

## CHAPTER FOUR

### 4. DATA PRESENTATION AND ANALYSIS

#### INTRODUCTION

As shown in the objective of the study, this thesis was mainly set to examine factors affecting the advancement of women to leadership position and it also goes far beyond towards studying other related issues which in one or more ways are linked with the advancement of women to leadership position. Thus this chapter contains data presentation, analysis, interpretation and discussion of secondary and primary data through the use of questionnaires and individual interviews, observation, as well as recorded documents. The results of the study are presented as intrinsic and extrinsic barriers and the success factors also presented. This is done by using descriptive statistical tools such as percentages, tables, graphs & charts for data collected through questioners, whereas narrative description of findings is used for data collected through interview & observation.

#### 4.1 Educational Status of Employees of NBE by Sex

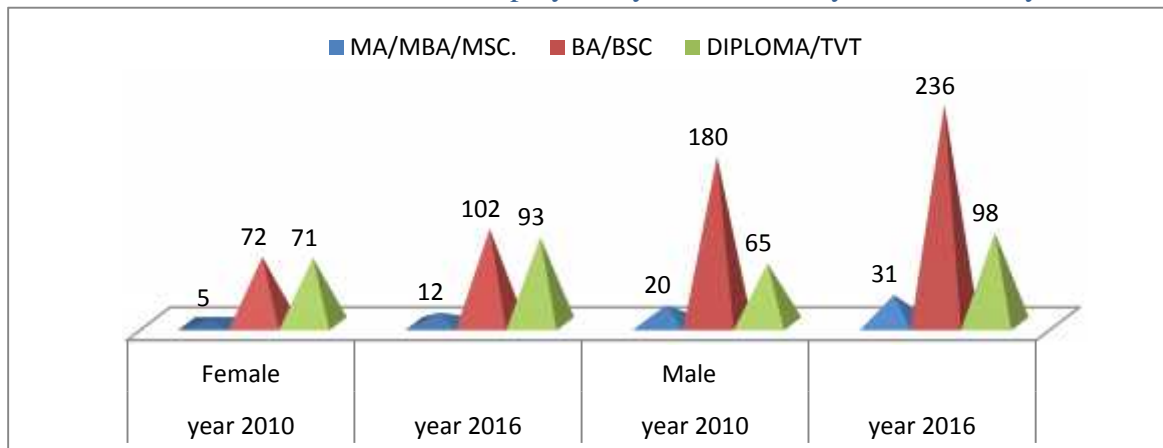
Based on secondary data obtained from NBE Development Strategy (2010) the total number of employees was 583 from which the share of women was 33.96% (198) in year 2010. The number of employees as of May 2016 were 860 (raw data from HRD). The share of women employees was 37.44% (322).

##### 4.1.1 Educational Status of NBE Women

The educational status of women in these two years is presented in Chart 4.1 as follows. The total number of employees in year 2010 was 583. Out of these employees, 413 of them held diploma or a higher educational status, of which the women's share was 148 or around 36%. In May 2016 the total number of employees reached to 860. In this year out of these employees, 572 of them held a diploma or a higher educational status, of which the women share reached 207 or around 36%. Even though the share of women educational status within

the year in year 2010 as well as year 2016 is equal (36%) but the percentage growth of year 2016 in relation with year 2010 is about 40% . Detail educational status of the two years is as follows. In the year 2010 the numbers of women who have second degree (MA/MBA/MSC) were only 5 while in May 2016 this number has increased by 140% and reached 12. The number of women who have first degree (BA/BSC) has also increased almost by 42%, from 72 to 102 and Diploma / TVT holders have increased from 71 to 93 with a growth of almost 31% between the two years. Generally the number of women who have first degree and second degree holders have increased from 77(in the year 2010) to 114(in May 2016), which is an increase of almost 48 % . The growth observed in educational status of women in the six years period indicates that women have shown much progress in building their capacity. (Chart 4.1)

CHART 4.1 Educational statuses of employees by sex, in January 2010 and May 2016



source: NBE HR development strategy (2010) and from NBE staff list by position, sex and grade as of May 2016 analysed by the researcher.

#### 4.1.2 Educational Status of NBE Men

According to NBE’s secondary data in year 2010, the number of male employees with diploma or a higher educational status was 271 and this number has increased to 365 on May 2016 which is an increment of almost 35 % . When we compare the change observed during the two periods in educational status of men the distribution is as follows. The number of MA/MBA/MSC holders was 20 in year 2010 while in May 2016 it reached to 31 with a

growth percent of about 55%. Even though the actual number of men at this educational status is larger than that of women's, but the increment percentage is by far less than the women's 140%. In the case of BA/BSC degrees the number of male employees has increased from 180 to 236 with percentage increase about 31%. When comparing this with the increment observed in women having BA/BSC degree (42%) is bigger than that of men (31%). At Diploma/TVT level the number as well as the growth rate of men employees is from 65 to 98 with an increment of almost 51%. This increase when compared to that of women (31%), the female's rate of increase is less than of the male's (51%) (Chart 4.1) Generally the increment observed in women and men having first degree and second degree in year 2010 to 2016 women 48% while men 75%.

#### **4.2 Leadership Position by Sex with their Educational Status**

In this study the major NBE's leadership positions categorized in to four levels which are Executive level (that consists of Governor , Vice Governor, Senior Governor advisor,) higher leadership,(Vice Governor Advisor, and Director) Middle leadership (Chief, manager, principal, Examiner, team leader), Lower leadership (senior officers).

##### **4.2.1 Leadership Position by Sex with their Educational Status (Year 2010)**

Women in the executive level leadership position hold 0% (0 out of 8).The educational status of the men in this position contains 6 MA and 2BA degrees. At the Director Positions women hold only 5.55% (1 out of 18) and her educational level shows BA degree. The rest Directors are men and their educational level profile shows 1 MA and 15 BA degrees. At the middle level of Leadership positions (Managers, chief), women hold 16.12 % (5 out of 31) and all of them have a BA degree. From the men's side there are 2 MA and 25 BA degree holders. More over in the lower leadership position (senior officer) women held 28.57% (2 out of 7) and all of them have BA degree. From the men's side there are 4 BA degree and 1Diploma holders. From the table below women's educational status in the Masters level was 0% and their total leadership share as of year 2010 was only 12.5 % (8 out of 64). (Table 4.1)

Table 4.1 Leadership position by Sex with their educational status of year 2010

No	Leadership position	Male	Education	Female	Education	Total
1	Governor, vice- governor, Governor Advisor,	8	6 MA and 2 BA	-		8
2	Director, Vice Governors Advisors	17	1 MA and 15 BA	1	1(BA)	18
3	Manager, Chief, principal, Examiner	26	2 MA , 25BA, 2 Diploma	5	5(BA)	31
4	Senior officer	5	4 BA.1Diploma	2	2(BA)	7
	Total	56		8		64

Source:-NBE- HRD (2010) compiled by the researcher

#### 4.2.2 Leadership Position by Sex with their Educational status (May 2016)

The share of women in the executive level leadership position is still 0% and the directors positions also the same as the year 2010 with only 1 director place occupied by a woman. In the middle leadership position however, women's share has increased from 16.12 % ( year 2010) to 21.21 % (May 2016). In the lower leadership position, the number of positions occupied by women in 2010 was 2 out of 7 or 28.57%(Table 4.21). In June 2016 the number of positions occupied by women became 4 out of 26 or 15.38% (Table 4.2) which shows the ratio of women occupation has declined from 28.57% to 15.38%.(Table 4.2 source NBE HRD )

Tale 4.2 Leadership position by sex with their educational status (May 2016)

No.	Leadership position	Male	Education	Female	Education	Total
1	Executive Level	8	6MA,2 BA	---		8
2	Director	14	2 MA,5BA	1	BA(1)	15
3	Chief, manager, principal Examiner	26	15 MA,8BA	7	MA (2), BA(5)	33
4	Senior Officer	21	3MA, 2BA, 3Dip.	4	1 MA, 2BA, 1Dip.	26
	Total	69		12	Grand Total	81

### 4.3 Respondents' Profile

As mentioned in chapter three there were total of 210 questioners with contingencies distributed in this study; 126 (60%) to women and 84(40%) to male respondents. The questionnaires were distributed along with a cover letter assuring anonymity and voluntary participation.

A total of 187 questioners were returned with a return rate of 89.05%.116(92.06%) from females and 71(84.52%) from men were returned. From these questioners 142 were found to be usable while the rest were disregarded as they were not filled properly. The analysis and interpretation of data was made based on the responses obtained from the respondents. Thus the respective quantitative data was analyzed through questioners and interpreted using descriptive statistics. The data collected through interview and observation was analyzed qualitatively. Triangulation was made to check the consistencies and variation of the results. The respondent's profiles are analyzed here below.

Table 4.3 Respondent's sex in relation of Age

SEX	Respondents Age						TOTAL
	18-25 (1)	26-35 (2)	36-45 (3)	Sum from (1)-(3)	46-55	56 +	
FEMALE	11 (12.5%)	<b>33</b> <b>(37.5%)</b>	29 (32.95%)	73 (82.95%)	7 (7.95%)	8 (9.09%)	<b>88</b> <b>(100%)</b>
Male	5 9.30%	23 42.60%	12 22.20%	40 74.10%	10 18.50%	4 7.40%	54 100.00 %
TOTAL	16 (9.3%)	56 (42.6%)	41 (22.2%)	113 (74.10%)	17 (12.00)	12 (8.50%)	<b>142</b> <b>(100%)</b>

\*Percentages are within sex groups and numbers are frequency counts

**Table 4.4 Respondent's Sex with relation to marital status**

SEX	MARTIAL STATUS				Total
	SINGLE	MARRIED	WIDOWED	DIVORCED	
FEMALE	24(27.3%)	53(60.2%)	9(10.2%)	2(2.3%)	88(100%)
MALE	19(35.2%)	28(51.9%)	4(7.4%)	3(5.6%)	54(100%)
TOTAL	43(30,3%)	81(57%)	13(9.2%)	5(3.5%)	142(100%)

\*percentages are within sex groups and numbers are frequency counts

**Table 4.5 Respondents' Sex \* Number of children Cross tabulations**

SEX	NUMBER OF CHILDREN					TOTAL
	0	1	2	3	4	
FEMALE	11(12.5%)	26(29.5%)	40(45.5%)	9(10.2%)	2(2.3%)	88(100%)
MALE	9(16.7%)	14(25.9%)	22(40.7%)	7(13%)	2(3.7)	54(100%)
TOTAL	20(14.1%)	40(28.2%)	62(43.7%)	16(11.3%)	4(2.8%)	142(100%)

\*Percentages are within sex groups and numbers are frequency counts

### 4.3.1 Demographic Factors of the Respondents With Relation to Their Sex

- **Analysis of (Table 4.3,4.4 and 4.5)**

Table 4.3 presented above indicates the age of respondents with relation to their sex. 83% of Female and 74.10% of male respondents' age are from 18 up to 45 and this indicates that the bank is occupied by younger and middle aged female employees. The average child bearing age is from 18 up to 45 years. Thus the majority of the women respondents are in the child bearing age range.

The marital status of the female respondents shows that 60% are married, 9.2% are widowed, 3.5% are divorced and 27.3% are single while the marital status of the male respondents show that 51.9% are married, 7.45% are widowed, 5.6 are divorced and 35.2% are single. (Table 4.4)

Female respondents who have either one or two children are 75.0%, those who have 3 children are 10.2%, and the least ratio 2.3% has four children. From male respondents 66.6% have either one or two children, 13% have three and 3.7% have four children. (Table 4.5)

From the above data's more than 60.2 % of women and 51.9 % of male have added family responsibilities in their homes which, increase their role and status in the family. Those who are single are mostly expected to get married and have a child in the near future. Interviewee INT VI, a women manager, said that women tend to modify their career aspirations due to domestic responsibilities. Later in their lives after they have raised their children, they become ambitious and seek promotion posts.

**Table 4.6 Respondents Sex with relation of their Educational Status**

SEX	EDUCATIONAL STATUS			TOTAL
	Diploma/TVT	BA/BSc	Master's	
<b>FEMALE</b>	13(14.8%)	63(71.60%)	12(13.6%)	88(100%)
<b>MALE</b>	3(5.6%)	36(66.6%)	15(27.8%)	54(100%)

#### **4.3.2 Respondent of Sex with Reference of Their Educational Status**

The educational status of the sample respondents consists of a Diploma or a higher degree because the study focuses on NBE's staffs who are working from clerical up to executive level of positions. From female and male respondents, the majorities have BA/BSC with 71.6% and 66.7% respectively. Diploma holders have the second larger number of women respondents with 14% which happens to have the lowest number of male respondents with only about 5.6%. Master's degree holders from women's side are 13.6% while from the male's side Master's degree holders are 27.8 % but, in relation with the year 2010 women have well developed their academic background and have shown a good progress (Table 4.6)

### 4.3.3 Managerial and Non-Managerial Positions of the Respondents

(Table 4.7) shows 13.6% of the total 88 women respondents' and 40.7% of total 54 men respondents' are in a managerial or above positions.

Table 4 .7 Respondents' Managerial and non-managerial positions of the respondents

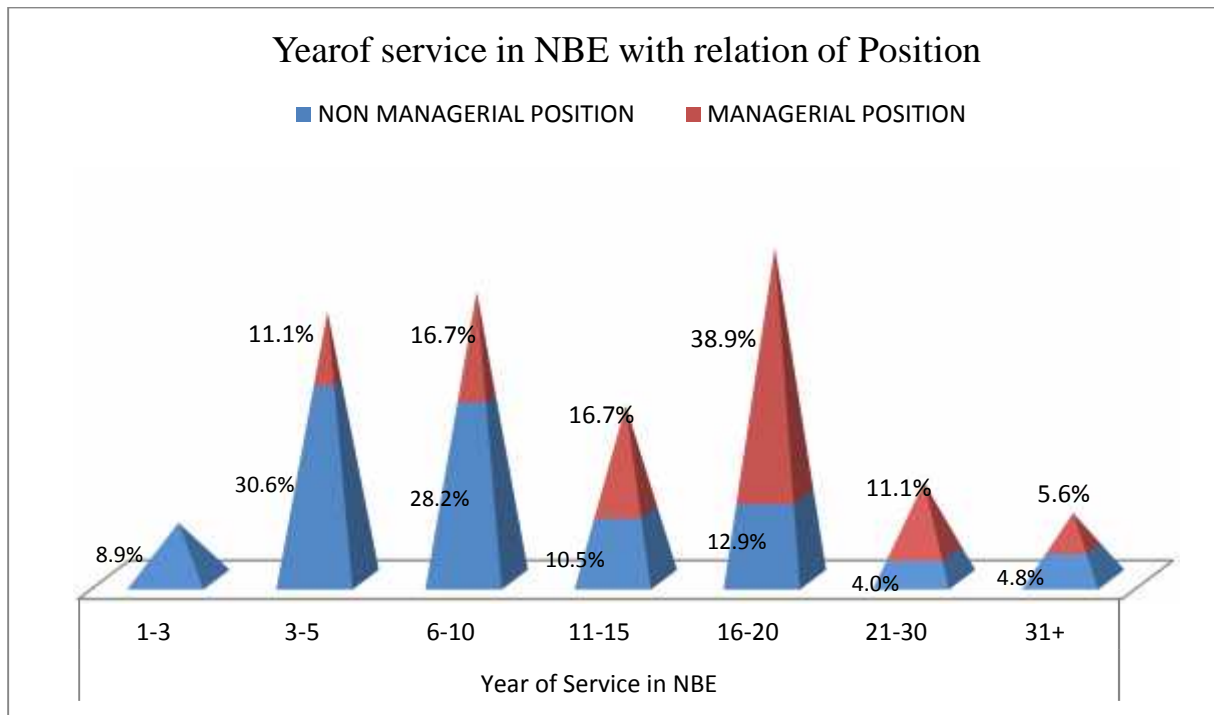
SEX	POSITIONS		Total
	NON MANAGERIAL POSITION	MANAGERIAL POSITION	
FEMALE	76(86.4%)	12(13.6%)	88(100%)
MALE	32(59.3%)	22(40.7%)	54(100%)
Total	108(72.85)	34(27.15)	142(100%)

\*Percentages are within sex groups and numbers are frequency counts

### 4.3.4 Service Year of Respondents with Relation to Position

The study found out 11% of the employees in NBE gained their professional advancement after the experience of 3 years. 33.4% of managers have served in NBE from 6 up to 15 years and 38.9% of managers have served in NBE from 16 up to 20 years. While 11.1% of managers served in the bank form 21 up to 30 years. The rest 5.6 % have experience of 31 years and above. This analysis shows, in order to reach leadership position in addition to education, experience is also a prerequisite. (Table 4.2) (Chart 4.2)

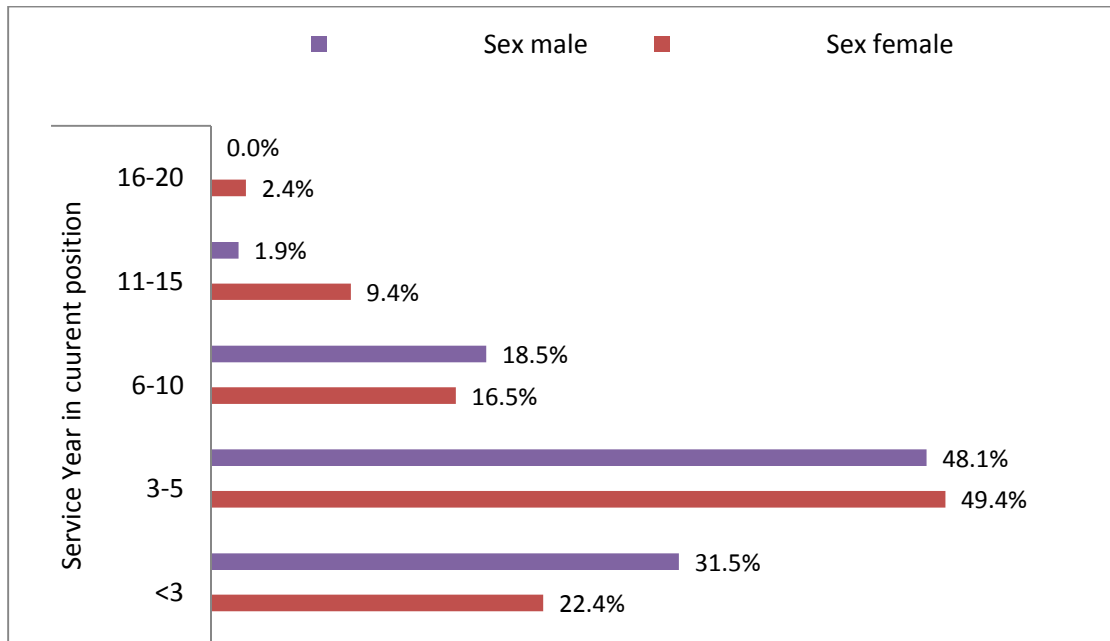
**Chart 4.2 Resopndent' Service year with relation to position**



### 4.3.5 Current Position of the Respondent

(Chart 4.3) we can see that the percentages of female and male respondents that have stayed in their current position for up to 10 years are almost the same. When we see the percentages of respondents that have stayed in their current position for 11 to 15 years, the percentage of female respondents is 9.4% while the percentage of male respondents is only 1.9%. At last when we see the percentages of respondents that have stayed in their current position for more than 16 years the percentage of female respondents is 2.4% while there are no male respondents. From this analysis we can see that men have a better chance of promotion than women. Interviewees INT I, II, III, V, VII and VIII also support this analysis by saying that women engaged in secretarial work have a rare chance of promotion or are in a sticky floor.

**Chart 4.3 Respondents' Service Year in Current position**



**Table 4.8 Respondents attitude on women representation**

SEX	WOMEN REPRESENTATION		TOTAL
	Yes	No	
<b>FEMALE</b>	<b>3( 3.4%)</b>	<b>85(96.6%)</b>	<b>88(100%)</b>
<b>MALE</b>	<b>8(14.8%)</b>	<b>46(85.6%)</b>	<b>54(100%)</b>

#### 4.3.6 Women and Competence

More than 94% of female and 83% of male respondents believed women are competent for leadership positions. Moreover, all interviewed women and HR officer believed women are competent to lead and handle their responsibilities equally or if not better as their male counterparts. (Table 4.9)

Table 4.9 Respondents attitude by Sex about women Competency

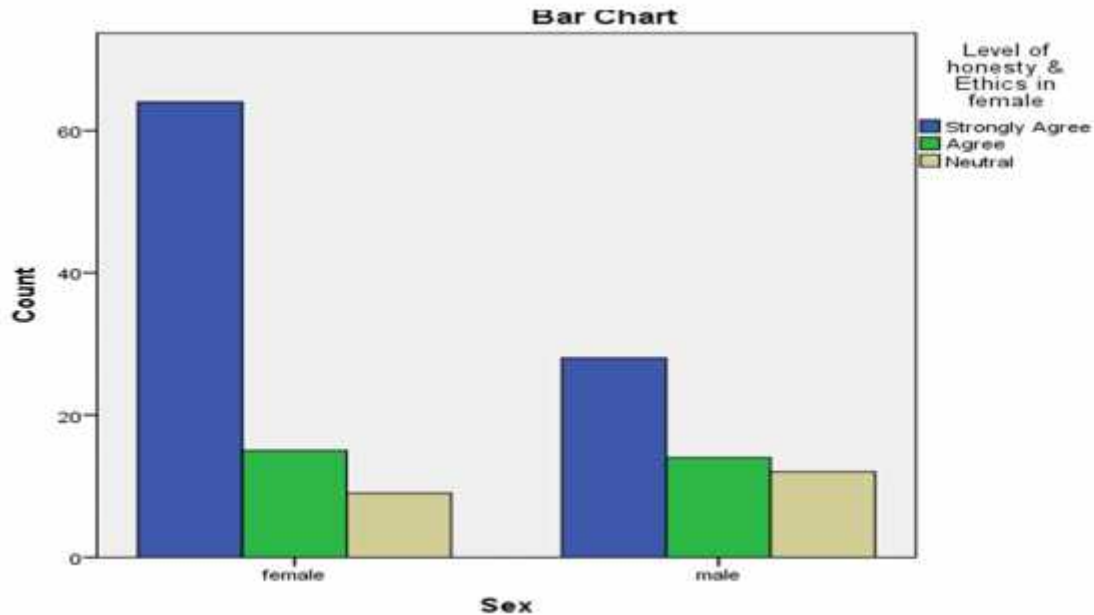
SEX	COMPITENCY		TOTAL
	YES	NO	
FEMALE	83(94.3%)	5(5.7%)	88(100%)
MALE	45(83.3%)	9(16.7%)	54(00%)
TOTAL	128(90.1%)	14(9.9%)	142(100%)

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

#### 4.3.7 Respondents Attitude on Women’s Level of Honesty and Ethical Behavior

The (Chart 4.4) below explains the attitudes of men and female respondents about the level of honesty and ethical behavior of women with relation to men.79 out of 88 females and 42 out of 54 men have responded as ‘strongly agree’ and ‘agree’ about women’s honesty, loyalty and generally ethical behavior. Only 21 of the total 142 respondents’ attitude is neutral and no one has chosen ‘disagree’ as their response.

In any situations in life, honesty and ethics is a crucial trait. These traits are very important especially in a bank since the bank’s primary criteria and organizational competency is its loyalty to itself as well as to the public. This means in order for a bank to serve the public as desired it needs to hire employees with the above traits.



This leads to the preference question of the two genders, based on their level of honesty and attitude. Therefore through their general experience the number of female and male respondents that strongly agree, women are more honest and ethical are 64(72.7%) and 28 (51.9%) respectively. While the number of female and male respondents who, just agreed are 15(17%) and 14(25.9%) respectively. At last the number of female and male respondents who can't distinguish this factor between the genders thus selected neutral are 9 (10.2%) and 12(22.2%) respectively.

A male interviewee (INT II) asked about his attitude on this question answered that it is obvious women are more honest, trustworthy and ethical, which is the reason why in this bank (NBE) in FEMRMD (Foreign Exchange Monitoring and Reserve Management Directorate) back office, a section of high risk, the bank purposely assigned ten female foreign currency transferring clerks and officers with a female manager and a single male concurrent auditor. He also proceeded to say that the duties of this section needs honest employees since, the main task of this section is mostly receiving and transferring of huge foreign currency from abroad to government organizations and other banks and also paying government loans, interested. (Chart 4.4)

#### 4.4 Respondents attitude on NBE Human Resource Practices In Terms of Gender Equality

This research has also analyzed NBE’s HR practice by assessing whether or not there is gender equality in recruitment and selection; Appraisal and performance management; Training and development; and promotion opportunities.

Table 4.10 Respondents’ attitude by Sex If there is Equality in Recruitment and Selection

SEX	Respondents’ attitude on on Recruitment And Selection			TOTAL
	Women & Men treated Equally	Women are treated less favorably	Men are treated less favorably	
FEMALE	(80)90.9%	(8)9.1%	(0)0.0%	(88)100.0%
MALE	(48)88.9%	(4)7.4%	(2)3.7%	(54)100.0%
TOTAL	(128)90.1%	(12)8.5%	(2)1.4%	(142)100.0%

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

##### 4.4.1. Respondents’ Attitude on Gender Equality in Recruitment and Selection

As we can see from the (Table 4.10) the percentages of respondents that believe women and men are treated equally in recruitment and selection takes the lion share which is 90.1% of the total respondents (90.9% of females’ and 88.9% of males). While 8.5% of the total respondents (9.1% of females and 7.4% of males) believe that women are treated less favorably. The rest 1.4% of the total respondents (0.0% of females’ and 3.7% of males) believed men are treated less favorably.

In an interview, NBE’s HR officer (INT IV) said that in this bank, women are treated more favorably. He also said that NBE’s recruitment and selection measurement scales are 15% education; 15% experience; 45% writing or practice exam; and 25% interview. He then

proceeded to explain these points serve for both women and men but finally there is an additional 3 point which is a bonus or affirmative action for women and the disabled. Hence interviewee INT IV's explanation support the 1.4% of respondents. However there is no gender audit to check whether this affirmative action is implemented properly or not. In an interview with a respondent in a managerial position (INT –V) shared a story about the above issue as follows:

“It was about 6 years ago I was a member of the recruitment committee. We were recruiting for a certain position among applicants, when at the final stage we were left with one woman and one man, both having equal points. However all the other members agreed that the male applicant should be employed because the task will be difficult for a woman? I didn't accept their idea since the job needs mental ability rather than physical strength and told them I will not sign for them as this is female discrimination. Finally she was employed and now shows her competence perfectly”.

Table 4.11 Respondents' Attitude on Gender Equality in Appraisal and performance

SEX	Women & Men treatment in Appraisal & Performance			TOTAL
	Women & Men treated Equally	Women are treated favorably	Men are treated less favorably	
FEMALE	80(90.9%)	8(9.1%)	2(3.7%)	88(100%)
MALE	50(92.6%)	2(3.7%)	2(3.7%)	54(100%)
TOTAL	130(91.5%)	10(7.1%)	2(1.4%)	142(100%)

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

#### 4.4.2. Respondents' Attitude on Gender Equality Appraisal and performance

As we can see from (Table 4.11) the percentages of respondents that believed women and men are treated equally about Appraisal and Performance in NBE is 92.3% of the total respondents (94.3% of females and 88.9% of males). While 6.3% of the total respondents (4.5% of females and 9.3% of males) believe that women are treated less favorably. The rest 1.4% of the total respondents (1.1% of females and 1.9% of males) believed men are treated less favorably.

In an interview, NBE's HR officer (INT IV) said the appraisal and performance of employees is based on individual's work performance not based on sex.

**Table 4.12 Respondents' Attitude on Gender Equality in Training & Development**

SEX	Training & Development			TOTAL
	Women & Men treated Equally	Women are treated less favorably	Men are treated less favorably	
FEMALE	80(90.9%)	7(8.0%)	1(1.1%)	88(100%)
MALE	51(94.4%)	3(5.6%)	0.(0.0%)	54(100%)
TOTAL	131(92.3%)	10(7%)	1(0.7%)	142(100%)

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

#### 4.4.3 Equality in Training and Development of Female and Male

In the case of training and development (Table 4.12) 90.9% of female and 94.4% of male respondents believed women and men treated equally. While 8.0% of female and 5.6% of male respondents believed women are treated less favorably. The last 1.1% of female respondents believed men are treated less favorably. According to NBE Training and Education selection procedure the criteria 25% Education level, 50% Performance evaluation, 15% experience, 5% behavior, and 5% committees general view. All these are the measurement criteria for both men and female but there is an additional 3% for females and

disabilities as affirmative action. According to Human Resource Development Strategy everyone in the bank should receive a minimum of 5days job specific training in a year. In this regard from the researcher observation training is based on job classification. In some jobs there are so many trainings in a year while others have very little or no training.

Interviewees INT V and INT VII also said that a training which addressed only females was given only once before 5 years, by previous Women and youth affairs' officer. They also said the training was very helpful to develop women's self-esteem and confidence. They also suggested these types of trainings should be conducted more often and be more sustainable by including and addressing men to change their attitude since eliminating female discrimination needs a long time and an integrated effort.

#### **4.4.4 Equality in Promotion Opportunities of Female and Male**

As we can see from (Table 4.13) the percentages of respondents that believed women and men are treated equally with regard to promotion opportunities in NBE are 42% from female and 55.6% from male respondents. While 54.5% of female and 42.6% of male respondents believe that women are treated less favorably. The rest 3.4% of female and 1.9% of male respondents believe that men are treated less favorably. Interviewee INT IV said that females are favored from recruitments up to promotion as they have a 3% bonus as affirmative action. However another interviewee INT III said that even though it is said that females have a 3% affirmative action, there is no proof for its exact implementation. Moreover the promotional committee approves up to middle level leadership positions and sometimes the promotional criterion is not transparent and there is a hidden unwritten criterion. Interviewee INT V also said that recommendation and networks are highly influence on promotions specially starting from lower leadership up to top leadership level. Interviewee INT VIII said that the higher leadership positions (Director, vice governor advisors) are appointed mostly by political assignment while the executive leadership positions (Governor and Vice governor) are appointed fully by political assignment.

Table 4.13 Respondents' Attitude on Gender Equality in Promotion Opportunities

SEX	Promotion Opportunities			Total
	Women & Men treated equally	Women are treated favorably	Men are treated less favorably	
FEMALE	37(42.0%)	48(54.5%)	3(3.4%)	88(100%)
MALE	30(55.6%)	23(42.6%)	1(1.9%)	54(100.0%)
TOTAL	67(47.2%)	71(50.0%)	4(2.8%)	142(100.0%)

\*Percentages with respect to Sex groups

#### 4.5 Factors Affecting the Advancement of Women in Leadership Positions of the Bank

The factors or barriers affecting the advancement of women in leadership positions of the bank are Intrinsic (personal factors) and extrinsic (the influence of society and culture). Appendix IV Summarizes the survey conducted involving the female and male employees and managers about the intrinsic barriers that are thought to influence on the progression of women's role and ability in the leadership positions of NBE.

##### 4.5.1 Intrinsic Barriers

The Intrinsic barriers table lists (Appendix IV) the personal factors that are thought to prohibit women from advancing in to leadership positions especially at the executive level as the same rate as men. 86.4% of female and 75.9% of male respondents considered inadequate educational qualification as a barrier in a very large extent or large extent. In addition to this all interviewees believed that education is one of the key requirements for leadership positions but women who have kids and have no family support, have faced problems to continue their education to hold their second degree.

73.9% of female and 64.8% of male respondents strongly believe that women lack self-esteem. 82.9% of female and 70.4% of male respondents also strongly believe that women do not speak up with full confidence. Interviewee VIII also said that women are afraid of raising question about their right or do not express themselves confidently. 79.5% of female and 61.1% of male respondents strongly believe women lack assertiveness or are not self-assured.

56.8% of female and 42.6% of male respondents also agree to very large and large extent that women are not aggressive to go for leadership positions. While those respondents who agree to a small or very small extents are 39.7 % of female and 31.5% of male respondents. All women interviewees said that women do not get the opportunity to be in the pipe line in the first place but, instead are kept stagnant under managerial positions. Thus women are not motivated to go for leadership positions 81.9% of female and 66.6% of male respondents also strongly believe that women lack networking. Women interviewees, INT I and INT III, also said that lack of networking is definitely a barrier. They also explained that men have old boy networks and that they get together after their work unlike women who usually have to hurry to go to their homes because they have additional responsibilities waiting at their homes.

81.9% of female and 59.3% of male respondents strongly believe that women lack the ability to handle a crisis. Women experience a higher level of stress in comparison to males. Female employees feel a high pressure at work, at home and within their individual lives. Thus, the perception of stress in combination with a lack of female role models can be seen as barriers for women on their way up to the top. 76.2% of female and 68.5% of male respondents strongly believes that women have difficulty in reconciling work and family responsibility. 89.7 % of female and 75.9% of male respondents also believe that child care services are unaffordable. All interviewees said that nowadays the big problem of youngster couples who have small kids, is unaffordable child care service or child care takers (baby sitters, house maids) because their payments is almost equal to their net income.

64% of female and 41% of male respondents strongly believe that women have lack of interest in politics. Interviewee VII has also said that most leadership positions especially at the executive level is a political appointment which violates the merit principle. Political appointments invariably disadvantage women because most women do not want to get involved in politics. In political appointments, appointees use immense powers on other members of the staff who did not participate in their appointments. This goes against the spirit of openness and rules of fair play that the Bank strives to uphold.

Finally 89.8% of female and 77.7% of male respondents believe employing Nurses in your home is very unaffordable. Interviewee I, II, III, V and VIII said that most middle and above aged women face the responsibility of taking care of their parents or relatives. These responsibilities take up their time and affect their career development.

#### **4.5.2 Extrinsic factors or Barriers**

Socio-cultural barriers include institutional and political barriers.

##### **❖ Extrinsic barriers:-Institutional Barriers**

As we can see from table (Appendix V), 87.5% of female and 79.6% of male respondents agree to a very large and large extent that NBE's organizational culture or attitude is a hindrance to women's advancement to leadership positions. 76.2% of female and 68.5% of male respondents believe that women have difficulty in reconciling work and family responsibility.

About NBE's Organizational structure, 93.2% of female and 85.2% of male respondents believe that there is lack of promotion opportunity in positions "sticky floor" with short lines for progression. From the observation of the researcher and interviewee there are some jobs in NBE where there is little room for advancement in career terms.

The percentages of respondents who agree to a large or very large extent that NBE's Organizational and institutional practices affect women's advancement to leadership positions are presented as follows:-

- ✓ 89.8% of female and 83.3% of male respondents believe that lack of opportunities to work on challenging assignments is a barrier that affects women's advancement to leadership positions.
- ✓ 83% of female and 75.9% of male respondents believe that lack of institutional networks for women employees is one of the extrinsic barriers.
- ✓ 76.1 % of female and 64.8% of male respondents believe that inflexible working practices are also extrinsic institutional barriers.
- ✓ 79.5% of female and 75.9% of male respondents believes that absence of successful women role models is another extrinsic institutional barrier.

- ✓ 82.9% of female and 72.2% of male respondents believe that conflict between work and family is also an extrinsic institutional barrier.

#### ❖ **Extrinsic Barriers: - -Political Barrier**

Political barrier is one of the extrinsic barriers which hinder the progression of women in to the leadership positions.(Appendix VI) The percentages of respondents who agree to a very large or large extent that these political barriers affect the advancement of women to leadership positions are presented as follows:-

- ✓ The percentages of female and male respondents believe to a very large or large extent that cultural beliefs and attitudes towards women's role and ability is an extrinsic Political barrier are 86.3% and 77.8% respectively. While 8% of female and 11.1% of male respondents think that these factors have small or very small influence.
- ✓ 90. 9% female and 77.8% of male respondents believe that Political affiliations have a large or very large contribution for the underrepresentation of women in the leadership position.
- ✓ 92% of female and 83.3% of male respondents believe that lack of governmental or institutional programs for elder and child care support have large or very large contribution for the underrepresentation of women in the leadership position.
- ✓ And at last 95.5% female and 81.5% of male respondents believe that gender stereotype in the media have large or very large influence the underrepresentation of women in the leadership position.

Interviewee V also said that women in both non managerial as well as managerial positions have faced all these intrinsic and extrinsic barriers of which some are based on the preconceived perceptions of themselves and the stakeholders of the bank (from their bosses, subordinates and customers, and NBE's stockholders) on women in management .

#### **4.6 Facilitator of Success for Women's Advancement**

The facilitators are the change factors at the intrinsic level from women's personality and Extrinsic from socio cultural Institutional such as organizational culture and structure in one

part on the political side government regulation as well as attitude of the society are presented below.

#### **4.6.1 Intrinsic Successes Facilitators**

These Intrinsic personal facilitators (Table 4.14) are factors that women could improve in their personal lives. The percentages of respondents who agree that these facilitators are important or very important in the advancement of women to leadership positions are presented as follows:-

- ✓ 92% of female and more than 85% of male respondents believe that women should be eager to learn formally or informally to be Enablers.
- ✓ More than 94% of female and more than 90% of male respondents believe that women should be willing to balance work life with family responsibility,
- ✓ More than 93% of female and 96% male respondents believe women should display their competencies to be seen as able.
- ✓ More than 94% of female and 87% of male respondents believe women should develop their self –esteem and not wait for opportunities.
- ✓ At last more than 95% of female and 85% of male respondents believe building relationships and networks are very important traits for women to advance to leadership positions .(Table 4.14)

**Table 4.14. Intrinsic Successes Facilitators**

Facilitator		Extremely and Very Important	Undecided	Less and Not important	Total
<b>I. Intrinsic (personality level)</b>	SEX				
Enabler:-never stop learning	Female	92.0%(81)	2.3%(2)	5.7%(5)	100%(88)
	Male	85.2%(46)	3.7%(2))	11.1%(6)	100%(54)
<b>Be willing to balance</b> (Prioritize...)	Female	94.3%(83)	2.3%(2)	3.4%(3)	100%(88)
	Male	90.7%(132)	7.4%(6)	1.9%(4)	100%(54)
<b>Be Seen As Able</b>	Female	93.2%(82)	3.4%(3)	3.4%(3)	100%(88)
	Male	96.%(52)	2%(1)	2%(1)	100%(54)
<b>Role Model:</b> Develop self esteem	Female	94.3%(83)	5.7%(5)	0.0%(0)	100%(88)
	Male	87.0%(47)	13.0%(7)	0.0%(0)	100%(54)
<b>Networking:</b> building relationships	Female	95.4%(84)	2.3%(2)	2.3%(2)	100%(88)
	Male	85%(46)	9%(5)	6%(3)	100%(54)

#### 4.6.2. Extrinsic Successes Facilitators

**Institutional:-Socio-cultural** (Table 4.15) shows socio-cultural extrinsic facilitators that if implemented by the Institution (NBE), would enhance the advancement of women to leadership positions. The respondent’s attitudes towards these facilitators are further analyzed below. More than 90% of women respondents and more than 85% of male respondents believed that Allocating quota; developing a mentor system; offering customized training for women; providing child and elders care service or allowance are extremely important or very important for the advancement of women in to leadership position. Interviewee VII shared her views about quota saying that women shouldn’t be chosen just to fill positions but because of their skills and abilities .Out of these facilitators the largest percent of the respondents (97.7% of female and 90.7% of male

respondents) thought was extremely or very important is the provision of child care services or allowance.

Table 4.15 Extrinsic Socio Cultural Success Facilitators:-Institutional

1.Extrinsic(Socio-cultural) facilitator	SEX	Extremely & Very Important	Undecided	Less and Not important	Total
<b>2.1 Institutional</b>					
Allocating quota	Female	93.2%(82)	3.4%(3)	3.4%(3)	100%(88)
	Male	85.2%(46)	3.7%(2)	11.1%(6)	100%(54)
Develop a mentor system	Female	90.9%(80)	3.4%(3)	9.1%(8)	100%(88)
	Male	87.0%(47)	3.7%(2)	9.3%(5)	100%(54)
Offering customized training for women	Female	93.2%(82)	2.3%(2)	4.5%(4)	100%(88)
	Male	92.6%(50)	3.7%(2)	3.7%(2)	100%(54)
Support child care service or provide allowance	Female	97.7%(86)	2.3%(2)	0%	100%(88)
	Male	90.7%(49)	5.6%(3)	3.7%(2)	100%(54)
Flexible working hour services	Female	92.0%(81)	2.3%(2)	5.70%	100%(88)
	Male	92.6%(50)	3.7%(2)	3.7%(2)	100%(54)
Support elders care services or provide allowance	Female	93.2%(82)	4.5%(4)	6.8%(6)	100%(88)
	Male	88.9(19)	7.4%(4)	11.1%(6)	100%(54)

**Table 4.16: Extrinsic - Political Facilitators**

Facilitator	SEX	Extremely and Very Important	Undecided	Less Important & Not Important at all	Total
<b>Extrinsic :-Political</b>					
Cultural change by creating awareness through Media.	Female	96.6%(85)	0%	3.4%(3)	100%(88)
	Male	94.4%(51)	1.90%	3.7%(3)	100%(54)
Sensitize society to accept women's leadership	Female	96.6%(85)	2.3%(2)	3.4%(3)	100%(88)
	Male	98.1%(53)	0.0(0)	1.9%(3)	100%(54)
Change family traditional structure	Female	100% (88)	0.00%	0.00%	100%(88)
	Male	100%(54)	0.00%	0.00%	100%
Government regulation for child and elder Care service	Female	100%(88)	0.00%	0.00%	100%
	Male	100%(54)	0.00%	0.00%	100%
Establish government regulators to avoid discrimination transmitted in Media	Female	100%(88)	0.00%	0.00%	100%
	Male	100%(54)	0.00%	0.00%	100%

#### **4.7 Association of the Findings to the Literatures.**

The results of the interviews and questionnaire aligned with the theory of the thesis and with previous studies and literature. There are several factors at the intrinsic and extrinsic level preventing women from ascending to leadership positions. This would parallel the findings of glass ceiling theory(carole,1999),feminist theory( Nzomo,1995 ),Ecological model(young &Bang 2013), Gender Organization system(Fagenson,1990) where the researchers also found that the barriers for women career progression were categorized under Intrinsic personality level, Extrinsic Institution and political levels. The research finding is further revealed that Extrinsic Institutional factors and political factors were considered to influence women’s Career development the most, however, the contribution of individual factors also undeniable.

## CHAPTER FIVE

### 5. SUMMARY OF KEY FINDINGS, CONCLUSION AND RECOMMENDATION

#### I.INTRODUCTION

This chapter is aimed to summarize the important findings of the study and derive brief conclusions drawn from the findings. Recommendations for improving women's representation in leadership positions are presented. This chapter ends with suggestions for further research by economists and other discipline researchers to investigate from different angles.

#### 5.1. SUMMARY OF KEY FINDINGS

This paper assess the advancement of women in leadership position in the National bank of Ethiopia . It also discusses the success facilitators, that will help women to overcome the barriers they face in order to achieve the senior positions of NBE. To this end, the study's basic questions address the issues related to extent of female and male NBE staffs that are in managerial and non-managerial positions.

- Women are indeed underrepresented in the leadership position in NBE. The share of women in executive leadership position is 0% since its origin. At the higher level Director Position there is only 1 woman out of 18 director positions (5.55%). At the middle level the women share was 16.12% in year 2010 and 21.21% in year 2016 and at the Operational leadership level women represent 28.57 % in year 2010 and 15.38% in Jun 2016. (Table 4.1 and Table 4.2).

#### **Respondent background information**

- The bank is occupied by younger and middle aged female employees since 83% of their age is from 18 up to 45 .Thus the majority of the women respondents are in the child bearing age range.(Table 4.3)
- The marital status of the female respondents shows that 60.2 % are married and 27.3% are single. These shows the majority of women have added family responsibilities in

their homes which increases their role and status in the family. Moreover those who are single are mostly expected to get married and bear a child in the near future.(Table 4.4)

- 33.4% of managers have served in NBE from 6 up to 15 years while 38.9% of managers have served from 16 up to 20 years. This shows that employees need to be well experienced in order to reach leadership position. (Chart 4.2)
- 9.4% of female and 1.9% of male respondents have stayed in their current position for 11 to 15 years. 2.4 % of female and 0% of male respondents have stayed in their current position for more than 16 years. From this we can analyze that men have a better chance of promotion than women.(Chart 4.3)
- The majority of the respondents (96.6% of females and 85.2% of males) believe that women are not adequately represented in the leadership position of NBE. (Table 4.8)
- 94% of female and 83 % of male respondents believe women are competent for leadership position.(Table 4.9)
- 72.7% (64) of females and 51.9% (28) of men respondents strongly agree or agree that women's honesty, loyalty and generally ethical behavior is better in relation with men ( Chart 4.4)
- When we see NBE Human resource practice most respondents believe that the Bank treats women and men equally in recruitment and selection, (Table 4.10) Appraisal/Performance management(Table 4.11), Training and development(Table 4.12), but at Appointment and Practices stood out as the main factors affecting women's participation.(Table ,4.13)

Finding of the central question factors affecting the advancement of women in leadership positions were categorized under two major factors Intrinsic and Extrinsic factors.

**I.Intrinsic factors** (psychological obstacles which focus on the women herself or personality):- according to the study, the major intrinsic factors believed by the respondents for women's advancement to leadership positions in NBE are unaffordable child and elder care services, Inadequate educational qualification (low number of MA degree holders), failure to speak up with full confidence, lack of assertiveness, lack of networking, lack of self-esteem, difficulty in reconciling work nd family. While women's lack of aggressiveness to go

for leadership positions is believed to have a small influence by the respondents. (Appendix IV)

**II.Extrinsic (Socio-cultural barrier):-** these obstacles arise from institutional and political levels.

**-Institutional barrier** - the major extrinsic institutional factors according to the respondents are organizational structure (short lines for progression or lack of promotion opportunity), lack of opportunities to work on challenging assignments, lack of mentorship, organizational culture ,lack of institutional networks for women employees, inflexible working practices, absence of successful women role models and finally conflict between work and family.(Appendix V)

**-Political barriers** – according to the study, the major extrinsic political factors believed by the respondents are cultural beliefs and attitudes towards women role and ability, Political affiliation, Lack of governmental programs for child and elder care support and Gender stereo type (portraying men as expert and female as housewife). (Appendix VI)

## **Summarized Interviewed RESPONSES**

**(From HR officer, Women and men manager and WAYAO)**

Interviewed with women manager and Women and youth affair Officer (WAYAO) are INT I, INTIII, INTV, INTVI, INT VII and INT VIII (INT IV HR Officer male), (INT II male manager)

**Q1** Do you believe gender equity is achieved in various aspects of human resources management (recruitment, training and appraisal and promotion,)? If yes, is there any check and balance system? Please specify

**INT IV:** said that in this bank, women are treated more favorably. He also said that NBE's **recruitment and selection** measurement scales are 15% education; 15% experience; 45% writing or practice exam; and 25% interview. He then proceeded to explain these points serve for both women and men but finally there is an additional 3

point which is a bonus or affirmative action for women and the disabled. This attitude supported by four interviewee but **INT V** shared the experience about the above issue as follows:

“It was about 7 years ago I was a member of the recruitment committee. We were recruiting for a certain position among applicants, when at the final stage we were left with one woman and one man, both having equal points. However all the other members agreed that the male applicant should be employed because the task will be difficult for a woman? I didn’t accept their idea since the job needs mental ability rather than physical strength and told them I will not sign for them as this is female discrimination. Finally she was employed and now shows her competence perfectly”.

In **training and appraisal** all respondents said the appraisal and performance of employees is based on individual’s work performance not based on sex.

In **Training and development** All Interviewee except INT II and INT VII replied there is equality in training and development.

In **Promotion Opportunity:** HR officer (IV) said that females are favored from recruitments up to promotion as they have a 3% bonus of affirmative action. . However another interviewee INT III said that even though it is said that females have a 3% affirmative action, there is no proof for its exact implementation, because there is no gender audit system. Moreover the promotional committee approves up to middle level leadership positions and sometimes the promotional criterion is not transparent and there is a hidden unwritten criterion. Interviewee INT V also said that recommendation and networks are highly influence on promotions specially starting from lower leadership up to top leadership level. Interviewee INT VIII said that the higher leadership positions (Director, vice governor advisors) are appointed mostly by political assignment while the executive leadership positions (Governor and Vice governor) are appointed fully by political assignment.

All respondents’ response was in NBE there is no check and balance system or gender audit system.

**Q 2)** Is there any policy on gender diversity in the Bank? If yes, are there Institutional targets for the percentage of women staff or a quota system? (for HR Officer only)

INT IV response there is no organizational Gender policy as well as a quota system.

**Q3)** Does the bank or WAYAO provide women only leadership development programs, training and professional development opportunities, mentoring and networking opportunities?(WAYAO q3, HR& Mgr q 1)

Interviewees INT II and INT VII, said that a training which addressed only females was given only once before 5 years, by previous Women and youth affairs' officer. They also said the training was very helpful to develop women's self-esteem and confidence. They also suggested these types of trainings should be conducted more often and be more sustainable by including and addressing men to change their attitude since eliminating female discrimination needs a long time and an integrated effort. There is no mentoring and networking opportunity INT VIII said due to lack of budget WAYAO office couldn't do its duty.

**Q4)** How do you rate women's honesty and ethical behavior?

All respondents rated "Very good".

**q)** The researcher asked "how do you suggest about their honesty?" for a male manager interviewee (INT II)

A male interviewee (INT II) response was it is obvious women are more honest, trustworthy and ethical, that is the reason why in this bank (NBE) in FEMRMD (Foreign Exchange Monitoring and Reserve Management Directorate) back office,( which is a place of high risk) the bank purposively assigned ten female foreign currency transferring clerks and officers with a female manager and a single male concurrent auditor. He also proceeded to say that the duties of this section needs honest. The main task of this section is mostly receiving and transferring of huge foreign currency from abroad to government organizations and other banks and also paying government loans, transfers to abroad.

**Q (7)** What are the barriers that affect women's career development for leadership positions?

INT I and INT III, said lack of networking is definitely a barrier. Interviewee VIII said that women are afraid of raising question about their right or do not express themselves confidently and most leadership positions especially at the executive level is a political appointment which violates the merit principle. Interviewee V also said that women in both non managerial as well as managerial positions have faced all these intrinsic and extrinsic barriers of which some are based on the preconceived perceptions of themselves and the stakeholders of the bank middle and above aged women face the responsibility of taking care of their parents or relatives. These responsibilities take up their time and affect their career development.

Q5) Is there any policy on gender diversity in the Bank? If “yes,” are there Institutional targets for the percentage of women staff or a quota system? (WAYAO)

INT VIII said that there is no any policy on gender diversity

Q8) What are the barriers that affect women’s career development for leadership positions

- Respondent Women interviewees, INT I and INT III lack of networking are definitely a barrier.
- VII has also said that most leadership positions especially at the executive level is a political appointment which violates the merit principle.
- Women Interviewee VIII there are so many factors such as the number of women who have Second degree are lower than men in addition to this they are not in the pipe line , women are afraid of raising question about their right or do not express themselves confidently, lack of networking. And the executive position is occupied by government appointment.
- Interviewee I, II, III, V and VIII said that most middle and above aged women face the responsibility of taking care of their parents or relatives. These responsibilities take up their time and affect their career development.
- Interviewee V said that women in both non managerial as well as managerial positions have faced all these intrinsic and extrinsic barriers of which some are based on the preconceived perceptions of themselves and the stakeholders of the bank (from their bosses, subordinates , customers and others) .

Q11) Do you have any other comments you would like to add?

An interviewee INT II,INTV and INT VIII said that NBE has recently employed women affair officer under the Change management Directorate but the office has no power and has faced many challenges to execute its mandates because of insufficient support by the concerned bodies, attitudinal problems on the parts of male officials and colleagues, lack of gender mainstreaming, lack of budget allocation and finally lack of clear enforcement mechanisms to implement affirmative action uniformly across the HR practice and the like.

## **5.2 CONCLUSION**

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

- Women are not adequately represented in the leadership position of NBE.
- There is indirect discrimination against women in the appointment and promotion for senior management positions in NBE because females not have interest in politics.
- Political affiliation and networking plays a significant role in appointment. This response may imply that some people are appointed to positions that they do not deserve by their merit.

Women are not attracted in politics therefore; they are excluded from decision making structure. As a result, women are denied their right over resources (economical resources; political resources such as representing the organizations; self-confidences and credibility; time resources and various opportunities).

It is concluded that women's career advancements in NBE are affected by Intrinsic and extrinsic barriers. However, this study has identified the major barriers that hinder the advancement of women to leadership positions are the extrinsic barriers (Institutional barriers and socio political barriers) average respondent's responded 82.73% more than the intrinsic barriers (73.07%). Hence, it has significant implications for Promoting gender equality in the leadership positions of NBE.

## **5.3RECOMMENDATIONS**

Based on the findings of this study the major hindrance for the advancement of women even if it is extrinsic factors/barriers (82.73%) the intrinsic factors also contribute a lot (73.3%) for

this reason to facilitate the success factor integrated effort is required intrinsically as well as extrinsically. The following recommendations are made for the improvement of intrinsic and extrinsic barriers

### **At Intrinsic –level**

Women in leadership positions or those seeking leadership positions must acquire skills to survive in the workplace

- Take time to plan for a successful career path.
- Recognize the fact that competition does exist.
- Keep going and develop confidence.
- Possess courage and determination to battle the male-dominated establishment.
- Learn to delegate effectively
- Develop good speaking and writing skills plus any skill that will help compete against everyone else at a particular level.
- Never stop learning, whether it is formally, in a classroom or informally, on the job put in extra time and effort on every job.

### **Extrinsic Level:-Institutional**

- Develop organizational Gender policy and Gender mainstreaming;-The Central Bank should mainstream gender issues in their programs. This means that they should assess the implications for women and men of any planned action, including legislation, policies and programs, in any area and at all levels. This will make women's as well as men's concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programs in all political, economic and social spheres.
- NBE Women and youth affairs need to work with Recruitment and promotion committees to ensure that all applicable guide lines are fully implemented and they should appoint and support coordinators as one of their strategies to institutionalize and monitor gender fairness in the bank.
- Allocating quota for women positions in the bank. Women-friendly quota systems and policies.

- Develop women's network in the bank.
- Offering customized assertive training opportunities for women.
- Strategies to promote female Leaders to participate in NBE leadership for leader selection, program for female.
- Provide child care and eldercare services or allowance.
- Provide flexible working hour services.
- Giving promotions on merit instead of political appointment because political appointment has been identified as a big problem.
- The absence of documented staff development policies for senior administrators also affects the participation of women in NBE.
  - NBE should take a proactive role in educating and supporting women in their career development. It is recommended that NBE as a central bank should formulate career and succession planning schemes and educate women about career advancement at the beginning of their career. This will then encourage women to aspire to managerial positions. This change goes down to all financial institutions.
  - The Bank needs to develop Mentorship & Guidance since, current women leaders are not accessible and some are not supportive. This situation has created a need for strong female role models in the bank. Leadership forums enabling women leaders in senior positions to exchange experiences and wisdom with one another are also needed, as are mentoring and coaching programs tailored to specific leadership needs.
  - Develop women– friendly environment by finishing meetings on time and within working hours.
  - The Bank also needs to develop a gender audit system

**Extrinsic Level;-political**

- The government should provide Legislation and policies related child and elder care service with proper regulations, and, reproductive rights have a profound impact on the ability of women to advance in the workplace.

- Cultural change towards women's role and ability by creating awareness through media.
- The Government needs to make sure that the formulated and ratified gender Policies, national objectives and programs are implemented properly.
- Sensitize society to accept women's leadership.
- Change traditional family structure.

Generally the study has shown that women's honesty, loyalty and ethical behavior is better in relation with men while, men are better in managing stress. In addition to this women and men have different leadership style and this diversity creates a better competency and the existence of good governance which helps for organizational performance. Men and women are like two feet—they need each other to go ahead. The strengths of human kind come in many forms. Every human being is wonderfully unique and every one of us contributes in different ways. Hence, the men leadership gap should be filled by women and vice versa because no one is perfect.

### **5.3 Implication for further research**

In this research, plenty of factors regarding the advancement of women to leadership positions in the NBE are identified. However, the Intrinsic and Extrinsic factors that impact women's career advancement are vast and so only the main factors within each category are examined in this study. Therefore, this researcher recommends further research by different discipline researchers to study the cause and the remedy of the barriers. Furthermore, the contribution of female leader (such as by economist concerning the relationship between women leadership with GDP, monetary policy, development and others), by politicians (concerning women leadership and good governance, peace and security, diplomacy, etc.), and other discipline researchers from their study perspective.

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**A.A.U. College of Business and Economics**  
**Master of Business Administration program**

Appendix-I QUESTIONER

**Information sheet**

**The purpose of the research:** I am a post graduate student at the Addis Ababa University in the field of MBA. I am conducting a research study titled “**Assessment of the Advancement of Women to leadership position in the National Bank of Ethiopia**”. The purpose of the research is to identify factors for underrepresentation of women in leadership position of NBE.

**Procedure:** Your directorate was chosen purposefully but you are chosen by snowball sampling your honest answers and successful completion of the study is valuable.

**Benefit:** When you are participating in this research, there might or might not be a direct benefit to you but will benefit indirectly however, your participation is indispensable to help improve the Advancement of Women in leadership position in the National bank of Ethiopia.

**Risk, discomfort and confidentiality:** Participation in this research has no any risk to you and information that you’ll provide will be kept confidential except using few of your time (about 10-15 minutes).

**Right to Refusal or Withdraw:** You have an absolute right to refuse participating in this research and you are not obliged to answer any question that you do not want to answer and you may end it at any time you want to.

Do you agree to take part by responding to the following questions?

Yes [  ] continue                      No [  ] Thank you

**If you have any question**                      Contact person: Martha Belete, 0911-13-76-40

**Questionnaire to be filled by NBE Staffs**

**Part 1: Demographic Information (please indicate your choice by putting ( ))**

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 [ ] Master's degree [ ]
6. Years of service in NBE 1- 3 years [ ] 3-5 [ ] 6-10 [ ] 11-15 [ ] 16-20 [ ] 21 -30 years [ ] 31 and above [ ]
7. Service year in current position less than 3 years [ ] 3-5 [ ] 6-10 [ ] 11-15 [ ] 16-20 [ ] 21 years & above [ ]

**PART 2**

1) Do you think that in NBE are women represented in leadership positions comparatively as to their share in total population of the bank?

Yes [ ] No [ ]

2) If your answer is “No” what are the main factors affecting women from the advancement of leadership position in the National Bank?

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3. What remedial actions or solutions do you suggest?

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## 2) Competency

1. Do you believe that women are as competent as men in leadership capabilities?

Yes [  ]      No [  ]

## 3) Ethics

Through your work experience who is better in level of honest and ethics? (Please give rank for both)

Gender	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
Female					
Male					

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

NBE's HR practice	Women & Men Treated equally (1)	Women are treated Less favorably (2)	Women are treated More favorably (3)
Recruitment & Selection			
Appraisal/Performance Management			
Training & Development			
Promotion Opportunities			

### Part III

#### Assessment of the advancement of women to leadership positions in the NBE

Please indicate your opinion regarding the extent of the importance of each **factor or barriers affecting the advancement of women in leadership position of NBE.(Intrinsic and Extrinsic barriers)**

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**

<b>Barriers</b>	<b>Very large Extent (1)</b>	<b>Large Extent (2)</b>	<b>Undecided (3)</b>	<b>Small extent (4)</b>	<b>Very small (5)</b>
<b>Intrinsic barriers :Personal Level</b>					
Educational qualification					
Lack of Self esteem					
Not to Speak up with full confidence					
Lack of assertiveness / self-assured/					
Not aggressive and go for position					
Lack of networking					
Lack of ability to handle a crisis					
Difficulty in reconciling work and family responsibility					
Lack of Interest in politics					

Un affordable child care services					
Un affordable elder care services					
<b>Extrinsic Barriers</b> <b>(Socio- Cultural barrier)</b>					
<b>1.Institutional Level</b>					
1.1Organizational Culture /attitudes towards women/					
1.2Organizational structure;-Lack of promotion Opportunity “ <i>sticky floor</i> ”					
<b><i>1.3 Organizational and institutional practices:</i></b>					
Lack of opportunities to work on challenging assignments					
Lack of institutional network for women employees in the Bank					
Lack of mentorship					
Inflexible working practices					
Absence of successful women role models					
Conflict between work and family					
<b>II. Extrinsic –Political barriers</b>					
Cultural belief and attitudes towards women role and ability					

Political affiliation(a person associates themselves with and takes the ideas and morals of a certain political group )					
Lack of governmental programs for child and Elder care support					
Gender stereotype in the media (Men as “experts” women show always in home					

**Part IV Factors that Facilitate success factor for women’s advancement of the bank**

<b>Facilitator</b>	<b>Extremely Important (1)</b>	<b>Very Important (2)</b>	<b>Undecided (3)</b>	<b>Less Important (4)</b>	<b>Not Important (5)</b>
<b>Intrinsic Level</b>					
<b>Enabler:-</b> never stop, learning (formally or informally)					
<b>Be willing to balance:</b> (balance work life with family responsibility , prioritize, sacrifice, relax)					
<b>Be seen as able:</b> Display competencies in jobs that are visible and valued, know what you want.					
<b>Role model:</b> Develop self-esteem, Not waiting for opportunities.					
<b>Networking:</b> building relationships and knowing people					
<b>II. Extrinsic Level (Socio-cultural):</b>					
<b>2.1 Institutional /Organizational/</b>					
Allocating quota for women positions in the bank					
Develop women network in the bank					

Developed a mentor system					
Offering customized training opportunities for women					
Flexible working hour services					
Support child care service or provide allowance					
Support elders care service or provide allowance					
Developed gender Audit system					
<b>2.2 Extrinsic:-Political</b>					
Cultural change towards women's Role and ability by creating awareness through media					
Sensitize society to accept women's leadership					
Change family traditional structure					
Government regulations for support child and elder care service.					
Establish government regulators to Avoid female discrimination transmitted in media.					

***THANK YOU!***

## APPENDIX II INTERVIEW WITH NBE (HR OFFICER AND MANAGERS)

Date of Interview: \_\_\_\_\_

Personal data: \_\_\_ Sex, \_\_\_\_\_ Education level, \_\_\_\_\_ Job Experience,  
\_\_\_\_\_ Marital status \_\_\_\_\_ number of children. \_\_\_\_\_ position  
in the bank

1.) Do you believe gender equity is achieved in various aspects of human resources management (recruitment, training, appraisal and promotion,)? If yes, is there any check and balance system? Please specify.

2) Is there any policy on gender diversity in the Bank? If yes, are there Institutional targets for the percentage of women staff or a quota system? (for HR Officer only)

3) How do you explain women's self-esteem and self- confidence?

4) How do you rate women's honesty and ethical behavior

Very good  Good  fair  Poor  Very poor

5) How do you rate women's Competency

Very good  Good  fair  Poor  Very poor

7) Is family responsibility a hindrance for career development and for competition to leadership?

8) What are the barriers that affect women's career development for leadership positions?

9) Do you believe that mentoring and networking is helpful for women leaders?

10) Do you agree that child and elder care service or allowance facilitates women leadership position?

11) Do you have any other comments you would like to add?

*Thank you very much!*

**INTERVIEW QUESTIONS FOR NBE’S WOMEN AND YOUTH AFFAIRS OFFICER (WAYAO)**

**Personal data**

Date of Interview: \_\_\_\_\_

Personal data: \_\_\_ Sex, \_\_\_\_\_ Education level, \_\_\_\_\_ Year of service, Current \_\_\_\_\_ Marital status \_\_\_\_\_ number of children.

1) Do you believe gender equality is achieved in various aspects in the NBE (recruitment, training, appraisal, promotion)? And do you participate in any of these practices as a committee member? If “yes” is there any gender audit system in NBE?

2) Is there any Organizational Gender policy in the Bank that treats women and men differently? If yes, please specify? Is there any check and balance method?

3) Does the bank or WAYAO provide women only leadership development programs, training and professional development opportunities, mentoring and networking opportunities?

4) Does NBE WAYAO have its own working plan and budget?

5) Is there any policy on gender diversity in the Bank? If “yes,” are there Institutional targets for the percentage of women staff or a quota system?

6) What are the barriers that affect women’s career development and competition for leadership positions and how do you think these can be overcome?

7) How do you rate women’s a) honesty and ethical behavior

Very good  Good  fair  Poor  Very poor

8) How do you rate women’s Competency?

Very good  Good  fair  Poor  Very poor

9) Anything that comes into mind about women in leadership positions? Opinions, stories.....

*THANK YOU!*

## Appendix IV Intrinsic Barriers

<b>I. INTRINSIC BARRIERS</b> <i>Personal Level</i>	<b>SEX</b>	<b>Very Large &amp; Large Extent</b>	<b>Undecided</b>	<b>Small and Very Small Extent</b>	<b>Total</b>
Inadequate educational qualification	Female	86.4%	4.5%	9.1%	100%
	Male	75.9%	7.4%	16.7%	100%
Lack of self esteem	Female	73.9%	4.5%	21.5%	100%
	Male	64.8%	11.10%	24.10%	100%
Not to speak up with full confidence	Female	82.9%	3.5%	13.6%	100%
	Male	70.4%	9.3%	20.4%	100%
Lack of Assertiveness/self-assured/	Female	79.5%	4.6%	15.9%	100%
	Male	61.1%	14.8%	24.1%	100%
Not aggressive and go for positions	Female	56.8%	3.5%	39.7%	100%
	Male	42.6%	25.9%	31.5%	100%
Lack of Net working	Female	81.9%	3.4%	14.7%	100%
	Male	66.60%	16.7%	16.7%	100%
Lack of ability to handle a crisis	Female	81.9%	6.0%	2.10%	100%
	Male	59.3%	25.9%	38.9%	100%
Difficulty in reconciling work and family responsibility	Female	76.20%	3.40%	20.4%	100%
	Male	68.5%	13%	18.60%	100%
Lack of interest in politics	Female	72.7%	17%	10.2%	100%
	Male	75.9%	14.8%	9.3%	100%
Unaffordable elder care services	Female	89.8%	4.5%	5.7%	100%
	Male	77.7%	14.8%	7.5%	100%
Un affordable child care services	Female	89.7%	1.10%	9.1%	100%
	Male	75.9%	13.00%	11.20%	100%

**The total intrinsic barrier respondent's average is 73.07%**

**Appendix V** Extrinsic Barriers: \_Institutional

<i>II.EXTRINSIC BARRIERS</i>	SEX	Very Large & Large Extent	Undecided	Small and Very Small Extent	Total
<i>I Institutional barriers</i>	Female	87.5%(77)	3.4%(3)	9.1%(8)	100%(88)
<i>2.1Organizational culture;- attitudes towards women</i>	Male	79.6%(43)	11.1%(6)	9.3%(5)	100%(54)
<i>2.2Organizational structure:- Lack of promotion opportunity “sticky floor” short lines for progression</i>	Female	93.2%(82)	1.1%(1)	5.7%(5)	100%(88)
	Male	85.2% (46)	7.4%(4)	7.4%(4)	100%(54)
<i>2.3Organizational and institutional practice</i>					
<i>Lack of opportunities to work on challenging assignments</i>	Female	89.8%(79)	3.4%(3)	6.8%(6)	100%(88)
	Male	83.3%(45)	14.8%(8)	1.9%(1)	100%(54)
<i>Lack of Mentorship</i>	Female	86.4%(76)	6.8%(6)	6.8%(6)	100%(88)
	Male	85.2% (46)	5.6%(3)	9.2%(5)	100%(54)
<i>Lack of institutional networks for women employees</i>	Female	83%(73)	3.4%(3)	13.6%(12)	100%(88)
	Male	75.9%(41)	7.4%(4)	16.7%(9)	100%(54)
	Female	76.1%(67)	5.7%(5)	18.2%(10)	100%(88)
<i>Inflexible working practices</i>	Male	64.8%(35)	5.6%(3)	29.6%(16)	100%(44)
<i>Absence of successful women role models</i>	Female	79.5%(70)	8%(7)	12.5% (11)	100%(88)
	Male	75.9%(41)	7.4%(4)	16.7%(9)	100%(54)
<i>Conflict between work and family</i>	Female	82.9%(73)	8%(7)	9.1%(8)	100%(88)
	Male	72.2%(39)	14.8%(8)	13.0%(11)	100%(54)

Extrinsic Barriers Institutional average 81.28

Appendix VI: Extrinsic:--political barriers

<b>II.Political barriers</b>	<b>SEX</b>	<b>Very Large&amp; Large Extent</b>	<b>Undecided</b>	<b>Small and Very Small Extent</b>	<b>Total</b>
<i>Cultural beliefs and attitudes towards women role and ability</i>	Female	86.3%(76)	5.7%(5)	8%(7)	100%(88)
	Male	77.8%(42)	11.1%(6)	11.1%(6)	100%(54)
<i>Political affiliation(a person associates themselves with and takes the ideas and morals of a certain political group)</i>	Female	90.9%(80)	0.0%(0)	9.1%(8)	100%(88)
	Male	77.8%(42)	11.1%(6)	11.1%(6)	100%(54)
<i>Lack of governmental programs for elder and child care support</i>	Female	92%(81)	1.2%(1)	6.8%(6)	100%(88)
	Male	83.3%(45)	5.6%(3)	11.1%(6)	100%(54)
<i>Gender stereo type in the media(Men as “experts” and women as housewives)</i>	Female	95.5%(84)	1.1%(97)	3.4%(3)	100%(88)
	Male	81.5%(44)	5.5%(3)	13.0%(7)	100%(54)

**Extrinsic political average 85.64%**

**The total extrinsic barrier (Institutional and political) respondent’s average is 82.73%**

