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WOMEN LEADERSHIP CHALLENGES:
THE CASE OF DASHENBANKS, C.

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September 2021
Addis Ababa,
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WOMEN LEADERSHIP CHALLENGES:
THE CASE OF DASHEN BANKS, C.

*Project Submitted to the Office of Graduate Studies in Partial Fulfillment of the
Requirements for the Degree of Master of Business Leadership*

By
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September, 2021

Statement of Declaration

I, the undersigned, declare that this project paper entitled, “Women Leadership Challenges: The Case of Dashen Bank S.C.”, is my original work prepared under the guidance and supervision of my advisor Abeba Beyene (PhD). All sources of materials used for the project have been duly acknowledged. I further confirm that the project paper has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Name: Miheret Andarge

Signature: _____

Date: August, 2021

Statement of Certification

I certify that Miheret Andarge has carried out this research entitled “Women Leadership Challenges: The Case of Dashen Bank S,C.” under my guidance. The research paper is submitted in partial fulfillment of the requirements for the Degree of Master of Business Leadership.

Advisor: AbebaBeyene (PhD)

Signature: _____

Date: _____

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SCHOOL OF COMMERCE**

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BANK S.C.**

By: Miheret Andarge

Board of Examiners

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External Examiner	Signature	Date

Abstract

The purpose of this study was to assess Women Leadership Challenges in the Case of Dashen Bank S.C. The researcher used Carvalho's sampling determination method and had selected a total of 80 women leaders at Dashen Bank S.C and questionnaires had been developed and distributed to them, and 58 (72.5%) of them had responded to the questionnaire. The obtained quantitative data had been analyzed descriptively using SPSS version 25 data analysis software. The researcher had also conducted an interview for six selected women managers. The qualitative data had used narration. The findings of this study had revealed that there exist higher organizational challenges, and next to socio-cultural challenges and the researcher had not identified individual challenges in this particular study. The researcher forwarded recommendations that enable to reduce the organizational and socio-cultural challenges and invited other researchers to study the case in details by including other financial institutions by including the attitude of men leaders in this regard. Besides, the researcher recommends further study by other as to why the individual factors are not challenges right now as before.

Key words: *Women leaders, Socio-cultural challenges, organizational challenges and individual challenges*

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List of Abbreviations and Acronyms

CEO:	Chief Executive Officer
STR :	Social Role Theory
S.C:	Share Company
SPSS:	Statistical Package for the Social Science
USAID:	United States Agency for International Development

CHAPTER ONE

INTRODUCTION

1. Introduction

1.1 Background of the Study

Despite the fact that, women constitute half of the population of the world, only few have the opportunities to assume leadership positions in different organizations. In the 50 largest publicly traded corporations in European Union member countries, women make up, on average, 11% of the top executives and 4% of the CEOs and heads of boards. Just seven companies, or 1%, of *Fortune Magazine's* Global 500 have female CEOs (Eagly&Carli, 2007).

The situation in Developing countries including Ethiopia is not exceptional to this fact and indeed the problem is highly perplexed. The Global Gender Gap Index (2020) ranked Ethiopia 82 out of 153 countries surveyed. The index ranked Ethiopia 16 and 125 for the sub index political participation and economic participation and opportunity respectively. The better index is reflected in the political participation (16) was mainly due to the government effort to bring forth women to lead public organizations and assume ministerial positions in recent years.

Regardless of the government's effort to empower women at different level, the gender gap persisted as a major challenge for the country. According to the Ethiopian Statistical Agency Labor Survey (2013), out of the total labor employed (42,403,879) throughout the country women constitute about 46%. Furthermore, the study undertaken by the World Bank Group in 2019 (World Bank, 2019), revealed that the female labor force constitutes 46.6% of the total labor force of Ethiopia and the other thing raised by the group is that the unsatisfying level of women in the managerial position which is in agreement with the Ethiopian Statistical Agency labor survey of 2013. The survey also reported that women in the managerial position account only for 26%. The report indicated that although women in the country represent almost half of the labor force, their representation in the managerial positions is quite limited and most of their role (65%) is restricted to the technical, clerical and support and sales related works.

According to Gender Equality and Female Empowerment Policy USAID 2012, Gender equality and female empowerment are now globally recognized as core development objectives, fundamental for the realization of human rights, and key to effective and sustainable development outcomes. With this view several researchers have conducted to study women leadership challenge

worldwide (Eagly& Johnson, 1990; Denmark (1993); Omar & Davidson (2001); Schein 2001; Helfat, Harris, & Wolfson, 2006; Jogulu& Wood, 2006).

Few studies have also been conducted in Ethiopia(e.g. Eba, 2014, Meron, 2018, Bahiru & Mengistu, 2018). Further, the studies in Ethiopia focused on women leadership challenge in public organizations in different regions throughout the country and underrepresentation of women in leadership positions. Therefore this study intends to examine the challenges of women leadership in the case of Dashen Bank S.C.

1.2 Background of the Company

Dashen Bank coined its name from the highest peak in the Country, mount Dashen, and aspires to be unparalleled in banking. The Bank was founded by eleven shareholders and veteran Bankers with initial capital of Birr 14.9 million in September 1995.

Headquartered in Addis Ababa, the Bank is among the biggest private Banks in Ethiopia. It operates through a network of more than 420Branches, 10 dedicated Forex Bureaus, 391 ATMs and 1595 plus Point-of-Sale (POS) terminals spread across the length and breadth of the nation. It has established correspondent banking relationship with 409 banks covering 69 countries and 165 cities across the world.

Dashen is one of the most reputable brands in the domestic banking market; a reputation earned through consistent delivery of values and preeminence unmatched by its competitors. The Bank also works in partnership with leading brands in the electronic payments industry (VISA, MasterCard, American Express & UnionPay) and prominent money transfer operators (Western Union, Money Gram, Express Money, Dahabshiil, etc..

Dashen Bank in partnership with Moneta Technologies S.C., have unveiled a ground breaking mobile financial service platform dubbed AMOLE on July 18, 2018. Amole coined its name from the salt bar which Ethiopians used as a medium of exchange as recently as the 20th century. Anchored on cutting-edge financial innovation, the brand Amole aspires to take Ethiopian's service industry to a whole new level by digitizing exchange of values, payments and settlement across value chain.

Dashen Bank launched its fully Shariáh compliant Interest Free Banking (IFB) windows operation on March 5, 2018 under a new brand "Sharik". The service is available on all of its branches that are strategically scattered across the country. Fully fledged IFB branches have also been opened to enhance the customer's experience of Interest Free Banking Services.

The aggressive branch expansion of the Bank created job opportunity for over 10,000 citizens as of May 2021 of which more than 60% or 6,140 are permanent employees and the rest are outsources services employees. The gender mix of the permanent employees of the Bank shows that 30% or 1,847 are female and the remaining 70% or 4,293 are male employees. The Bank's recruitment policy is defined as equal job opportunity provider and the one of the core value of the Bank is Diversity. Among the 1,847 permanent female employees 632 of them reside at up country (cities and towns out of Addis Ababa) and 1215 reside at Addis Ababa City. The majority of the female employees reside out of Addis Ababa.

One source of information for woman empowerment is positional power. To check this, facts on the number of women who have position power at Dashen Banks was reviewed. What the checked data indicated for the 2020/21 FY is shown in the following table.

Table 3.1
Percentage of Women in Several Positions of Dashen Bank SC

No.	Position	Total Number of Positions	No of Men	No. of Women	Percentage of Women
1	Executive Management	10	9	1	10%
3	Senior Management	38	35	3	7.89%
3	Middle Management	584	481	103	17.64%
4	Line Management	789	540	249	31.56%
5	Professional	3666	2530	1,133	30.91%
6	Clerical	286	176	110	3.46%
7	Non-Clerical Staffs	674	476	198	30.60%

Even though the number of female employees on the upper level of the hierarchy is very few in number and percentage share from the total number of employee, it is observed that the lower level of the hierarchy could provide reasonable number of female employee to come up in the ladder.

1.3 Statement of the Problem

Women should be involved in the leadership position significantly so as to advance the overall developments of the countries and the past decades have seen important progress for women and girls regarding the closeness of gender gap worldwide. But, the change is coming at a pace that is too slow which need the very act of the global community to accelerate progress in the coming years (United Nation, 2020). Besides, women representation in leadership positions has not been improved much. Literature suggests several factors for such lower representation in managerial positions. Cultural bias toward male as manager was demonstratively pervasive in studies conducted in the United States, Germany, the UK, China, and Japan (Mceldowney, et al. 2009).

Beyond this women in Ethiopia and other developing countries do not have equal access to education due to excessive family burden at home (UNICEF, 2018). Early marriage and other traditional malpractices do not allow women to go out for the right education and training that can prepare them for a future leader. Although these factors and other complex social realities contributed a lot for women under representation as a leader, the women who survived these odds, still experience several challenges.

In addition to these, the researcher is working at Dashen Bank which is one of the private banks in Ethiopia, which has a total of 1421 people working at the managerial level and out of which 74.9% of them are men. Still, out of the total of 10 executives in the bank only one woman is achieved at this executive level and as a female researcher and the very nature of the dynamicity of the sector requires further study.

Therefore, this study is taking Dashen Bank S.C, among the pioneer private bank in the Ethiopian Banking industry, as a case, and further examined the challenges of women leadership. Understanding the challenges of women leaders has an important implication. For one thing, the existing women leaders can learn/ better understand and struggle to alleviate the challenges around them. Organizations can also adjust their working environment to suite women leaders and tap their leadership skill. Therefore, this study intends to identify the challenges of women leadership and suggest possible strategies/ways to overcome the challenges women face in Dashen Bank S.C and other similar organizations. The study will be significant for various stakeholders and decision makers in the dynamic financial sector.

1.4 General Research Objectives

The major objective of this study is to investigate the challenges of women leaders in the financial sector in Ethiopia taking Dashen Bank S.C. as a case.

1.5 Specific Research Objectives

In order to achieve the grand objective, the study will specifically address the following research objectives:

- To assess the organizational factors that challenge women in their leadership career.
- To examine the social problems women experience as a leader
- To examine the personal problems women experience as a leader

1.6 Research Questions

In order to achieve the above research objectives, the study will address the following research questions:

1. What are the organizational challenges of women in leadership positions encounter, in the case of Dashen Bank S.C?
2. What are the societal challenges of women in leadership positions, in the case of Dashen Bank S.C?
3. What are the individual challenges that women in leadership positions face in the case of Dashen Bank S.C?

1.7 Significance of the Study

The output of study will have significant contributions for various stakeholders. It will have a paramount importance for employers in the financial sector in their effort to create conducive working environment for employees and thereby enhancing the performance of women leaders. It will also help future women leaders to understand the existing realities in the working environment and strive for change. Further, the results of the study will be important for the government, other development agencies working on advancing women's and other women right activities in their effort to promote women's and bring social justice and there by achieve sustainable development. The studies also contribute its part to the extant leadership literature from developing countries context.

1.8 Scope of the study

In this study, the challenges of women leadership are conceptually delimited to organizational, societal, and individual factors. Geographically, the study covers women leaders

of Dashen Bank SC in Addis Ababa only. Women leaders who work in regional branches are not included because the number of women leaders outside Addis Ababa are minimal and insignificant for the very study of this research paper. Methodologically, both quantitative and qualitative approaches are used. Time wise, a total of close to six months had been taken to study the subject in details by the researcher.

1.9 Limitation of the Study

The study solely focused on women in financial sector specifically Dashen Bank S.C. in Addis Ababa. Thus, the findings of the study cannot be generalized to the whole Dashen Bank women leaders. The sample of the respondents didn't include men subordinates' and men managers' attitude. These gaps are expected to fill by other researcher.

1.10 Organization of the Study

The study is organized and presented in five chapters. The first chapter, an introduction part covers background, statement of the problem, study objectives, research questions, significance, scope and limitations of the study. While review of relevant literatures is part of the second chapter, research approach and design, population, sample size and sampling procedure, data sources and data collection methods are embraced in chapter three. Data presentation and analysis presented in chapter four and the last chapter, chapter five, present the conclusion and recommendation part of the study.

CHAPTER TWO

LITERATURE REVIEW

The purpose of this chapter is to deliver important information on the theoretical and empirical background of the study. This chapter discusses the theoretical foundations and their components regarding the research model, which summarizes viewpoints of theories relating to challenges of women leadership. Theoretical framework was given as well as empirical literature based on the study's independent and dependent variables. A conceptual framework aligned to the study provided the relationship between independent and dependent variables guiding the study.

2.1 Theoretical Literature Review

2.1.1 Concepts of Leadership

Like any other words, over a period of time, leadership words are molded and shaped by many different views and aspects until they eventually come to a precise definition or more than one definition. The term leadership has a history line that can be traced over a period of years and sometimes relates to the historical events that were taking place at that point in history. For example, in the early 20th Century the definition of leadership began with the leader having the central control and was dominant over the group. They had the obedience and respect of the group. Then as a few years passed, in the 1930's traits were being studied as the main involvement with the development of leadership. At this time personality, qualities, and inborn characteristics determined if a person was going to be a leader and which type of leader they were going to be with the people (Northouse, 2016).

By the 1940's, the behavior of an individual was considered part of leadership. Therefore, leadership by persuasion and leadership by coercion were distinguished. In the middle of the century during the 1950's, three themes dominated the time period. One was the continuance of group theory which analyzed the behavior of leaders in the group. The behavior of the leaders was related to the effectiveness of the leader's ability to influence the entire groups' actions.

By the 1960's, the definition of leadership was narrowed to the behaviors or acts of people that influence others in a shared direction. Nevertheless, by the 1970's, the organizational goals were set by both leaders and followers. Shaped by scholarly work on leadership, prominent themes began to emerge about leadership and changed with the definition in some ways. For example, they

established that the leader gets people to do what they want done, there was no coercive influence, there was more depth of knowledge, and the transformation movement developed (Northouse, 2016).

Coming into the 21st century, created a debate between the separate processes of leadership and management. There formed four types of leadership: authentic leadership, spiritual leadership, servant leadership, and adaptive leadership. First, authentic leadership is that the authenticity of the leader is established. Secondly, spiritual leadership used values and membership to motivate followers.

There are many definitions relating to the word leadership and different authors were defined leadership differently and among them the following definitions of leaderships by different authors had been analyzed. Accordingly, Hicks and Gullet (1975) said that a leader was a person who instructed and controlled people in order to secure predefined goals or targets and this definition mainly gives two parameters for a leader: i.e. achieving targets, and managing and instructing people. The other one is Cuban (1988) which described leaders as, “Leaders are people who shape the goals, motivations, and actions of others and leader frequently initiates change to reach existing and new goals. The definition of Cuban seems quite adequate as it not only talks about securing the existing goals, but also creating new ones. Also this definition separates leaders from managers or administrators very clearly by adding the words “shaping and motivation” as a leader is the one who inspires and motivates others rather than simply making them do things.

According to, Khan et al. (2015) said, “Successful leader is one who is flexible to adapt to the differences among the groups and the changing situations”. Here flexibility is also added as an important quality of an effective leader.

The other author, Bass (2019) said, “The primary purpose and value of a leader and leadership practice is to inspire others, deemed followers, to willingly engage together to achieve a goal”. Here again, key words seem to be “inspire” and “willingly”, clearly suggesting a leader is not a dictator, but motivator.

Finally, the researcher follows the Bass definition of leadership in this study as the definitions includes leader’s quality which includes inspire others and subsequently the followers shall willingly engaged to achieve a goal.

2.1.2 Male’s verse Female’s Leadership Style

Since men and women have different leadership styles, the variances do not mean that one has dominance over the other. The difference may be due in part to men seeing leadership as leading and women seeing leadership as facilitating (Schaefer, 1985).

Although male and female administrators perform many of the same tasks in carrying out their work, different aspects of the job are emphasized. Women embrace relationships, sharing, and process, but men focus on completing tasks, achieving goals, hoarding of information, and winning (Chliwniak, 1997).

Various literature provide evidences that men utilize the traditional top-down administrative style; while women are more interested in transactional leadership style which is defined by control, organization, and short-term planning. Leaders who adopt this style rely on a system of rewards and punishment to motivate their followers. This type of leadership that is considered to be effective in the current environment of continual change, and rapid globalization, increased labor market participation of women & other excluded groups.(Inocencia et al. (2020)).

2.1.3 Theories of Leadership

In this theoretical framework three theories had been discussed which are the role congruity theory, transformational leadership theory and social role theory.

2.1.3.1 Role Congruity Theory

Role congruity theory involves the aspect of bias toward female leaders (Eagly, 1987). It states that perceived incongruity between women leadership roles and their representation leads to two forms of prejudice. The first kind of prejudice foreseen by role congruity theory necessary for effective leadership originates from the descriptive customs of gender roles. It describes opinions about women features which are different from attributes anticipated in leaders (Eagly&Karau, 2002). This comes from inconsistencies of female stereotypical individualities ordinarily ascribed to women and the a genetic attributes requisites of a leader (Eagly&Johannesen-Schmidt, 2001).

Role Congruity Theory proposes that female leaders are underprivileged due to the perceived incongruence between masculine notions and the ideal traits related to female gender roles (Elsaid&Elsaid 2011; Eagly& Carli, 2003). According to these studies, if women were to portray masculine traits equivalent to male leaders, then they (women) would seem to be contrasting with their gender. Elsaid and Elsaid (2011) confirm that when women show characteristics congruent with their gender, then they are often rated much more favorable in terms

of leadership. Professional women who conduct themselves in a competent, confident practice may suffer undesirable societal repercussions through being perceived as having interpersonal deficiency (Rudman & Phelan, 2010).

2.1.3.2 Transformational Leadership Theory

The conception of transformational leadership theory was initially conceptualized by Burns (1978) in a perspective of political science and thereafter articulated in the theory of organizational leadership by Bass (1985). Bass (1987) expanded upon Burns' original ideas and define transformational leadership as a leadership approach that causes change in individuals and social systems. In its ideal form, it creates valuable and positive change in the followers with the end goal of developing followers into leaders.

It can be noted that the main aspect of transformational leadership is concerned with the process of instituting modifications that influence a change of the followers (Northouse, 2015). According to Northouse study, women encouraged participation in policy formulation and implementation, thereby increasing their efficiency and effectiveness. In support, Denti and Hemlin (2012) posit that the role of leaders is very significant and supportive to construct the environments that favor creativity and ultimately innovation.

2.1.3.3 Social Role Theory

Alice Eagly came up with the core concepts of social role theory in the 1980s from a various theoretical perspectives and empirical traditions. These include aspects of gender stereotypes; behavior approval, and status creation; views of gender individuality and self-regulatory processes (Eagly, 1987).

Social Role Theory (SRT) recognizes historic separation in labor between women and men and the everyday jobs they assumed (Petersen et al., 2004). Eagly (1987) asserts that Social Role Theory is a means to better understand how gender roles and social roles interact to produce gender differences in social behavior. The theory forms the basis of the study seeking to provide a background and foundational constructs of the concept of social inhibitions to women leadership performance. Social role theory consists of a process which recommends a person's development by standardizing their conduct based on masculine and feminine values (Eagly & Wood, 2012). Social Role Theory is also significant for this study as it emphasizes on the societal roles that

women perform and hence provide a better understanding on the application of organization culture in leadership performance. It is important to understand that when employees are involved in decision making in matters regarding their work, their performance is often enhanced.

2.1.4 Challenges for Women's Leadership

According to Caroline, there are different challenges women leaders encountered which includes women are held to higher standards than their male counterparts which means they need to do more to demonstrate their abilities than men. Women are expected to fight gender stereotypes, and men have a way of doing things which includes building alliances, sourcing votes before meetings, and preparing their positioning beforehand. The other issue raised by Caroline is that more women than men end up leaving work to raise a family, and in general women are more cautious about risk (Caroline, 2018).

The three interrelated categories of barriers i.e. individual, organizational and societal are used to explain the challenges of women to be promoted to a leadership/management positions (Elsi, 2013).

2.1.4.1 Societal Barriers

Many scholars have observed a leadership gap from a gendered viewpoint, specifically stereotyping and discrimination literature to explain gender variances (Ely et al., 2011). Women seeking leadership positions face a variety of stereotypical behavioral from the society in general. This is because even though there has been an influx of eminently qualified women engaging in formal employment, women are still discriminated against in accessing top management (Ely et al., 2011). Women employed in the corporate world regularly experience stereotype threats. The assumption is that they offer priority to family roles over business functions and do not have enough passion for success in business. Manzoor (2015) also notes that cultural norms are major barriers to successful careers of females.

In most countries of the world, society sets standards and expectations and customs to organizations and individuals, in all spheres of life and thus affects female leadership. Society's perception of women's place is still associated to their home and family which puts limitations on their working careers. It is still generally accepted that a woman plays the "motherhood" role and

caregiver to family. In contrast, men are perceived as the ‘breadwinner’ and given head of the family role.

Societal factors have effects on various dimensions of life and cannot be easily controlled. Hence, they are the most difficult and time taking factors to change (Elsi, 2013). Traditional beliefs and assumptions of gender roles still exist and can be strong barriers towards career advancement of women. Social norms dictate that women’s appropriate behaviors should be nurturing, caring, and cooperative and it is less appropriate for women to be aggressive or assertive in getting deserved developmental or promotional opportunities (Eagly and Carli, 2007). Social networking is significant in the growth of human capital and accessing promotion and authority (Fitzsimmons, Callan & Paulsen, 2014). Social networking means building relationships and knowing people (Lahti, 2013). However, according to Lahti (2013) women do not have a variety of networking opportunities available due to certain obstacles related to their gender.

2.1.4.2 Organizational Barriers

Organizations and their internal culture, i.e., expectations, beliefs and values which are commonly shared in the work community affect women's career advancement. According to Elsi (2013), organizational culture, having a strong effect on the performance of the organization and on the people in the organization, can be defined in different ways and have different characteristics. In addition, culture may change if the organization faces new trends, changes in the business world or a change of leader.

Workplace policies are those practices applied in organizations to influence work operations to enhance positive organizational outcomes (Caillier, 2012). Organizations have realized the need to encourage female workers to balance work and family activities to enhance job satisfaction and increased performance (Beauregard & Henry, 2009). Scholarly attention is now placed on determining the effect of family-friendly policies on work performance (Caillier, 2012). Burgoyne (2010) study seems to suggest that leadership is a practice of social influence, concerned with the behaviors, styles and values of a person that aspire others to follow them. This is why a recent study revealed that companies that offer family-friendly benefits and nurture a family-friendly culture and attract prospective female employees (Beierlein et al., 2011). Failure to access powerful female role models lead to a never ending circle. This is because women who do not take up leadership positions deny prospective younger leaders experiences on effective leadership (Latu, 2013).

2.1.4.3 Individual/Personal Barriers

Individual barriers attribute to the psychosocial characteristics and behavioral skills of women themselves. Personal factors include poor self-image, lack of motivation and ambition to accept challenges “to go up the ladder”, lack of confidence in one’s ability to succeed in higher position, lack of commitment and lack of willingness to take risks, less assertiveness, less emotional stability and lack of ability to handle a crisis(David R.,2014). Work-life balance is another individual barrier to women career progression due to their multiple roles in handling a career and a home and family (Judith, 2010). Due to demanding job, women have to work long hours and may have to forgo relationships in personal life and the opportunity to have children if they wish to progress to the top of the profession. The researchers (Thevanes, N., &Mangaleswaran,T., (2018)) found positive relationship between work life balance and work performance, in that successful accomplishment of life responsibilities such as family and parental roles results in better work performance.

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

According to Northouse (2014), competencies emphasize the capabilities that enhance leader performance. This is because according to Lahti (2013), proficient skills are basic presidencies for women to be better leaders. For example, according to Manzoor (2015) females face inequality in the form of access to professional knowledge training. This is because use of expertise, skills and knowledge of women leaders in an organizational setting is of great significance.

2.2 Empirical Literature Review

Empirical research is founded on pragmatic and certain occurrences, where knowledge is derived from actual experience and not from theory (Keith, 2013). It offers a description, summary, and critical assessment of the process relative to the problem under study. In this section empirical

studies related with the challenges of women's leadership are discussed and presented as per their chronological order.

Eba (2014) examined the practices and challenges of women in leadership and development activities of some selected Woredas of Bench Maji Zone. The findings revealed that major challenges influencing women were cultural issues and lack of parental involvement which were common in female headed institutions.

Hora (2014) identified the status of women in Bedele town administration, as well point out factors hindering women from the participating in public. The findings of the study revealed that, in public institutions existed in Bedele Town, the majority of women were having an educational status of diploma and lower, holding lower non decision making and leadership positions, and observed major barriers hindering women from public leadership and decision-making positions include: Socio-cultural attitudes and lack of acquisition of the necessary experience for taking part in public decision-making, over burden of domestic responsibilities continuation of the negative attitudes regarding women's ability to lead and govern, Lack of role models of women leaders for young women and girls, and the like can be stated.

Tigist (2015) identified the factors that affect women's participation in leadership positions in private insurance companies and addressing policy interventions and strategies to improve women leaders' leadership and competences. The main contributing factors for few women's holding of leadership positions were their performance and capability level, their educational qualifications, family support. Finally, the main measures to be taken to enhance women's participation in leadership mainly depend on better addressing gender gaps in the country and the level of attention given for gender issues in the insurance industry.

Woinshet (2015) examined factors affecting women's participation in leadership positions at Dashen Bank S.C. The major identified factors were the perception of top management that men are better leaders than women, highly linked male networks and alliance with the management, attitudes of top management, inconsistency or unfair promotional policies and inhospitable and discouraging corporate cultures are the most listed factors.

Hanna (2015) investigated factors contributing to underrepresentation of women in leadership positions of the CBE and to further suggest remedial action for improving women's participation in the leadership positions of the Bank. The study identified societal, organizational and personal factors that contribute to the underrepresentation of women in the leadership positions

of CBE. In general, the study revealed that societal belief regarding gender roles; over burden of women by household responsibilities and lack of role models of successful women leaders were the most important constraints, among others, that hinder women advancement to leadership positions in CBE.

Lemlem (2016) investigated factors that hinder women's participation in lower to top management position by using mixed research approach. The study revealed that the current position of women in managerial position was minimal. Major factors for this were lack of delegation, recommendation, educational gap, socio-cultural factors, gender stereotype, male dominance and dual responsibility of women.

Martha (2017) examined the advancement of women to leadership positions in the National Bank of Ethiopia. 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.

Nesro (2017) investigated challenges contributing to representation of women in leadership positions of the CBE and to further suggest remedial action for improving women's participation in the leadership positions of the Bank. The findings of the study revealed that societal belief regarding gender roles; over burden of women by household responsibilities and lack of education are the most important constraints, among others, that hinder women advancement to leadership positions in CBE.

Betelhem (2018) examined the major barriers that hinder women's participation from leadership and to evaluate their impact on participation by employing mixed research approach. The findings from regression analysis revealed that a combination of individual, organizational and societal factors affect the participation of women in the leadership position. The study also found that family commitment, lack of sufficient role models, inflexible working hours and failure of line managers to assume women's advancement as their responsibilities are major barriers.

Agyeiwaa and Attom (2018) examined female leaders' gendered perceptions and challenges facing them in educational leadership positions in Ghana. The findings of the study revealed that family factors and traditional male / female power relations constitute serious

challenges to female educational leaders. Women in educational leadership positions are facing challenges due to roles conflict resulting from roles they play as mothers, wives, daughters and managers. Cultural beliefs and traditional perceptions on gender roles continue to serve as a barrier to women leaders. These challenges constitute social constraints that overshadow their leadership qualities.

Hafiz (2018) identified Problems faced by working women in the Banking Sector and to know the influence of socio economic background on them in India. The results of the study showed that different age group of working women have different kinds of problems and challenges and different categories as married, single, divorcee, single parent, separated, have different issues at stake in the workplace. Some problems are definitely common, like mental and physical stress, lack of proper balance between employment and family care, unfair treatment in the workplace, stressful life and work place discrimination etc. But some challenges are age or category specific, like prejudiced and stereotyped thinking, safety and security issues, ego hassles with colleagues, and problem of glass ceiling etc.

Meron (2018) examined Women leadership challenges in the case of Ethiopian Electric Utility. The findings of this study thus revealed that there exists a huge gender imbalance between men and women managers and women are highly underrepresented in the top and middle level managerial positions in the company. Educational gap, socio-cultural attitude; gender insensitive organizational culture, lack of organizational supportive system, gender based violence and company recruitment and promotion practice are the major factors for women leadership challenges identified by the study.

Bahir and Mengistu(2018) investigated the challenges women leaders in Addis Ababa face in balancing the demands of their organizations with that of their families The study identified some organizational, societal, and individual factors that challenge women leaders in balancing their work and family responsibilities. Work overload, cultural and social norms, family responsibilities, and upbringing related behaviors of the interviewees themselves were among the major challenges in maintaining their work-family balance.

Mhired (2019) examined the factors affecting of women's participation in high leadership positions in the case of Bank of Abyssinia. The main findings of the research are the following: majority of the women's are assigned in customer relation in the bank of Abyssinia ,education gap between men and women has a positive correlated and significant effect with women participation

in leadership, socio cultural attitude has positive correlation and insignificant effect with women participation in leadership position ,lack of recommendation has positive correlation and insignificant effect with women participation in leadership position and lack of confidence has positive correlation and insignificant effect women participation in leadership position the status of women in the bank is very minimal it shows that there is no equal distribution of positions between men and women in key decision making and leadership position.

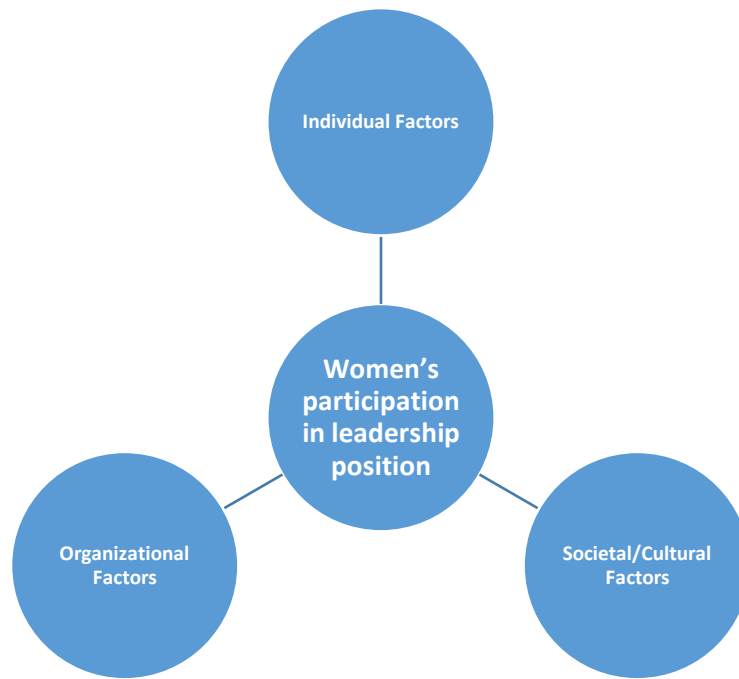
2.3 Research Gaps

There had been various studies conducted in regard to this study worldwide, whilst a few studies had been done in the case of Ethiopia, which probably need further additional studies in this regard. Besides, the identified challenges in the women’s leadership still exist which requires further study to forward valuable recommendations which may improve the existing challenges.

2.4 Conceptual Framework of the Study

A conceptual framework is the system of conceptions, assumptions, anticipations, views, and models that backs and informs your study (Creswell, 2013). It is a graphical demonstration of variables, displaying the link among different variables. The operationalization of variables is presented in details as shown on figure 2.1. The diagrammatic arrangement of the conceptual framework was grounded on Organizational, societal/cultural and individual factors and Women’s participation in leadership position (dependent variable).

Figure2.1



CHAPTER THREE

RESEARCH METHODOLOGY

This chapter of the study covers the research setting, organizational context, research approach, research design, the population size, how the sample design is done, the source of data collection, data collection technique that will be followed, how the data will be analyzed, validity, reliability and ethical consideration techniques used throughout the research process.

3.1 Research Approach

The researcher employed both quantitative and qualitative research approach because the quantitative analysis helps to interpret the data collected for the phenomenon through numeric variables and statistics which includes computational and statistical methods of analysis. Besides, qualitative data analysis allows the researchers to form parameters through which larger data sets can be observed.

3.2 Research Design

A research design is a framework for conducting the research project. The study utilized descriptive research design since it describes the existing challenges of women in leadership positions, in the case of Dashen Bank S.C.

3.3 Population and Sampling

3.3.1 Population of the Study

The target population of this study was 356 women managers in Dashen Bank S.C. There are one in Executive Management position, three in senior management, 103 in Middle management, and 249 line management positions.

3.3.2 Sample Size Determination

Based on the nature of the population, the researcher used carvalho (1984) sample determination method to determine the sample size.

Table 3.2
Carvalho's Sampling Size Determination

Population	Small	Medium	Large
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201-3200	50	125	200
3201-10,000	80	200	315
10,001-35,000	125	315	500

The populations of this study were all women manager found in Dashen Bank S.C .As indicated above the population size of the study was be 356 which range between 281-500.Accordingly from the total population 356 women managers in Dashen Bank S.C 80 samples were taken as a sample size.

3.3.3 Sampling Design

While conducting research, it was almost always impossible to study the entire population. Hence the researcher used samples as a way to gather data. This sample is the subset of the population being studied. It represents the larger population and is used to draw inferences about that population.

3.3.4 Sampling Technique

The researcher had used purposive sampling technique both for the questionnaires and interviews because of its relevance to the study based on the experiences of the respondents. Closed ended likert scale questionnaires had been distributed to eighty managers and interview questions had forwarded to six women leaders out of them two of them have more than 20 years of experiences, three of them have an experience of more than ten years in the management position and one of them has a total of four years managerial experiences.

3.3.5 Sampling Distribution

Questionnaires had been distributed to one (1) executive, and the Bank has only one woman executive in the executive managements, and out of the three (3) senior managers questionnaires had been distributed to two (2) of them. The Bank has one hundred three (103) women under the middle line managers' position and because of their experiences in the field the researcher distributed to sixty five (65), the majority of it, questionnaires for them. The entry level of the management position of the Bank is the line managers and under that the Bank has two hundred forty nine (249) line managers and for the twelve (12) of them the questionnaires had been distributed as their experiences in the management position is minimal.

3.4 Data Types and Sources

The study used both primary and secondary data sources as data collection instruments and the data for the primary sources were collected both from qualitative and quantitative data sources. The qualitative data were collected from the interview, and the quantitative data were collected from the Likert Scale Type closed ended questions. The Likert type questions were used for identifying the challenges of women in leadership, and the results obtained from interviews were also used to balance the result found from the Likert scale type questions. Finally, the secondary data sources were used to compare, to contrast and supplement the ideas and views obtained from the findings of the primary data source.

3.5 Data Distribution and Collection

The researcher has distributed a total of eighty (80) questionnaires to managers at Dashen Bank and out of that fifty eight (58) of them have responded to the questionnaires which represents 72.5% response rate that helped the researcher to do meaningful data analysis. Besides, additional data were collected by interviewing six (6) managers in Dashen Bank.

3.6 Scale Reliability and Validity

The researcher provided the questioners with an explanation of the research process and by giving an assurance of confidentiality. Moreover, the researcher provided an opportunity to allow respondents to ask any questions before the questioner began. This process helps in enhancing the level of comfort, trust, and openness of the respondents. It also helps to get a more accurate and complete picture of their experiences. Given her assurances of confidentiality to her respondents, the researcher did not involve a third party in coding the response.

Reliability refers to the consistency and dependability of a measuring instrument. One of the internal consistency methods of assessing reliability, Cronbach alpha coefficient, was applied to check if it is proper to rely on the outcome of the questionnaires. This coefficient measures the extent to which an instrument yields consistent results. It measures how well items in a set are related to one another. Coefficient of 0.6 or above is nearly always acceptable.

Table 3.3

Summary of Measures

No.	Study Variables	Source of Items (scale or Instrument source)	No. of Items in the Scale	Chronbach's Alpha Results
1	Societal Factors	Scale	7	0.709
2	Organizational Factors	Scale	8	0.702
3	Individual Factors	Scale	9	0.858

Source; Own Survey (2021)

3.7 Data Analysis Techniques

After the collection of data through questionnaire, the raw data was classified and tabulated depending on the kind of question to make it easily manageable and understandable. After it was tabulate, the issues were analyzed and interpreted based on the kind of question. The data collected through questionnaire to identify the personal characteristics of respondents, such as age, sex, educational level, and position of work/designation, work experience, marital status were analyzed using percentage. The data that were collected through questionnaire to categorize the challenges were analyzed using mean and standard deviation by using SPSS version 25.

The researcher had purposefully selected small size to conduct interviews which help the researcher to analyze the collected information in-depth and the collected data were interpreted using narration.

3.8 Ethical Considerations

This study carried out in line with the approval obtained from Addis Ababa University School of Commerce. Relevant work units of Dashen Bank S.C are also formally communicated prior to the study. The purpose of the study and its confidentiality is guaranteed. Unimportant aspects of description also remove to prevent identity disclosure. Moreover, the data collected from the participants are kept private and used only for the study.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

Within this chapter the researcher has tried to analyze and investigate the possible Challenges on Women Leadership in the Case of Dashen Bank S.C. The results obtained from the collected data were organized, summarized and analyzed by using the powerful IBM SPSS statistics data editor software tool and the findings from the questionnaires distributed and interviews conducted are pinpointed in this particular chapter as well.

The researcher has utilized descriptive statistics techniques, such as frequency counts, percentages of shares, and mean and standard deviation methods for the selected individual women managers who are working at Dashen Bank S.C in order to show the challenges of women management position to this research undertaking. In doing so, the totals of fifty eight responses were collected from the distributed eighty questionnaires and six interviews were also conducted with women who are in the management position.

4.1 Response Rate

The researcher has distributed a total of eighty (80) questionnaires to managers at Dashen Bank and out of that fifty eight (58) of them have responded to the questionnaires which represents 72.5% response rate that helped the researcher to do meaningful data analysis. Besides, additional data were collected by interviewing six (6) managers in Dashen Bank.

4.2 Background of Sample Respondent

The bellow table represents the demographic position of the respondents of the questionnaires. The demography includes, age of the respondents ,their marital status, respondent's children status, their educational level, the total years of work service, their current position in the Bank, and the total years of service in current position.

Table 4.1

Demography of the Respondents

Ser. No	Variable	Description	Frequency	Percent (%)
1	Age in years	18 to 25	0	0
		26 to 35	24	41.4
		36 to 45	28	48.3
		46 and above	6	10.3
		Total	58	100
2	Marital status	Single	13	22.4
		Married	43	74.1
		Widowed	2	3.5
		Divorced	0	0
		Total	58	100
3	Respondent's children status	Yes	48	82.8
		No	10	17.2
		Total	58	100
4	Educational level	Diploma/TVET	0	0
		BA/Bsc degree	44	75.9
		Master's Degree	14	24.1
		Above		
		Total	58	100
5	Years of work service	Less than 10 years	16	27.6
		11-20	37	63.8
		21 years & above	5	8.6
		Total	58	100
6	Current Position	Executive manager	0	0
		Senior Manager	1	1.7
		Middle manager	25	43.1

		Line manager	32	55.2
		Total	58	100
7	Service year in current position	Less than 5 years	33	56.9
		5-10 years	22	37.9
		11 and above years	3	5.2
		Total	58	100

Source: own survey (2021)

Table 4.1 presents the demographic details of the respondents. The majority of them were under the ages buckets of 36 to 45 and 26 to 35 which comprises 28 (48.3%) of them, and 24 (41.4%) of them respectively, and the remaining of them i.e. 6 (10.3%) are above the age of 46. However, there was no sample identified within the bucket of age 18 to 25 which may reveal the maturity level of the respondents to handle a high level of responsibility.

In the meantime, from the total of the respondents, 43 (74.1%) of them were married and 13 (24.4%) of them are single and the rest, which is insignificant from the total respondents are widowed with the percentage share of 2 (3.5%). The respondents were also asked whether they have children or not and for this question, 48 (82.8%) of them have children and 10 (17.2%) do not have children, which may show the additional burden of a women leader in raising their children in addition to their managerial responsibility.

The other demographic factors asked to the respondents were their educational level and for this 14 (24.1%) of them have a Master's Degree, 44 (75.9%) of them have a bachelor degree, and no sample were identified in the group of Diploma/TVET. The next demographic factor is the total years of service and for this 16 (27.6%) them have less than 10 years, 37 (63.8%) of the respondents fall between 11-20 years of service and 5 (8.6%) them have above 21 years of service.

Besides, their years of service in the managerial position has been also asked to see their valuable contribution as a manager which has also a very direct relation to the identified research problem and for this 33 (56.9%) of them have less than 5 years of service, 22 (37.9%) of them have between 5 to 10 years of service and the remaining of them i.e. 3 (5.2%) have above 11 years of service.

Finally, from the above overall demographic factors, we can conclude that the data were collected from qualified and experienced women leaders which will ultimately help the researcher

to address the research problem properly through analyzing different factors affecting women so as to undertake their leadership excellence.

4.3. Factor Affecting Women’s Leadership

The challenges of women’s leadership assessed from three different perspectives, i.e. the socio-cultural, organizational and individual perspectives and for each of the perspective the researcher has developed questionnaires and conducted interviews. The data analysis and interpretation focuses on the mean and standard deviation SD of the responses with respect to challenges of women’s leadership in Dashen Bank. The Mean scores of < 3.39 is considered as low, the mean score of 3.4 – 3.79 as moderate and mean score > 3.8 is considered as high as illustrated by comparison basis of mean of score five point Likert scale instrument (Pihie, 2009).

4.3.1 Socio-Cultural factors

Table 4.2 shows the results in terms of frequency, percentage, mean scores and standard deviations on socio-cultural factors of women’s leadership challenges in Dashen Bank S.C.

Table 4.2
Socio-Cultural Factors

Variable Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
1. I have been encouraged to develop myself by the society in which I was brought up.	2	30	7	14	5	2.87	1.11
	3.4%	51.7%	12.1%	24.1%	8.6%		
2. I have equitable family responsibility as compared with my husband, brothers, etc	31	20	5	2		1.74	1.07
	53.4%	34.5%	8.6%	3.4%			
3. I got enough support from my family such	0	6	9	29	14	3.88	0.90
	0%	10.3%	15.5%	50.0%	24.1%		

as husband or parents in developing myself.							
4. Ethiopia's educational system supported me for leadership position	3	22	12	17	4	2.91	1.08
	5.2%	37.9%	20.7%	29.3%	6.9%		
5. My subordinates" hold positive attitude towards women managers.	4	13	12	11	18	3.45	1.33
	6.9%	22.4%	20.7%	19.0%	31.0%		
6. Women's decisions and suggestions are encouraged	10	20	8	16	4	2.71	1.21
	17.2%	34.5%	13.8%	27.6%	6.9%		
7. The absence of women in the informal network of men has effect on my work.	4	16	20	16	2	2.93	0.99
	6.9%	27.6%	34.5%	27.6%	3.4%		
Overall Mean and SD of Societal Factors						2.92	0.670

Table 4.2 presents the socio-cultural factors that may challenge women in their aspiration to become leaders. The first question was the encouragement of societies for women's self-development undertakings and for this particular question, 32 (55.1%) of the respondents have said that societies were not encouraged women to develop themselves and subsequently achieved a good result in a leadership excellence and this also explained in the above analysis table with a Mean of 2.87 (SD=1.11).

The next question forwarded to the respondent is that women have much more family responsibility than that of men leaders and for this question, 51 (87.9%) of them have responded that they believed that they have more responsibility than men leaders and it is also confirmed with a strong Mean of 1.74(SD =1.07) by which most of the respondents have agreed that family responsibility negatively impacted their leadership excellence. One of the research study by

Bruktawit & Abeba (2018), family responsibility were the major challenges in maintaining their work-family balance. On the same note, one of the researches work, i.e. Jayita and Murali (2009) women have an extent pressure to discharge their leadership responsibilities matching with raising their children which is in agreement with the response forwarded by the respondents of this research paper.

On the other hand, from the total respondents, 43 (74.1%) of them have said that they got enough support from their family ,such as husband or parent in a due process of developing themselves with the Mean value of 3.88 (SD=0.90).

Most of the researchers, included in the literature reviews part of this document, are agreed that women have more family responsibility than that of men, and according Jetems, (2012). The success of women is very much dependent on the kind of support they got from the members of the family. Hence, the immediate supports the respondents of this research paper got from the family members have helped them to be successful in discharging their managerial responsibilities.

The next question of the researcher shall evaluate the educational system of the country to support women leaders and for this question the researcher had crafted the question before and forwarded same to the selected 58 women leaders in Dashen Bank. In the meantime, from the total selected individuals only 21 (36.2%) of the respondents have felt that the education system of the country has supported them to grow to leadership position which is also explained in the table with a Mean value of 2.91 (SD= 1.08), and the minimal mean value for the question indicate that the respondents disagree with the existence of good education system to support women leaders.

According to Beyene (2019), girls' education in Ethiopia is largely impacts on the present of poverty, gender based violence, early marriage and teenage pregnancy that greatly affecting girls' and women's access to and completion of education. Besides, the response collected from the respondents of this research paper is similar to that of the finding of (Beyene 2019).

The next question will answer the question that "Do subordinates having positive attitude towards women leaders?" and for this question, 29 (50%) of the respondents have believed that subordinates have positive attitude towards them which is elaborated in the table above with a Mean value of 3.45 (SD=1.33). Besides, 30 (51.7%) of the respondents have felt that their decision is not encouraged by others only because of their gender which is also demonstrated in the table above with a Mean value of 2.71 (SD=1.21).

The final socio-cultural factor question raised for the respondents was the absence of informal network for women has a negative impact for their performances as most of men leaders have an informal network which believed to create an access and opportunity to improve their performances, and for this question, 18 (31.0%) of the respondents have agreed that the absence of informal network may affect the performances. Whilst, 20 (34.5 %) of the respondents feel neutral on this question which is also explained with a Mean of 2.93 (SD=0.99) as described in the table above.

Fitzsimmons, Callan and Paulsen (2014) have said that social networking is significant in the growth of human capital and accessing promotion .Lahti (2013) defined social networking as a means of building relationships and knowing people. The researcher Lahti (2013) has also said that women do not have a variety of networking opportunities available due to certain obstacles related to their gender. In the meantime, the majority of the respondents of this research work have believed that the absence of informal network may affect their performances.

The overall Mean of the socio-cultural factor is 2.92 which is less than 3.39 indicates the mean of the factor is less and shows the existence of challenges to women in respect of the socio-cultural factors which needs valuable recommendations.

Interview Results on Socio-Cultural Challenges

The researcher has pinpointed the following socio-cultural factors interview questions and forwarded to six women leaders. Out of the six respondents, two of them had more than 20 years of experiences, three of them have an experience of more than 10 years in the management position, and one of them has a total of four years managerial experiences. The interview questions were: *Did the society encourage you to develop yourself? Did you get enough support from your family, such as husband or parents in developing yourself? Were you getting difficulties in discharging your responsibility while raising your children and managing your household and Did you have more family responsibility than your husband/brothers? Did you affected by not having the informal network as most of men have the network that helps them to grow their business?*

The researcher ran the interview in the offices of the interviewees. Sufficient time was given too. They were allowed to raise any issues of their own in the process of undertaking the interview. They were humbly asked if it was possible for them to switch off their phones to avoid possible incoming calls in the midst of the interview which might create disruption of ideas. The interviews went smooth with their cooperation.

For the first question raised by the researcher 5 (83.3%) of the interviewers said that the society did not encouraged them to develop themselves, however, they got enough support from their families such as husbands and parents in developing themselves.

The only respondent who said she get society encouragement and appropriate support from her husband and parents is the one who has more than twenty years of experience. In doing so, the researcher has asked her about the current situation and she said that now there is an improvement in the society to encourage women to develop themselves. She said she had been providing enough support to her daughters and other women to develop themselves.

All of the respondents have got difficulties in discharging their responsibilities while raising children were their merely responsibilities. The interviewees said that the responsibilities of women are beyond that which comprises and but not limited to participating on Edir, social gathering, asking parents and families, and participating on funeral ceremonies as well which all had an impact to women to discharge their responsibilities as leaders.

However, most of the interviewers said that the appropriate husband and parents support they got had significantly reduced their challenges and helped them to properly discharge their responsibilities. Meanwhile, one of the interviewers said that she did not get proper support from her husband and family members and due to this she was in a verge of quitting her job.

All of the interviewees said that the absence of informal network had impacted them negatively as men leaders had an access and opportunity to introduce to new customers and there were a discussion regarding the political and economic situation of the country in the informal network which will help leaders to identify risk factors in advance.

4.3.2 Organizational Factors

Table 4.3 shows the results in terms of frequency, percentage, mean scores and standard deviations on organization factors of women leadership challenges in Dashen Bank S.C. According to Elsi (2013), organizational cultures have a strong effect on the performance of the organization and at the same time on the people in the organization, that can be defined in different ways and have different characteristics. In addition, culture may change if the organization faces new trends, changes in the business world or a change of leader.

Table 4.3
Organizational Factors

Variable Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
1. There is a comparable number of women leaders as compared with that of men leaders in the Bank	12	29	11	5	1	2.21	0.93
	20.7%	50.0%	19.0%	8.6%	1.7%		
2. The management of the Bank is committed in hiring and selecting more women in the leadership positions.	4	13	25	14	2	2.95	0.94
	6.9%	22.4%	43.1%	24.1%	3.4%		
3. There is top management of the Bank encouragement of women to come forward and express themselves	3	28	13	8	6	2.76	1.10
	5.2%	48.3%	22.4%	13.8%	10.3%		
4. The managements of the Bank is concerned about the family responsibility of women and its effect on their work.	8	32	8	6	4	2.41	1.08
	13.8%	55.2%	13.8%	10.3%	6.9%		
5. Women managers of the Bank get the required mentoring, guidance and support in their career development	8	10	12	26	2	3.07	1.15
	13.8%	17.2%	20.7%	44.8%	3.4%		
6. The Bank supports me in educational	5	14	12	19	8	3.19	1.23
	8.6%	24.1%	20.7%	32.8%	13.8%		

Variable Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
assistance in order to be able to get into leadership							
7. The unavailability of flexible Working hours arrangement in the organization impacted women to discharge their leadership responsibility	10	20	6	17	5	2.77	1.28
	17.2%	34.5%	10.3%	29.3%	8.6%		
8. The bank policy or strategy support women managers.	5	23	12	18		2.74	1.00
	8.6%	39.7%	20.7%	31.0%			
Overall Mean and SD of Organizational Factors						2.76	0.62

Source: primary data from questioner

Table 4.3 above presents the organizational factors that may challenge women in assuming leadership positions. The first question raised was in relation to the availability of a number of women leader in the banking sector and for this particular question, 41 (70.7%) of them have believed that the number of women in leadership/managerial positions are not equal as compared with men leaders in the Dashen Bank which is also explained in the table above with a Mean of 2.21 (SD=0.93).

The other issue raised in the organizational factor is the commitment of the management towards hiring and selecting women in the leadership position, and for this question the majority of the respondents have forwarded their responses as “neutral” or “disagree“ with the statement. Accordingly, from the total respondents 25 (43.1%) of them are forwarded an answer of “neutral” for this question, 17 (29.3%) of them have said that the management of the Bank has not committed hiring of women in the leadership position.

Whilst, 16(27.5%) of the respondents have believed that the management of the Bank is committed to hiring of women leaders. The commitment of the Management in hiring women in the leadership position is further explained in the above table with the Mean of 2.95 (SD=0.94). Besides, one of the research work in this area has said that even if women are increasingly reported having excellent leadership skills associated with effective leadership performances, women are still not attaining top-level leadership position in comparison to men (Offermann& Foley (2020).

According to Beauregard & Henry (2009), organizations should encourage female workers to balance work and family activities in order to enhance job satisfaction and further increase performance. However, for the forwarded research question only 14 (24.1%) of the respondents have believe that top management of the bank encourage themselves to come forward and express their ideas, and from the total respondents, 31 (53.5%) of them have disagree for the question raised which is also illustrated in the table above with a Mean of 2.75 (SD=1.10).

The other question forwarded to the respondents was the concern of the organization to discharge family responsibility of women leaders and for this particular question most of the respondents i.e. 40 (69%) of them have said that the organization is not as such concerned about the family responsibility of women and its negative impact on their work, which is also elaborated in the table above with a Mean of 2.41 (SD=1.08).

The next question forwarded to the respondents was do they get the required mentoring, guidance and support from the management of the bank so as to develop their career and for this only 28 (48.2 %) of the respondents have felt that they have got proper mentoring, guidance and support in their career development which is explained with a Mean of 3.07 (SD=1.15).

Besides, the researcher has forwarded a question regarding the educational support they got from the organization in order to excel their leadership quality, and for this question,27 (46.6 %) of the respondents have said that they have got a proper support from the organization. Whereas, 12 (20.7%) of the respondents forwarded, a “neutral” answer for this statement which is also explained in the above table with a Mean of 3.18 (SD=1.21).

One of the researcher work conducted by Odel et.al. (2019) revealed that long working hours for women and the incompatible working schedules with domestic responsibility, reduce women’s participation in the overall leadership undertakings which further requires flexibility in working arrangements. The finding of this research paper is also in due agreement with the research work of Odel et. al., as most of the respondents i.e. 30 (51.7%) have said that the

inflexibility of working hours in the organization has affected them to discharge their leadership responsibilities. Whereas, 28 (48.3%) of the respondents have said that the inflexible working hours arrangement do not affected them to discharge their leadership responsibility which is explained in the table above with a Mean of 2.77 (SD= 1.28).

The final question raised in the organization factor is the availability of policy and strategy in the organization to support women managers, and for this question, 28 (48.3%) of the respondents have said that the policy and strategy of the organization do not support women managers to overcome the challenges of leadership. In the meantime, 12 (20.7%) of the respondents have forwarded a neutral answer for the statement which is also explained in the above frequency table with a Mean of 2.74 (SD=1.00). Nonetheless, one of the research works of Noami (2014) insists the organization to craft policy or strategy that support gender diversity which otherwise women may feel undervalued at work and that will push them to re-evaluate their priorities and are tempted to opt out.

The overall Mean of the organizational factor is 2.76 which is less than 3.39 indicates the mean of the factor is less and shows the existence of challenges to women in this respect and at the same time the mean of the organization factor is less in value from the three factors and which probably needs a due priority.

Interview Results on Organizational Factors

The researcher has pinpointed the following organizational factors interview questions and forwarded to six women leaders and out of them two of them have more than 20 years of experiences, three of them have an experience of more than ten years in the management position and one of them has a total of four years managerial experiences. The interview questions were: *Is the management of the Bank committed to hiring and selecting more women in the leadership positions. Does the top management of the Bank encourage women to come forward? Is the management of the Bank concerned about the family responsibility of women and its effect on their work? Does the unavailability of flexible working hours arrangement in the organization impacted women to discharge their leadership responsibility?*

The majority of the interviewees said that the management of the Bank is not committed to hire more women in the leadership as the Bank is more focused on the operational issues such as resource mobilization and maximization of profit. At the same time, the management had not encouraged women to come upfront in the leadership position. The interviewees also said that the

management of the Bank was not concerned about the family responsibilities of women and its subsequent effect on their work. Besides, they said that the number of women in the leadership position in different banks working in Ethiopia is minimal;

On the other hand the existing focus of banks towards branch expansions requires a number of managers to be promoted to the leadership position. Hence, the interviewees believed that the management of the Bank did not focus on gender diversity rather having an appropriate person in this competitive environment as employee turnover is on the high side of the banking sector.

The other issue raised to the interviewees was about the unavailability of flexible working hours arrangement in the organization impacting women to discharge their leadership responsibility. For this interview question, all of them expect flexible working hours and extended time especially when they are at the maternity leave.

4.3.3 Individual/Personal Factors

Table 4.4 shows the results in terms of frequency, percentage, mean scores and standard deviations on individual/personal factors of women’s leadership challenges in Dashen Bank S.C.

Table 4.4

Individual/Personal Factors

Variable Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
1. I have the required educational preparation	2	4	4	25	23	4.09	1.03
		8.6%	3.4%	34.5%	53.4%		
2. I regularly update myself on recent developments and changes	2		4	36	16	4.10	0.81
	3.4%		6.9%	62.1%	27.6%		
3. I believe I can demonstrate the same professional expertise and job know how as men do		4	2	18	34	4.41	0.86
		6.9%	3.4%	31.0%	58.6%		
4. I have the same motivation and drive to	2	2	4	23	27	4.22	0.97
	3.4%	3.4%	6.9%	39.7%	46.6%		

get ahead in my carrier as successful men do							
5. I believe that Women have equal capability compared to men		2	4	12	40	4.55	0.78
		3.4%	6.9%	20.7%	69.0%		
6. I have emotional stability to handle crisis and challenging situations		2	2	2	10	42	4.52
		3.4%	3.4%	3.4%	17.2%	72.4%	
7. I feel comfortable to speak to a group of people		2	11	6	18	21	3.78
		3.4%	19.0%	10.3%	31.0%	36.2%	
8. I have positive attitude about myself			2	18	21	15	3.88
			3.4%	31.0%	36.2%	25.9%	
9. I have good decision making ability		2		4	33	19	4.16
		3.4%		6.9%	56.9%	32.8%	
Overall Mean and SD of Individual Factors						4.19	0.63

Table 4.4 presents individual factors. The data collected through questionnaires for individual factors have been analyzed by using SPSS software and elaborated the findings as follows: For the first question raised by the researcher 48 (87.9%) of the respondents have believed that they have the required educational preparations to be a leader, which is also verified in the table above with a Mean of 4.09 (SD=1.03). On the same note, 52 (89.7%) of the respondents update themselves regularly on recent developments and changes in their field of studies which is also described in the analysis by a Mean of 4.10 (SD= 0.81).

For the next question raised by the researcher regarding their professional expertise and job know how as compared with men professionals, most of them, i.e. 52 (89.6 %) have said that they have the same professional competence and job know how as compared with men which is also explained in the analysis with close to strong Mean of 4.41 (SD= 0.86).

The researcher has raised another question which may evaluate the motivational factors and subsequent drives to be ahead in the professional carriers of women leaders as compared with

that of the successful men leaders in the industry. Most of the respondents for this particular question raised, i.e. 50 (86.3 %) have believed that they have the same motivational factors to be successful in their professional careers as men to be which is also duly explained with a Mean of 4.22 (SD= 0.97). Besides, 52 (89.7%) of the respondents have said that women and men have an equal capability when the same situations have been arranged for both of them which is also confirmed by a strong Mean of 4.55 (SD= 0.78) standard deviation in the analysis table above.

The next question forwarded to the respondents was to measure the emotional stability to handle crisis when the situation is challenging and 52 (89.6%) the respondents have said that they are emotionally stable and carefully handling cases in the challenging situations, and for this particular question they demonstrated their strong belief to handle cases in smart ways with a Mean of 4.52(SD=0.98).

The researcher has also tried to measure 'are women leaders comfortable to speak at a group of people?' and for this questions 39 (67.3%) of the respondents have said that they are comfortable to speak in front of others, but the remaining of them, i.e. 13 (32.7%) are shy of to speak in front of others which is also elaborated in the above table with a Mean of 3.77 (SD= 1.23) which shows the very deviation of answers by the respondents.

Furthermore, the researcher has raised a question to know whether women leaders have a positive attitude towards themselves and 36 (62.1%) of the respondents have said that they have a positive attitude and conviction towards themselves, which is also pinpointed in the above table with a Mean of 3.87 (SD= 0.85).

The next question is merely to evaluate the decision making capabilities of women leaders and from the overall respondents of this question in this particular research undertakings 52 (89.7 %) of them have believed that they have good decision making capabilities that might be exhaustively exercising during their day to day banking business activities, and the Mean for this particular question is 4.15 (SD= 0.83) explained in the analysis table above.

On the other hand, from the literature reviews undertakings, individual barriers attribute to the psychosocial characteristics and behavioral skills of women themselves. Personal factors include poor self-image, lack of motivation and ambition to accept challenges “to go up the ladder”, lack of confidence in one’s ability to succeed in a higher position, lack of commitment and lack of willingness to take risks, less assertiveness, less emotional stability and lack of ability

to handle a crisis. Work-life balance is another individual barrier to women career progression due to their multiple roles in handling a career and a home and family (Judith, 2010).

The overall Mean of the organizational factor is 4.18 which is greater than 3.8 indicates the mean of the factor is on the high side and shows the non-existence of challenges to women in this regard.

Interview Results of the Individual Factors

The researcher has pinpointed the following individual factors interview questions and forwarded to six women leaders and out of them two of them have more than twenty years of experiences, three of them have an experience of more than ten years in the management position and one of them has a total of four years managerial experiences. The interview questions were: *Do you have the required educational preparation to assume a leadership position? Do you regularly update yourself on recent developments and changes? Do you have the emotional stability to handle crisis and challenging situations? Do you have good decision making ability? Can you demonstrate the same professional expertise and job know how as men do? Do you have the same motivation and drive to get ahead in your career as successful men do? Do you believe that Women have equal capability compared to men?*

For the first individual factors interview questions, the interviewees said that they did have the required educational preparation and that was why they were promoted to leadership position as the Bank policy requires additional educational preparations for it. Besides, the banking sector by itself entails regular update of once as the industry is dynamic and new development, especially in e-banking needs updating of once on continuous and uninterrupted manners.

The next interview questions were their emotional stability and decision making ability. For this question the interviewees said that women are emotionally stable and this is may be because of their nature as many of them agreed upon it and the other one the interviewers said that their involvement in raising their children may help them to be emotionally stable and handling of crisis in the challenging situations. The other issue raised by the interviewees was about their decision making ability and they believed that to make a good decision one should reduce any biases and for this particular purpose one should be emotionally stable. Then, they said that the emotionally stable characteristics of women help them to make good decisions.

All of the interviewees forwarded their answers for the last questions as today's environment enable women to be equally capable as men leaders and this is because of the availability of educations which help them to enhance their professional competence and job knowledge. They also said that the educational level they achieved become one of the drive and a motivational factor to be successful in their career development.

Finally, the researcher concluded that from the forwarded answers for pinpointed individual factor questions and the interview result obtained from six women leaders, as the respondents of the questioners may be very educated and experienced individuals who overcome the challenges which have been identified as individual factors before, the respondents have not believed that the identified individual factor questions have negatively impacted the leadership capabilities of women, which is by far in contrast with what the literature reviews have said in this particular case. The researcher at the beginning of the study has identified individual factor as a challenge but in the midst of the study the individual factors are not challenges for the selected leaders working at Dashen Bank from the collected responses of the questionnaires and the results of the interviews.

4.4 Group Mean Comparison of Women Leadership Challenges

This research study found out that from the three factors under the study, individual factor has a mean of 4.18 which is followed by socio-cultural factor with a mean of 2.92. The lowest mean from the three factors is the organization factor with a mean value of 2.76, and the overall results suggest that the Bank should first focus on organizational factor such as supporting women at the utmost possible, due encouragement and arrangement of mentoring process is required from top management and rescheduling flexible working hour to women in order to balance the work and family responsibility.

Furthermore, an average attention should be also given to socio-cultural factor by the concerned organs and finally individual factor has got a very low attention in the eyes of the respondents' of women managers in Dashen Bank S.C. However, the individual factors result obtained in this research completely differ from others previous studies findings. The summary of the finding is presented in the group mean of the strategic management practices as below in the table 4.5.

Table 4.5

Women leadership challenge Summary Data Presentation

Description of the variable	N	Mean	Std. Deviation	Evaluation
Socio-Cultural factors	58	2.92	0.67	Low
Organizational factors	58	2.76	0.62	Low
Individual/Personal Factors	58	4.18	0.63	High

Source: Field Data (2021)

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

The purpose of this study was to investigate the Women Leadership Challenges in the Case of Dashen Bank. This chapter aimed to summarize the key findings, conclusion and recommendations of the study based on the research questions and interviews of the study.

5.1 Summary of Findings

This summary section shows the demographic details of respondents. The majority of respondent were under the age buckets of 36 to 45 and 26 to 35 which comprises 28 (48.3%) of them, and 24 (41.4%) of them respectively. The majority of respondents 43 (74.1%) of them were married, and 48 (82.8%) of them had children. In relation to their educational level, 14 (24.1%) of them had a Master’s Degree and 44 (75.9%) of them had a bachelor degree. Coming to the total years of service in the managerial position, 33 (56.9%) of them had less than 5 years of service,

22 (37.9%) of them had between 5 to 10 years of service and the remaining of them i.e. 3 (5.2%) had above 11 years of service.

In this summary report, the data analyzed so far shall be evaluated in accordance with the research questions developed for this research paper, and the first research question related with socio-cultural factor was “What are the social challenges that women in leadership positions face in the case of Dashen Bank?” Accordingly, the challenges identified are presented as below:

- Women were not encouraged enough by the society to develop themselves and subsequently achieved a good result in leadership;
- Women have more responsibility than men in the overall household activities, however, very recently they have got enough support from their family, such as a husband or parent in a due process of developing themselves;
- The scarification of women to raise their children has a negative effect in discharging their work responsibility;
- There was no good education system that may support women leaders;
- The women decision was not encouraged by others only because of their gender;
- The absence of informal network for women had a negative impact for their performances as most men leaders have an informal network which believed to create an access and opportunity to improve their performances.

The second research question related to organizational factor was “What are the workplace challenges of women in the leadership positions in the case of Dashen Bank?” Consequently, the following challenges are identified from the data analyzed:

- The number of women in leadership/managerial positions were minimal as compared with men leaders in the Dashen Bank;
- The management of the Bank was not committed hiring of women in the leadership position;
- The Bank was not as such concerned about the family responsibility of women and its negative impact on their work performances;
- Women didn’t get proper mentoring, guidance and support from the management of the Bank in order to enhance their career development;
- The inflexibility of working hours in the Bank has affected them to discharge their leadership responsibilities;

- The policy and strategy of the organization do not support women managers to overcome the challenges of leadership; and
- The good point is that women have got a proper educational support from the Bank.

The third research question related to individual factor was “What are the individual challenges faced by the women in leadership position of Dashen Bank?” However, in this research finding the researcher could not identify challenges rather the selected individual for the questioners and interviews overcome the identified individual challenges which is in contradiction with other previous studies. Accordingly the following findings were identified under this research question. The respondents perceived that they:

- had the required educational preparations to be a leader;
- updated themselves regularly on recent developments and changes in their field of studies;
- had the same professional competence and job know how as compared with men;
- believed that they have the same motivational factors to be successful in their professional carries as men;
- believed that women and men have an equal capability;
- said that they were emotionally stable and carefully handling cases in the challenging situations;
- were comfortable to speak in front of others;
- had a positive attitude and conviction towards themselves;
- believed that they have better decision making capabilities; and
- believed that their housing responsibilities may not be a strong hindrance point to be a leader.

5.2 Conclusions

This study paper ought to identify the socio-cultural, organizational and individual factors challenging the women in leadership faced. The research showed that currently there is societal challenge for women to develop themselves and achieved a good result in leadership. The other socio-cultural challenges faced by women are their extensive responsibility in the overall household activities such as raising their children and their decision was not encouraged by others

only because of their gender. Besides, the absence of informal network for women had a negative impact for their performances.

On the organizational factors posing challenges for women leadership are: the number of women in leadership/managerial positions is minimal. The other challenges of the organization factors are lack of commitment to hire women in the leadership position, and employers are not as such concerned about the family responsibility of women employees. Furthermore, women are not getting proper mentoring, guidance and support from the management, and the policy and strategy of the organization do not support women managers to overcome the challenges of leadership.

The individual factor challenges are not identified as challenges in this study as the selected individuals are may be overcoming this challenges due to their experiences and educational preparations, and it requires further study by other researchers by considering other variables into accounts.

5.3 Recommendations

The researcher forwarded the following recommendations in relation to the three factors to overcome challenges in women's leadership.

Recommendations on society level:

- The government should aggressively work on society's awareness through government and social medias to change the culture and make all genders sensitive;
- The awareness should be translated through government media via drama and theaters, and for the new generation social media is recommended;
- Training should be given at an early stage at school and for this the Ministry of Education should include in the curriculum and the Ministry of Women should work on gender equality;
- Women in the leadership position and other renewed women association in the country should organizing women club and arrange discussion forum to discuss on leadership; and

- Women entrepreneurs or different women associations may arrange a suitable place or hotel excluded for the very purpose of networking for women to make a business deal with others.

Recommendations on organizational level:

- The Bank should develop gender mainstreaming policy;
- Awareness should be created for all staff members of the Bank on gender sensitivity through continuous trainings;
- Affirmative action should be included in the policy of the Bank while promoting staff members;
- The Bank should organize child care center for women employees to reduce the excess family responsibility on them, and the cost shall be covered by the Bank. The Human resources department of the Bank is expected to issue workable guideline in this respect;
- The Bank should have a clear policy on proper mentoring, guidance and support for women to further enhance their career development and the Human Resource Department is expected to develop such guidelines;
- The Bank should have flexible working hours for women, and arranging women to work from their home by using internet, especially when they are in need of raising their children at early ages; and
- The Bank should continue supporting women to have proper educational through trainings and formal further education.

Recommendations on individual level:

- The women in the existing leadership positions should create a platform through discussing with the Bank management for other females to learn from them; and
- The existing women leaders should involve themselves to train others from their own previous experiences in the awareness creation that will be organized by the government.

Finally, the researcher recommends other researchers to study the case in details by including other financial institutions, and at the same time includes the attitude of men leaders in this regard. Besides, the researcher recommends further study by other as to why the individual factors are not challenges right now as before.

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ANNEX I

SURVEY QUESTIONER

ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND

ECONOMICS
SCHOOL OF COMMERCE
MASTER OF BUSINESS LEADERSHIP PROGRAM
Questionnaire to be filled by Women in Leadership positions

Dear respondent,

The purpose of this research is to investigate about “**Women Leadership Challenges: The Case of Dashen Bank**”. Please take a few minutes to complete this questionnaire. Your honest opinion will be completely anonymous. Your views are extremely important on this research. This questionnaire will take approximately 30 minutes. All the information provided will be kept strictly confidential and will only be used for the purpose of the study. I highly appreciate your participation and prompt response on the following questions and please do not hesitate to contact me via mail or phone, if you face any difficulty while responding to the below listed questions.

Miheret Andarge

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Part 1: Demographic Information

1. Age

18-25 26-35 36-45 46 and above

2. Marital status

Single Married Widowed Divorced

3. Do you have children?

Yes No

4. Educational level

Diploma/TVET BA/Bsc degree Master's Degree Above

5. Years of work service

Less than 10 years 1-20 21 years & above

6. Please indicate your position

Executive manager Senior Manager Middle manager Line manager

7. Service year in current position

Less than 5 years 5-10 years & above years

Part II Challenge of women managers

The research questionnaire will be on a five-point scale of “Strongly Agree”, “Agree”, “Strongly Disagree” “Disagree & “Do Not Know”

(Please indicate your choice by putting (√)

	Socio-cultural factors	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
8	I have been encouraged to develop myself by the society in which I was brought up					
9	I have equitable family responsibility as compared with my husband, brothers, etc					
10	Ethiopia’s educational system supported me to be fit for a leadership position.					
11	I got enough support from my family such as husband or parents in developing myself.					
12	My subordinates“ hold positive attitude towards women managers					
13	My decisions and suggestions are encouraged because of my gender.					
14	The absence of women in the informal network of men has effect on my work.					
	Organizational factors					

	Socio-cultural factors	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
15	Women have equal position in leadership/managerial as compared to men in the Bank					
16	The management of the Bank is committed in hiring and selecting more women in the leadership positions.					
17	There is Bank's top management encouragement of women to come forward and express themselves.					
18	The managements of the Bank is concerned about the family responsibility of women and its effect on their work.					
19	I, as a managers of the Bank, get the required mentoring, guidance and support in their career development					
20	The Bank supports me in educational assistance in order to be able to get into leadership					
21	The unavailability of flexible working hours arrangement in the organization impacted women to discharge their leadership responsibility					

	Socio-cultural factors	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
22	The Bank policy or strategy support women managers for their leadership undertakings.					
	Individual/Personal Factors					
23	I have the required educational preparation.					
24	I regularly update myself on recent developments and changes.					
25	I believe I can demonstrate the same professional expertise and job know how as men do.					
26	I have the same motivation and drive to get ahead in my carrier as successful men do.					
27	I believe that Women have equal capability compared to men.					
28	I have emotional stability to handle crisis and challenging situations.					
29	I feel comfortable to speak to a group of people .					
30	I have positive attitude about myself.					
31	I have good decision making ability.					

Thank you!!!

APPENDIX 2

INTERVIEW

The researcher will run the interview in the offices of the interviewees. Sufficient time will be given too. They will be allowed to raise any issues of their own in the process of undertaking the interview. They will humbly asked if it was possible for them to switch off their phones to avoid possible incoming calls in the midst of the interview which might create disruption of ideas.

1. Did the society encourage you to develop yourself and Did you get enough support from your family, such as husband or parents in developing yourself?
2. Were you getting difficulties in discharging your responsibility while raising your children and managing your house hold and Did you have more family responsibility than your husband/brothers?
3. Did you affected by not having the informal network as most of men have the network that helps them to grow their business?
4. Is the management of the Bank committed to hiring and selecting more women in the leadership positions and Did the top management of the Bank encourage women to come forward?
5. Is the management of the Bank concerned about the family responsibility of women and its effect on their work?
6. Did the unavailability of flexible Working hours arrangement in the organization impacted women to discharge their leadership responsibility?
7. Do you have the required educational preparation? and Do you regularly update yourself on recent developments and changes?
8. Do you have the emotional stability to handle crisis and challenging situations? and Do you have good decision making ability?
9. Can you demonstrate the same professional expertise and job know how as men do? and Do you have the same motivation and drive to get ahead in your career as successful men do and Do you believe that Women have equal capability compared to men.