



**ADDIS ABABA UNIVERSITY COLLEGE OF BUSSINESS AND ECONOMICS  
SCHOOL OF COMMERCE**

**FACTORS AFFECTING OF WOMEN'S PARTICIPATION IN LEADERSHIP  
POSITIONS IN THE CASE STUDY OF BANK OF ABYSSINIA**

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**A RESEARCH PROJECT SUBMITTED TOADDIS ABABAUNIVERSITY, SCHOOL OF  
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**July 2019**

## **DECLARATION OF CANDIDATE**

I, MhiredGebremariam hereby declare that this project entitled of Factors Affecting Women's Participation in Leadership Positions in the Case Study of Bank of Abyssinia is my own paper work and that it has not been submitted before anywhere either at master's level or undergraduate for any award. Any information used from other works has been acknowledged.

By: MhiredGebremariam

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## **STATEMENT OF CERTIFICATION**

This is to certify that MhiredGebremariamhas carried out this research project work on the topic entitled “Factors Affecting Women Participation in Leadership Positions in the Case Study of Bank of Abyssinia” under my supervision. This work is original in nature and it is sufficient for submission for the partial fulfillment for the award of Degree of Masters of Art in Business Leadership.

KonjitHailu (Ph.D.)

Signature \_\_\_\_\_

Date \_\_\_\_\_



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## **ACCRONOMIES AND ABBREVIATIONS**

AU=African Union

BOA= Bank of Abyssinia

CSA=Central Statistical Agency

FDRE =Federal Democratic Republic of Ethiopia

ILO= International Labor Organization

PASDEP =Plan for Accelerated and Sustained Development to End Poverty

## **ABSTRACT**

*This research conducted to find out factors affecting of women's participation in high leadership positions in the case of Bank of Abyssinia. The researcher used descriptive research method to achieve the objective of the study. The sample was selected by purposive sampling. Purposive sampling was used as a technique so as to include supervisor and above supervisor from permanent employee at head office the bank to get relevant data about the status on the factors affecting the participation of women in leadership position in the Bank. From primary data source, the tools used were structured questionnaires. The questionnaire were validated through literature review and advisor approval and distributed to 125 employees of the selected population. The instruments' reliability was assessed through the results Cronbach's alpha method and the reliability co-efficient was 0.76. The data was analyzed with the help of a computer statistical package for social sciences (SPSS). The data analyzed was presented using tables, percentages and figure. 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. The other finding is the beta coefficient for lack of confidence is positive which means that women participation in leadership and lack of confidence have direct relationship. Education gap have significant effect on women participation in leadership in BoA this indicate there is positive and direct effect and relation between educational gap between women and men and women participation in leadership position. Socio-culture and lack recommendation have also positive and direct relation with women participation in leadership position in BoA.*

*Key words: Participation in Leadership, Bank of Abyssinia*

## **CHAPTER ONE**

### **INTRODUCTION**

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

#### **1.1. Background of the Study**

In most global societies where male recognized as head of family or tribe, females are regarded as the inferior of the species (Endale, 2012). They far from leading, organization, sectors, society, and simple they are encircled in home work related. Because of this, women are shorn of access to both honored and practical role open only to males. Such roles as administration and disposal of property, leadership roles in societal affairs including religion and governance exclusively belong to males. The argument for women's participation in decision making and leadership is based on the recognition that every human being has the right to participate in decisions that define her or his life. This right is the foundation of the ideal of equal participation in decision-making among women and men. It argues that since women know their situation best, they should participate equally with men to have their perspective effectively incorporated at all levels of decision-making, from the private to the public spheres of their lives, from the local to the global (Miranda, 2005). Women and men have different needs, interests and priorities arising from their specific roles and situations. Even when men are aware of and seek to represent this difference, they lack information in the same way that mainstream decision makers are unable to capture the perspectives and needs of minority cultures or the poor (Endale, 2012). This failure to incorporate women's concerns in decision making represents a major loss for society as a whole. Women's needs, interests and concerns are not just those of women themselves, but reflect their primary roles as mothers, wives and caregivers (ibid). Therefore, incorporating a woman's perspective in decision making should result in better decisions that more adequately reflect the needs and interests of children and families (including the male members) thereby foster sustainable development.

According to Hojgaard (2002), the societal conventions regarding gender and leadership traditionally exclude women, and top leadership is viewed as a masculine domain. However, historically, leadership has carried the notion of masculinity and the belief that men make better leaders than women, is still common today. Although, in our world the number of female leaders has increased, they are often named as an addendum.

As stated in Birikt, (2014), unlike women in developed countries who are, in relative terms, economically empowered and have a powerful voice that demands an audience and positive action, women in developing countries are generally silent and their voice has been stifled by economic and cultural factors. Social –economic development has impact on the soundness of women’s participation in high position leadership.

To narrow this difference, female’s participation in leadership in developed and developing countries, many declarations and conventions that alleviate women’s participation have been recognized as universal. As result, in recent years it has been widely recognized that women’s active participation in decision making is central to development and poverty alleviation. The Universal Declaration of Human Rights states that achieving the goal of equal participation of women and men in decision- making will provide a balance for the achievement of both transparent and accountable government to strengthen democracy and promote its proper functioning (Afroz, 2010).

In the same manner, the Ethiopian government has committed itself to accept various national, regional, and international initiatives that eliminate gender-based bias in various sectors by introducing various policy directions. To cite few examples, the establishment of the Ministry of Women’s Affairs, its commitment on Millennium Development Goals (MDG), Plan for Accelerated and Sustained Development to End Poverty (PASDEP) the Gender Mainstreaming Guidelines, and the various affirmative actions taken across sectors and employment process. Equality (2005-2010), the Plan for Accelerated and Sustainable Development to Eradicate Poverty (2005-2010), which included “unleashing the potential of Ethiopian women” among its eight strategic elements, the Development and Change Package for Ethiopian women, seeking to promote the economic and political participation of women and to eradicate harmful traditional practices, and the joint United Nations/Government of Ethiopia flagship programs on gender equality and maternal health. One of the major goals of the Millennium Development Goals (MDG) was also focuses on gender equality with the target of eliminating gender disparity in

education, employment, and political participation by 2015 (Teklu, 2013). However, regardless of the Ethiopian government's policy of equal opportunity for both men and women to participate in the democratization of the country, women have not been adequately represented at all levels of leadership positions. Given the nominally equal status of men and women in laws of most countries, it is only right that both sexes participate in high leadership positions over matters that affect them. Many more studies suddenly reveal unsatisfactory female participation in leadership of a stark gender imbalance against females (Manjit & Gojjam, 2015).

Even though, there is encouragement in participating women in senior leadership positions, in recent years in many aspects, still now there are many gaps in the country related to gender bias as many developing and sub-Saharan countries. This issue of gender bias can be considered as a universal feature of developing countries. Behind of these bias and gender inequality there are many reasons. Backward assumptions sense that females are inferior to males, women's homework oriented assumption, women's underestimation in leading position are the least factors contributed to hinder females from high leadership position.

According to ILO (2010) report, men are in the majority among leaders, top executives, and higher levels of professional workers whilst women are still concentrated in the lower categories of managerial positions or less in Ethiopia. The situation of female's participation in Ethiopian bank industry in general and Bank of Abyssinia in particular confirms this idea. According to Bank of Abyssinia Human Resource data, from 1622 females employees only 232 females are supervisor and above along with only one females director from 23 department directors. The rest 1389 females are clerical workers in the bank.

Generally, in many organizations and particularly, in Bank of Abyssinia, females are in small number relative to men on higher level position. For this reason this paper is on progress to find out factors that hinder female participation in high leadership position in Bank of Abyssinia.

## **1.2. Background of the Company**

Bank of Abyssinia was established on February 15, 1996 under Ethiopian commercial code, Licensing and Supervision of Banking Business Proclamation No. 84/1994. The bank started its operation with an authorized and paid up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff. In two decades since its establishment Bank of Abyssinia has registered a significant growth in paid up capital and total asset.

Currently, Bank of Abyssinia, running its banking business by modifying vision to the choice bank to customers, to employees and to shareholders, along with, mission to provide customer-focused financial services through competent, motivated employees and modern technology in order to maximize value to all stakeholders. To accomplish its vision and mission the bank follow main core values like putting customer first, committed to excellence, being honest and accountable , working together as a team, caring for our community.

Through the years, the bank achieves many remarkable performances, such as profit, business growth, branch expansion, customer base expansion and new product introduction. Regarding, asset of the bank,authorized and paid up capital of the bank raised to Birr 4.24 billion and Birr 2.56 billion, as of June 30, 2018 is respectively. The total deposit balance of Birr 25.79 Billion and total loans and advances of Birr 17.99 billion, which in effect enhance the risk absorbing and the lending capacity of the Bank, are recorded. This performance indicates public confidence in the Bank and reliability and satisfaction in its services

Concerning Bank accessibility, Bank of Abyssinia, which started banking services with only one branch in 1996, has 331 domestic branch networks, of which 152 branches are in Addis Ababa and the remaining 179 are established in bankable towns all over the country. And still bank is striving to identify bankable area every year and serve valuable customers by expanding its branch networks throughout the country.

By using this branch expansion and accessibility the bank isworking with 1,012,177 account holders and works with known money transfer agents such as Western Union, Express Money, RIA International, Transfast, DAHABSHIIL, MoneyGram,KAAH and EZREMIT.

To enhance service excellence and service delivery across all products the bank is attracting many professional staff members ‘valuable shareholders and large customers from all walks of life. Regarding, employee recruitment and professional staff attraction, the bank is hiring mass of employees regardless of gender background of competent applicant. Thus, according to, data from Human Resource gained through informal interview the high position employee, currently the bank has total of 3,041permanentemployees which 1, 622 are female and the rest 1, 419 are male. Even though, remarkable in number, among these only 232 females are supervisor,

managerial and only one female in top executive leadership. On the other hand from 1,419 males workers 3.5 numbers females supervisor and managerial position 812 are supervisors and above positions. The high leadership positions and executive positions are dominated by males which indicate the same scenario to bank industry in Ethiopia.

In general, as result of high gap between participation of women's and men's in high leadership positions mentioned above and other issues rose above, this paper will explore the factors behind hinder female participation from high leadership role in Bank of Abyssinia.

### **1.3. Statement of the Problem**

According to (Haregewoin and Emebet, 2003 & Genet, 2007) Ethiopia is a patriarchal society that keeps women at a subordinate position, using religion and culture as an excuse. These excuses have for many years been supported by laws and legislation, that uphold patriarchy and women's subordination. This has brought about and maintained disparities between men and women, in division of labor, share of benefits, in law and state, in how households are organized, and how these are interrelated (ibid). The Ethiopian government ratified the constitution in 1993, law and declaration that recognize women's equal participation in all socio-economic activities, along with scheme of affirmative actions. These practices excel that women's participation in senior leadership positions to some extent. As stated in report of the Federal Democratic Republic of Ethiopia (FDRE) on the implementation of the African Union (AU) Solemn declaration on gender equality in Africa (2006), like many African countries, the majority of women in Ethiopia hold low status in the society. They have been denied equal access to education, training and gainful employment opportunities and their involvement in policy formulation and decision-making and leadership position processes has been minimal. Following a number of researches, strategies and policies have been developed to embrace women into leadership. As a result, currently many women are participating in many governments' offices including ministerial position and executive ranks. Even though, there is encouraging change in empowering women's participation in leadership, Ethiopia seems to have missed the target of Millennium Development Goals (MDGs) gender equality initiatives (Endale, 2013). The indicators of these are, in many sectors/companies women are excluded from high level participation in leadership, top managerial and decision making positions and or leadership position.

The Bank of Abyssinia (BOA) is not insulated from these problems mentioned above. Currently, according to data from Human Resource of company only 232 female employees are on senior supervisory and managerial positions, while 812 males' workers are senior supervisory and managerial positions which is 2:7 female to male ratio. In addition to this, among eight chief executives, there is only one chief executive. Also, out of 23 directors/ department managers there is only one female department leadership. Females are not included in Board of Directors members, but the position has ten seats.

Therefore, all these issues discussed above, show the importance to conduct this study at this time. To the best of my knowledge, there is no study conducted on factors that affect women's participation in bank industry specifically in Bank of Abyssinia. So this study will investigate factors that affect women's participation in high position leadership position in Bank of Abyssinia.

#### **1.4. Research Questions**

The research questions that assessed in the study were:

- ❖ What leadership positions do women assume at the Bank?
- ❖ Do lacks of educational gaps affect women in the participation of leadership Position in the company?
- ❖ Do socio-cultural affect women participation in leadership position?
- ❖ Do lack of confidence affects women in the participation of leadership Position in the company?
- ❖ Do lack of recommendation affects women in the participation of leadership Position in the company?
- ❖ To what extent education gap impact women's participation in leadership positions at the bank?
- ❖ To what extent socio-cultural impact women's participation in leadership positions at the bank?
- ❖ To what extent lack of recommendation impact women's participation in leadership positions at the bank?

#### **1.5. Objectives of the Study**

The objectives of this study presented as general and specific objectives as follows.

### **1.5.1. General Objective**

- The general objective of this study was to investigate factors that affect women's participation in leadership positions in Bank of Abyssinia.

### **1.5.2. Specific Objective**

The specific objectives of the study were to assessed in this study are:-

- To assess what type of senior leadership positions women currently assume at the Bank
- To identify that education gap hinder women's participation in high leadership position in BOA
- To identify that socio-cultural hinder women's participation in high leadership position BOA in the bank
- To identify that lack of confidence hinder women's participation in high leadership position in BOA
- To identify that lack of recommendation hinder women's participation in high leadership position in BOA
- To describe the extent of education gap between women and men impact women's participation in senior leadership positions in the bank
- To describe the extent of socio-culture impact women's participation in senior leadership positions in the bank
- To describe the extent of lack of recommendation impact women's participation in senior leadership positions in the bank

### **1.6. Significance of the study**

This study is set out to determine factors that affect women's participation in leadership position in BOA and aims to investigate possible interventions (actions) that may improve women's participations in leadership in bank industry as general and Bank of Abyssinia in particular.

Thus this expected to: benefit:-

- ✓ It will also contribute to the quantity of literature on women leadership participation in BOA.
- ✓ New orientation in formulation and implementation of new affirmative action policies that could enhance women's participation in leadership position banking industry.

- ✓ By founding the main factors that hinder women's from participation in high leadership position, formulate policies that encourage women's participations in leadership.
- ✓ The study will benefit women working in BOA by identifying obstacles they face or might face en route to leadership and by suggesting how to overcome the problem.

### **1.7. Scope of the Study**

This thesis mainly concentrates on the discussion relating to the factors affecting women's participation in leadership position the case of Bank of Abyssinia Share Company. Knowing that several factors cause for low number of women in the leadership positions, but on this research it has chosen to focus such as education gap between women and men ,lack of confidence, lack of recommendation and socio-cultural attitudes it does not adress other variables beyond the organizational factor such as structural and behavioral factors which are not be explored and individual personal perception and readiness for leadership position.

### **1.8. Limitation of the Study**

Bank of Abyssinia in Addis Ababa has 155 branches in Addis Ababa. For a more conclusive result, all the branch of bank of Abyssinia should be studied.This study was conducted only at the head office of bank of Abyssinia due to finance constraint.

### **1.9. Operational Definition of Terms**

**Leadership:** Rost (1993) defined leadership as the influencing relationship among leaders and followers who intend real changes that reflect their shared purpose. Iowa state university (1976) also defined leadership as “the interpersonal influence, exercised in a situation and directed, through the communication process toward the attainment of a specified goal or goals”. The term leadership in this study is refers to any women with an influencing relationship among leaders and followers to bring about changes in a university.

**Participation:** The term in this study is used to refer to the provision of equal opportunity to women to take part in the leadership and management of higher education institutions in Ethiopia.

**Gender:** Gender refers to the personal sexual identity of an individual, regardless of the person's biological and outward sex. How people define masculinity and femininity can vary based on the individual's background and surrounding culture. Differing societal expectations in different

cultures establish the behavioral, psychological and physical attributes that are associated one gender or another:

### **1.10. Organization of the Paper**

This study was organized in five chapters. Chapter one is about introduction of the study which contains background of the study, statement of the problem, objective of the study, significance of the study and scope and of the study and organization of the paper along with definition terms sub-section; chapter two is about review of related literature; chapter three is about research design of the study comprising all methods and tools which are employed to achieve the stated objectives; chapter four states data presentation and analysis; and the final part of this research will presents conclusions and recommendations which are drawn based on the findings.

## CHAPTER TWO

### 2. LITERATURE REVIEW

#### 2.1. Theoretical Literature Review

##### 2.1.1. Meaning and Concept of Leadership

Leadership is a process by which one person influences the thoughts, attitudes, and behaviors of others (Yalem, 2011). Leaders set a direction for the rest of us; they help us see what lies ahead; they help us visualize what we might achieve; they encourage us and inspire us. Leadership is the ability to get other people to do something significant that they might not otherwise do. It's energizing people toward a goal. Yukl (2006, p.8) defines leadership as "the process of influencing others to understand and agree about what needs to be done and how to do it, as well as the process of facilitating individual and collective efforts to accomplish shared objectives."

Leadership is even used as a universal means for any social problem. Leadership exists only in relationships and perception of employees involved (Yukl 1994). In order to define leadership it is of major importance to understand relationship (Kouzes and Posner 1995). Leadership is a process when one individual affects the rest of the group in order to achieve defined aims of an organization or a group (Byers, 1997). An idealistic opinion of theoreticians on the phenomenon of leaders would be as follows: leaders must be able to guide and paint the vision with confidence, and everyone must be ready to believe that this leader is able to achieve the aim (Kouzes& Posner 1995). Most often this role is executed by men. Leadership should not be mixed up with status. It is not quite like that status stands apart from a leader, however very often position brings along only symbolic values and traditions which do not increase the role of a leader (Gardner 1990). For example, a nation awaits a manager to govern the State, yet his/her high position does not imply that his/her leadership is going to be successful. Status is a value, importance or a prestige attached to a position or a role in an organization. Leader is not the same as a manager, although these two notions get confused. Different role of a manager and a leader may be explained with an example of authority. Weber (Weber, 1947) links authority with legitimacy. People will accept leadership voluntarily as long as they believe that this leadership is legitimate. Authority and leadership have developed from legitimacy and optional recognition,

namely, if leadership loses its legitimacy, the ability to manage is lost as well. Obedience to leadership is more optional than forced. Kotter (1988) defines governance as planning, organizing and controlling, while leadership includes creation of a vision and formation of relationships (Bolman& Terrence 1997). Managers promote stability while leaders head for innovation, press for change and find motivation in their employees to complete their tasks. For example, Bennis Warren (1985) finds that managers do things right, but leaders do the right thing (Gardner 1990).

### **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, as cited in Growe& Montgomery (2011). Although male and female administrators perform many of the same tasks in carrying out their work, different aspects of the job are emphasized (Chliwniak, as cited in Growe& Montgomery). According to Getskow (as cited in Growe& Montgomery(2011), women embrace relationships, sharing, and process, but men focus on completing tasks, achieving goals, hoarding of information, and winning.

Various literature provide evidences that men utilize the traditional top-down administrative style; while women are more interested in transforming people's self-interest into organizational goals by encouraging feelings of self-worth, active participation, and sharing of power and information. 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.

### **2.1.3. Leadership Development of Women – the Global Case**

As cited in Francis (2015) women began to enter the United States of America's workforce in significant numbers in the 1960's and the 1970's. However, recent data tells us that women are not succeeding to the most senior levels in organizations at the same degree as men. Although women represent 46% of the USA's workforce and occupy 40% of all management and supervisory positions, they represent less than 5% of senior management. Extensive research has focused on the factors associated with low representation and on potential solutions. Morriso et al. (1990) proposes that the disparities resulted from gender differences, gender discrimination

and structural systemic discrimination. When development opportunities for women within work organizations are limited, external activities should also be considered as avenues for development opportunities. Professional organizations are prevalent and have been identified as possible sources of external visibility, competence acquisition, mentors and role models who are associated with women's career advancement (Rusaw, 1995) cited in Francis (2015). Anecdotal information suggests that women's professional organizations provide unique developmental opportunities. According to Adams (2010) cited in Francis (2015), in a study carried out on 60 professional women, professional organizations enabled women to better evaluate where they were career wise in order to get emotional support, to balance isolation of work and to find mentors and sponsorship.

#### **2.1.4. Leadership Development of Women – African case**

Participation of women in leadership in Africa is hampered by a number of obstacles. Income inequality is the pivot of all obstacles. There is inequality of income distribution and income opportunities, as is widely acknowledged in most of African countries that there are wide disparities in employment by men and women. For instance, majority of women are in low profile jobs. Inequality in political and public service participation of women is at its worst state. For example, out of 44 women who stood for elections to parliament in 2002, only nine (about 20 per cent) were voted in Kenya, in house of people representative women's representation seats is less than 20 percent for many years. . It is evident that women are poorly represented in senior positions in government as diplomats, permanent secretaries and district commissioners. The judiciary is not left behind. Africa has never had a woman Chief Justice (Daily Nation, 2010). The achievement of full equality requires a new understanding of who we are, how we relate to one another, an understanding that will compel us to reshape our lives and thereby our society.

#### **2.1.5. Over View of Ethiopian Women's Situation**

In general, Women in Ethiopia occupy low status in the society. In spite of their contributions to the wellbeing of their family and community affairs in general, women experience lower socio-economic status as a whole and hence is marginalized from making decisions at all levels. Women are facing multiple forms of deprivation. Gender based discrimination, lack of protection of basic human rights, violence, lack of access to productive resources, education and training,

basic health services, and employment are widespread (National Committee for Traditional Practices Eradication (NCTPE), 2003).

There is a belief that women are docile, submissive, patient, and tolerant of monotonous work and violence, for which culture is used as a justification (Hirut, 2004). Like many African Countries, the majority of Ethiopian women hold low status in the society. Different studies indicated the low status of women in developing countries in general and in Ethiopia in particular (Almaz, 1991; Hirut, 2004; Mukuria et al., 2005). They have been denied equal access to education, training, and gainful employment opportunities, and their involvement in policy formulation and decision making processes have been minimal. Obviously, women play a vital role in the community by taking care of all societal activities. However, they do not enjoy the fruits of their labor and suffer from political, economic, societal, and cultural marginalization. According to Meaza (2009), although there are many women who have played important political and leadership roles in the history of Ethiopia, only few are visible in the existent literatures (Meaza, 2009).

#### **2.1.6. Women's leadership in Ethiopia**

Literatures describe that even if women's formal participation in the highest leadership position was formally closed, it is documented that throughout the world, women had played critical roles in times of wars and peace as community organizers and activists. Ethiopian Women history, contributions and brilliant leadership role which have Emperor Minilik's (1877-1913) first formal wife, Bafena and second legal wife Empress Taitu had played is unforgettable history and comes first when one talk about Ethiopian women contributions. For instance, Taitu was acted as the chief advisor of Emperor with particular influence in the area of foreign relations. She holds high profile in the history for patriotism and uncompromisingly pursuing Ethiopia's independence (Meaza, 2009). These historical facts make it clear that despite their strengths, contributions and demonstrated leadership abilities, it has never been easy for Ethiopian women to ascend to formal political power (ibid.).

Recently the FDRE constitution per Article 35(6) states the women have the right to full consultation in formulation of national development policies, the designing and execution of projects, particularly in case of projects affecting the interests of women. The FDRE government has adopted various enhancing instruments to promote equal participation of women in every

subject of the nation's decision making positions among which the FDRE constitution is the most promising and binding one which had ever been existed in the history of the country. However some efforts have been made still the participation of women in leadership and decision making position is minimal as per to their counterparts (Endale, 2014). This can be evidenced with many aspects however, looking at proportion of women in the parliament which is entitled to be the highest policy making body of the nation, though it may seem increasing from time to time, it is still minimal, according to the information gained from international Parliament Union (IPU), in 2005 National election women accounts 21.3%, where as in 2010 national election, their number has increased to 152(27.8%) out of the total 547 seats of HPR members, with compared to Rwanda (56.3%), and South Africa of which they accounts for 44.5% and others (<http://www.ipu.org/wmn-e/classif.htm>)

## **2.2. Factors that Affect Women's Leadership Position**

There are many factors behind underrepresentation of women in high leadership position. Therefore there are many reasons that barriers women from moving to upper managerial position and from those factors some of them are described as follows:

### **2.2.1. Social / Cultural Factors**

Culture provides direction within which its members operate. Values, beliefs and ideologies are very crucial in determining later occupational decisions (Epstein, 1971).

Women are perceived as possessions and known to be wives/mothers/caretakers and our global Fenn (1978) said that sex role stereotyping which privileges the male is a fundamental barrier to providing women opportunities in Management. It creates a stereotype, which associates management with being a male activity. Lim (2002) observed that a girl's traditional education among the Kikuyu, Kamba, Luo, Embu and Kuria was meant to prepare them for their future as timid, submissive and docile wives. They were further prepared to be soft and good house managers while boys were prepared to be aggressive, tough and authoritative. Women who strive to take part in leadership are ridiculed as wanting to be "men", money minded, ambitious, immoral and unruly; women are shy, lack confidence and have a low self-esteem. Men do not allow their wives to attend meetings as they fear that women are being lured into relationships with other male leaders (Hon, 2013). In addition, Willis (1991) also state that, culture is that which surrounds us and plays a certain role in determining the way we behave at any given

moment in time. Eventually, culture determines expectation and attitude towards the girl child influences less allocation of resources towards the girl as compared to the boys.

Most of the women's time is spent in duties like child care, cooking, cleaning and shopping. They do a large share of family-related work which interferes with their access to high management work (Livingstone, 2004). Research has shown that not many women are prepared to take transfers from their families due to the fear that their families will not run without them. This makes many women lose their promotional positions to men (Chemjor, 1995)

Women deference to male authority can be witnessed in curtailing freedom of movement where women cannot move to the market place without a male supervision in the Middle East countries (Guerero, 2007).Mwaniki (2004) notes that justification of oppression was further intensified by the creation of myths, proverbs, riddles, traditional practices and various systems of education that negated women and sanctified the positions of men while declaring women as lesser beings. All these block a woman from making any important decisions (Mwaniki, 2004). Today's reality is that women are well educated just like men and should not be chained by societal doctrines of the past culture and vices sustained by former colonial masters.

### **2.2.2.Education Gap**

Educational gap and field of study have high impact of females' qualification (Birikt.2013). As it is described in the Beijing declaration and Platform for Action (1995),cited in (ibid) literacy of women is an important key to empowering women to participate in the decision-making processes and competition in the labor market. This implies educating women is one of the basic tools forgetting decision making position and empowering women as well it is one of the factor in the company that hinder women from moving up to the managerial position.

### **2.2.3. Lack of Recommendation for Leadership Position**

One of the reasons for low representation of women in top management/leadership position in Bank of Abyssinia Share Company is lack of recommendation i.e. the company has a policy and procedure that up to the supervisory level the vacant posts are filled up by competition and promotion policy does support women byimplementing affirmative action. However at managerial and officer levels, promotion is based on the recommendation which mean that the company assigning (filling up) their managerial position only through recommendation rather

than competition for internal vacancy. This create huge gap for low participation of women in leadership position because the majority of managers and officers are male.

### **2.3. Empirical Literature**

Regarding, the empirical literature, there are some papers conducted on women's participation in decision making and leadership position. Endala(2014), conducted on factors that affect women participation in leadership and decision making position in Oromia regional state Bedele town administration. The overall objective of the study was to investigate the status of women's participation in leadership and decision making positions of public institutions and the factors that affect their participation in Bedele Town Administration.

The finding showed that 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 persistent negative attitudes towards women's ability to lead and govern, Lack of role models of women leaders for young women and girls, and the like were stated as major reasons.

Similarly Birikit (2014) conducted a study on assessment of factors affecting participation of women in management position on ethio telecom. The study was conducted with main objective to assess and examine the factors that hinder women from holding managerial positions and also identify possible strategies that can be used to enhance women's participation in senior managerial positions in the case company. The findings showed that women are highly underrepresented in higher level positions due to factors such as educational gap, socio cultural attitude; organizational culture and company recruitment and promotion practice. Due to this women are unable to get role model and less confidence for the position. Thus, in order to minimize the existing gender gaps in decision making place, the company needs to implement affirmative action at managerial level, giving quota number for women at entrance stage as well as clearly needs to set the criteria while assigning employees at managerial position.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

This chapter of the study describes the research design, source of data collection, population size, sampling design, Data collection technique, data analysis, validity and reliability and ethical consideration techniques used

#### **3.1. Research Design**

The research follows a quantitative approach applying a case study research design to examine factors affecting women participation in leadership position in Bank of Abyssinia. A case study method is relevant as the questions require an extensive and in-depth description of some social phenomenon. According to Yin, (2009) as cited in Birikt (2013) the investigator in such kind of research method has little control over events and the focus is a contemporary phenomenon within a real-life context. For this reason, this study used case study method along with descriptive method.

#### **3.2. Sources of Data**

To attain the aim of this study, data was collected from both primary and secondary sources in two phases. Primary data was collected through structured questionnaires which were distributed for selected sample of employees both females and males at the position of supervisory and above supervisory at BOA.

Secondary data was collected through desk review of different published as well as unpublished organization documents, such as Human Resource data and other documented sources from web site of the bank. Also books, review articles, published reports, web site related to women and analysis essays are incorporated in the study.

#### **3.3. Population Size**

The study participants were selected from head of office of bank of Abyssinia from the total 1044 employees of higher leadership position.

#### **3.4. Sampling Design**

As mentioned earlier to carry out this study, the total population is 1044, a sample of 125 respondents were selected from the Carvalo's sampling technique table. The sample respondents from total study population non-probability sampling methods were appropriate for this study.

The participants were selected for the researcher by human resource department due to their related position to leadership, their level of experience and educational background in BOA.

**Table31:Sample Size Determination**

| Population1    | Sample Size2 |        |      |
|----------------|--------------|--------|------|
|                | Low          | Medium | High |
| 51-90          | 5            | 13     | 20   |
| 91-150         | 8            | 20     | 32   |
| 151-280        | 13           | 32     | 50   |
| 281-500        | 20           | 50     | 80   |
| 501-1,200      | 32           | 80     | 125  |
| 1,201-3,200    | 50           | 125    | 200  |
| 3,201-10,000   | 80           | 200    | 315  |
| 10,001-35,000  | 125          | 315    | 500  |
| 35,001-150,000 | 200          | 500    | 800  |

Source: J. Carvalho “Archival application of mathematical sampling techniques” Records management Quarterly (1984) as sited on OSPO 2005.

### **3.5. Method of Data Collection**

Questionnaire was specifically selected as the primary data collection instrument because it helps to gather data with minimum cost faster than any other tool. Moreover, all the respondents were literate. So, they can read and answer the questionnaire more freely to express their idea on the issue. The data collection instrument included closed-ended and open ended questionnaire to describe factor affect women participation in leadership position as they fulfill certain criteria. The questions were adapted to fit the context of the study. Thus, questionnaire was gathered from sample of respondents that was purposively selected from employees of more than supervisory positions.

### 3.6. Data Analysis

In the analysis part, the data gathered has been analyzed using SPSS version 21 to perform the descriptive analysis and statically describe factors that hinders women's from participating high leadership position in Bank of Abyssinia.

### 3.7. Reliability and Validity

To confirm the validity and reliability of the data gathered and to achieve the aim of study the researcher gave due care to this issue. The validity of the study was confirmed through the use of review literatures and use of instruments used by other researchers and finally the researcher material was confirmed by the advisor. The researcher calculated reliability test through Cronbach's alpha method by using SPSS for factors selected in the study. As known, when the value of items calculated by Cronbach's alpha is greater than 0.70 that indicates there is confidence of reliability.

**Table 3 2: Reliability and Validity**

| Item  | Cronbach's Alpha | Overall reliability |
|---|------------------|---------------------|
| Socio-cultural attitudes                          | .744             |                     |
| Education gap between men and women               | .785             | 0.76                |
| Lack of confidence, unable to express themselves. | .738             |                     |
| Lack of recommendation                            | .762             |                     |

Source: SPSS Output, 2019

### 3.8. Ethical Consideration

The researcher followed ethically and morally acceptable processes throughout the research process. The data was collected with the full consent of the participants and they are aware about the purpose of the study. Thus the questionnaire provided to the respondents has general information about the purpose of the study. In addition to that it indicates that the respondents need not mention their name in the questionnaire and it insures confidentiality. This led the respondent to provide their view without any fear and discomfort

## CHAPTER FOUR

### DATA ANALYSIS AND PRESENTATION

The data gathered through questionnaire from permanent employees of Bank of Abyssinia had been analyzed using description of findings in this chapter. Questionnaires had contained close ended and open ended questions that used to gather data from target group which are selected from the total population of employees that are supervisor higher level managerial employees using purposive sampling. To achieve all these, a total of 125 questionnaires were distributed and 112 of them had filled by respected respondents and returned as well used for the purpose of the paper

#### 4.1. Response Rate

The questionnaires were distributed to the Department directors, managers, and senior officers of Bank of Abyssinia. 125 questionnaires were delivered to the above-mentioned employees. From distribution of 125 questionnaires, 112 questionnaires were giving the response rate of 88%. This shows good response rate for the respondents.

#### 4.2. Background of sample respondent

##### 4.2.1. Sex Composition of respondents

**Table 4 1: Summary of Sex Composition of respondents**

|       | Sex    | Frequency | Percent | Cumulative Percent |
|-------|--------|-----------|---------|--------------------|
| 1     | Female | 65        | 58.0    | 58.0               |
| 2     | Male   | 47        | 42.0    | 100.0              |
| Total |        | 112       | 100.0   |                    |

Source: Own Survey, 2019

With regard to sex composition of sample respondents as to the finding of the study indicated in the above table 4.1, 65 (58%) of respondents are female, while the rest 47 (42%) of them are male. This shows that, as the study conducted on the factor that hinder females from leadership, females respondents can present their response from their life experience that supplement more for the study.

#### 4.2.2. Age Status of Respondents

**Table 4 2: Summary of Age Status of respondents**

| S/N   | Age      | Frequency | Percent |
|-------|----------|-----------|---------|
| 1     | below 25 | 8         | 7.1     |
| 2     | 25-30    | 37        | 33      |
| 3     | 31-40    | 34        | 30.4    |
| 4     | 41-50    | 22        | 19.6    |
| 5     | above 51 | 11        | 9.9     |
| Total |          | 112       | 100.0   |

Source: Own Survey, 2019

As it can be seen from table 4.2 above, age composition of total 112 sample respondents, while 8(7.1%), 37(33%) and 34(30.4%) of them have replied as their age is within less than 25 years, between 25 and 30, and 31 and 40 categories respectively, the rest 22(19.6%) and 11(9.9%) of them are categorized under age group of 41 to 50 and above 51 years respectively. As findings of analysis specified, the majority of sample respondents are aged between the categories of 25-30 years.

#### 4.2.3. Educational Status of Respondents

As it is shown in the following table 4.3, the highest attained educational level of sample respondents includes 1.7%, 55.4% and 42.9% who have obtained their Diploma, Degree and Masters, respectively. Hence from this data, one can simply observe that the majority (about 55.4 %) of total respondents have highest attained educational level of Degree and masters holders which are (42.9%). Further, it can also be said that sample respondents are more qualified to express about factors that hinder women from participation in high leadership positions.

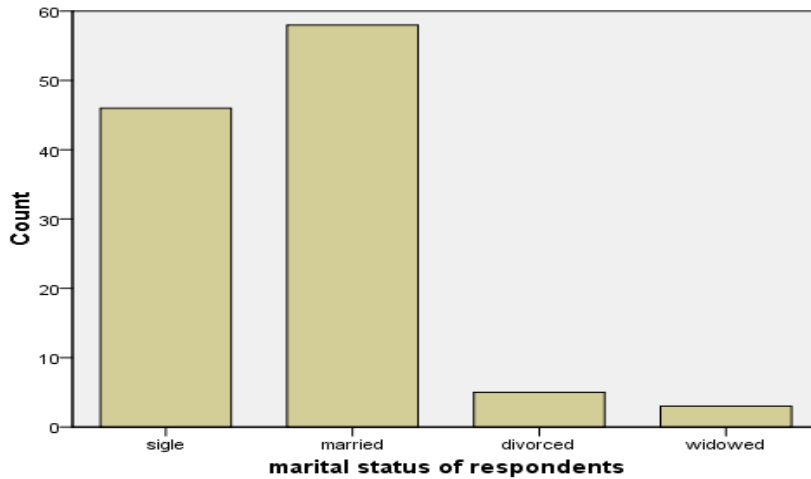
**Table4 3: Summary educational levels of respondents**

| S/N | Educational level | Frequency | Percent |
|-----|-------------------|-----------|---------|
| 1   | Diploma           | 2         | 1.7     |
| 2   | Degree            | 62        | 55.4    |
| 3   | Masters           | 48        | 42.9    |
|     | Total             | 112       | 100.0   |

Source: Own Survey, 2019

#### 4.2.4. Marital Status of Respondents

**Figure1: Marital Status of Respondents**



Source: own Survey, 2019

As presented on the above graph/figure, most of the respondents, above fifty five percent are the married are respondents, which are followed respondents those are single. Both divorced and widowed respondents account less than 10% of the sample respondents.

This indicated from the above figure, since the number of respondents are married are high they faces high burden double work at home and office which hinder specifically females from participating in leadership position.

#### 4.2.5. Current Position of Respondents in the Bank

**Table4 4: Summary of respondent's position**

| S/N   | Position   | Frequency |            |
|-------|------------|-----------|------------|
|       |            | In Number | In Percent |
| 1     | Supervisor | 62        | 55.4       |
| 2     | Managerial | 37        | 33.0       |
| 3     | Director   | 6         | 5.4        |
| 4     | Other      | 7         | 6.2        |
| Total |            | 112       | 100.0      |

Source: Own Survey, 2019

As it has been indicated on table 4.4 above, from total 112 respondents who had responded to the questionnaires, 62(55.4%) are supervisors, 37(33%) are managers, 6(5.4%) are directors and the remaining, 7(6.3%) are fall under the other high positions in the bank. From the total as targeted, high numbers of respondents are supervisors and managers they counted 88.4% and they have believed to have extensive amount of experience and knowledge regarding factors that hinders women's from high positions.

#### 4.2.6. Work Experience of Respondents

With regard to service year information of respondents as indicated in the following table 4.5, of total sample respondents 39(34.8%), 35(31.3%), and 20(17.9%) of them had responded as they have a work experiences of 16 to 20, 21 to 25 and 11 to 15 years respectively. Similarly, the rest 14(12.5%), 2(1.8%), and 2(1.8 %) are working in the bank 5 to 10 years, less 5 years and above 25 years respectively.

This shows that, as 66.1% of respondents have stayed in the bank for between 16-25 years and they have huge experience in work environment which able them to response the questions that rose regarding that factors affects women's leadership.

**Table4 5:Summary of respondents work experience in the bank**

| S/N   | Service year | Frequency |            |
|-------|--------------|-----------|------------|
|       |              | In Number | In Percent |
| 1     | below 5      | 2         | 1.8        |
| 2     | 5-10         | 14        | 12.5       |
| 3     | 11-15        | 19        | 17.0       |
| 4     | 16-20        | 39        | 34.8       |
| 6     | 21-25        | 35        | 31.3       |
| 7     | Above 25     | 2         | 1.8        |
| Total |              | 112       | 100.0      |

Source: Own Survey, 2019

### **4.3. Factor Affects Women’s Leadership**

#### **4.3.1. Opinion of Respondents on sufficiency numbers of women leadership position in the Bank of Abyssinia**

As presented on the below table 4.6, high number, 73(65.2%) respondents believe that the numbers of women’s on leadership position are insufficient as compared men’s number in the organization. This indicates that the majority of employees asked about the sufficiency of women’s participation in leadership position. Which is also the data obtained from the organization (only about 232 female managers/supervisors compared to 814.And it can be said that underrepresentation of women in senior leadership is problematic for several reasons. Lack of women in senior positions may discourage the lower-level women to aspire to an upper level position, because they feel that it is untenable at all.

**Table4 6: Summary of respondent’s opinion on Number of Women’s in leadership**

| S/N   | Answer | Frequency | Percent | Cumulative Percent |
|-------|--------|-----------|---------|--------------------|
| 1     | No     | 73        | 65.2    | 65.2               |
| 2     | Yes    | 39        | 34.8    | 100.0              |
| Total |        | 112       | 100.0   |                    |

Source: Own Survey, 2019

As presented from the below table, from the total of respondents',37(33%), 35(31.3%), 14(12.5%) responded as strongly agree, agree and neutral respectively. Totally more than 72% of respondents agree that lack of recommendation of women from their respective supervisors affect the women's ability to advance senior position. Contrary to this, less than 25% of respondents agree as lack of recommendation does not affect women's leadership position in journey of career.

**Table4 7: Summary of Lack of Recommendation**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly disagree | 15        | 13.4    | 13.4          | 13.4               |
|       | Disagree          | 11        | 9.8     | 9.8           | 23.2               |
|       | Neutral           | 14        | 12.5    | 12.5          | 35.7               |
|       | Agree             | 35        | 31.3    | 31.3          | 67.0               |
|       | strongly agree    | 37        | 33.0    | 33.0          | 100.0              |
|       | Total             | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

Similarly, according to respondent's opinion at below the table 4.8 the education gap between male and female highly affect participation of leadership position of women's in the bank. Thus, 36.6 %( 41) respondents strongly agree and 30.4 %( 34) agree in the same way. This confirms that more than 76% of respondents agree that the educational gap factor highly affect the leadership position.

**Table4 8: Summary of education gap factor between women and men**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | strongly disagree | 9         | 8.0     | 8.0           | 8.0                |
|       | Disagree          | 16        | 14.3    | 14.3          | 22.3               |
|       | Neutral           | 12        | 10.7    | 10.7          | 33.0               |
|       | Agree             | 34        | 30.4    | 30.4          | 63.4               |
|       | strongly agree    | 41        | 36.6    | 36.6          | 100.0              |
|       | Total             | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

From the table below, the Socio-cultural attitude affects the participation of women's leadership position in the bank. These factors give supplement for the social, cultural, attitude are considered in the study. Accordingly, 43(38.4%) respondents strongly agree that Socio-culture factors affect the women's participation in leadership position. Contrary to this, 8% and 15.2% approached to 23.2% disagree and strongly disagree.

**Table4 9: Summary of socio-culture attitudes affect**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | strongly disagree | 9         | 8.0     | 8.0           | 8.0                |
|       | Disagree          | 17        | 15.2    | 15.2          | 23.2               |
|       | Neutral           | 18        | 16.1    | 16.1          | 39.3               |
|       | Agree             | 25        | 22.3    | 22.3          | 61.6               |
|       | strongly agree    | 43        | 38.4    | 38.4          | 100.0              |
|       | Total             | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

The other factor discussed in this study is lack of confidence; the respondents assumed that women on high leadership position have no confidence that unable to explain themselves and the organization mission and vision. Based on the below table 4.10 from total respondents 50(44.6%) of the strongly agree that this factor affect women's participation in leadership position in the bank. This confirm that the finding of other researcher, which state Moreover it creates inferiority for both women who are already in leadership position and the overall women

staffs of the company; along with this they are lack of confidence and unable to express idea freely Birikt(2014).

**Table4 10: Summary of lack of confidence**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | strongly disagree | 20        | 17.9    | 17.9          | 17.9               |
|       | Disagree          | 18        | 16.1    | 16.1          | 33.9               |
|       | Neutral           | 11        | 9.8     | 9.8           | 43.8               |
|       | Agree             | 13        | 11.6    | 11.6          | 55.4               |
|       | strongly agree    | 50        | 44.6    | 44.6          | 100.0              |
|       | Total             | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

#### 4.4. Women participation on leadership position

Women participation in leadership position is dependent variable .There are little numbers of women leaders on higher leadership position with numbers of attitudes this shown on the table below.

As shown on the table below, more than half percent, 13.4% and 46.4% respondents agree and strongly agree that their manger is effective leader. Least number of respondents (7.1%) disagree this one

**Table4 11:Effective leader**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | strongly disagree | 8         | 7.1     | 7.1           | 7.1                |
|       | Disagree          | 14        | 12.5    | 12.5          | 19.6               |
|       | Neutral           | 23        | 20.5    | 20.5          | 40.2               |
|       | Agree             | 15        | 13.4    | 13.4          | 53.6               |
|       | strongly agree    | 52        | 46.4    | 46.4          | 100.0              |
|       | Total             | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

Based on the respondents' opinion to the quality of relationship, 45(40.7%), 14(10.5%) strongly agree and agree. But on the other hand 19.64% of respondents disagrees this factor.

**Table4 12: Quality of relationship**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | strongly disagree | 16        | 16.0    | 16.0          | 16.0               |
|       | Disagree          | 22        | 19.64   | 19.64         | 35.64              |
|       | Neutral           | 15        | 13.39   | 13.39         | 49.03              |
|       | Agree             | 14        | 10.5    | 10.5          | 59.53              |
|       | strongly agree    | 45        | 40.47   | 40.47         | 100.0              |
|       | Total             | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

The managers commitment was one of the attitudes on women participation on leadership. Thus 44(39.3%) strongly agree with this idea. Which followed by 26(23.2%) those agree the idea.

**Table4 13:commitment of the manger**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | strongly disagree | 9         | 8.0     | 8.0           | 8.0                |
|       | Disagree          | 18        | 16.1    | 16.1          | 24.1               |
|       | Neutral           | 15        | 13.4    | 13.4          | 37.5               |
|       | Agree             | 26        | 23.2    | 23.2          | 60.7               |
|       | strongly agree    | 44        | 39.3    | 39.3          | 100.0              |
|       | Total             | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

The following table summarizes respondent's response, on what contribute to the gender gap in leadership position at the bank.

**Table4 14: Summary discrimination**

|       |       | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | Yes   | 83        | 74.1    | 74.1          | 74.1               |
|       | No    | 29        | 25.9    | 25.9          | 100.0              |
|       | Total | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

#### **4.5.The Leadership Position Most Women Occupy in Bank of Abyssinia**

**Table4 15:Summary of most of Leadership women occupied job field**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Commercial        | 11        | 9.8     | 9.8           | 9.8                |
|       | Credit            | 9         | 8.0     | 8.0           | 17.9               |
|       | Customer relation | 69        | 61.6    | 61.6          | 79.5               |
|       | Support           | 23        | 20.5    | 20.5          | 100.0              |
|       | Total             | 112       | 100.0   | 100.0         |                    |

Source: Own Survey, 2019

While asking a question what leadership positions are most women employees are assigned in the company as compared to male? The above table shows that out of 112 respondents 69(61.6%) have confirmed that most women in top leadership positions are occupied in the customer relation. On the other hand, 23(20.5%) of respondents have replied that aswomen's are on support line positions. While 11 9.8%of the respondents assert as they are commercial positions.

## 4.6. Correlation Analysis

**Table 4 16: Correlation between independent and dependent variables Analysis**

|                                   |                     | EDUCATION | SOCIOCULTURAL ATTITUDE | LACK OF CONFIDENCE | LACK OF RECOMMENDATION | WOMEN PARTICIPATION IN LEADERSHIP |
|-----------------------------------|---------------------|-----------|------------------------|--------------------|------------------------|-----------------------------------|
| EDUCATIONAL GAP                   | Pearson Correlation | 1         | .176                   | .037               | -.023                  | .927**                            |
|                                   | Sig. (2-tailed)     |           | .271                   | .808               | .886                   | .000                              |
|                                   | N                   | 112       | 112                    | 112                | 112                    | 112                               |
| SOCIOCULTURAL ATTITUDE            | Pearson Correlation | .176      | 1                      | .443**             | .071                   | .297                              |
|                                   | Sig. (2-tailed)     | .271      |                        | .006               | .701                   | .060                              |
|                                   | N                   | 112       | 112                    | 112                | 112                    | 112                               |
| LACK OF CONFIDENCE                | Pearson Correlation | .037      | .443**                 | 1                  | .306                   | .062                              |
|                                   | Sig. (2-tailed)     | .808      | .006                   |                    | .055                   | .681                              |
|                                   | N                   | 112       | 112                    | 112                | 112                    | 112                               |
| LACK OF RECOMMENDATION            | Pearson Correlation | -.023     | .071                   | .306               | 1                      | .026                              |
|                                   | Sig. (2-tailed)     | .886      | .701                   | .055               |                        | .872                              |
|                                   | N                   | 112       | 112                    | 112                | 112                    | 112                               |
| WOMEN PARTICIPATION IN LEADERSHIP | Pearson Correlation | .927**    | .297                   | .062               | .026                   | 1                                 |
|                                   | Sig. (2-tailed)     | .000      | .060                   | .681               | .872                   |                                   |
|                                   | N                   | 112       | 112                    | 112                | 112                    | 112                               |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

As shown in the table, the SPSS output provides correlation coefficients for the four variables. Each correlation coefficient with both the significance value of the correlation and the sample size (N) on which it is based, are displayed. The result of SPSS indicated that education gap between men and women has a positive correlated and significant effect with women participation in leadership ( $r=0.927$ ,  $p=0.000$ ), socio cultural attitude has positive correlation and insignificant

effect with women participation in leadership position ( $r=0.297$ ,  $p=0.60$ ),lack of recommendation has positive correlation and insignificant effect with women participation in leadership position( $r=0.026$ ,  $p=0.872$ )and lack of confidence has positive correlation and insignificant effect women participation in leadership position( $r= 0.062$ ,  $p=0.681$ ).

#### 4.7. Regression analysis

**Table4 17: Multiple Regression Analysis**

The value of  $R^2$  value was 0.534. This indicates that 53.4% of the variation in women participation in leadership position can be explained by the model containing education gap, socio-cultural, lack of recommendation and lack of confidence. This is quite high so predictions from the regression equation are fairly reliable. It also means that 46.56% of the variation is still unexplained so adding other independent variables could improve the fit of the model.R is the correlation coefficient which shows the relationship between the study variables, from the findings shown in the table below there was a strong positive relationship between the study variables as shown by 0.731.

Table Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .731 <sup>a</sup> | .534     | .614              | 2.647                      |

a. Depended Variable :women part

b. Predictors: (Constant), lack of rec, social, edu, lack of

**Table4 18: ANOVA<sup>a</sup>**

The ANOVA test in table below shows the significance of the model by the value of F-statistics ( $P=.000$ ) and  $F=106.327$  which indicates there were a strong relationship between the predictors and the outcomes of the regression variables.

| Model |            | Sum of Squares | Df  | Mean Square | F       | Sig.              |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1     | Regression | 7.706          | 4   | 832.413     | 106.327 | .000 <sup>b</sup> |
|       | Residual   | 25.633         | 107 | 7.239       |         |                   |
|       | Total      | 34.339         | 112 |             |         |                   |

a. Dependent Variable: women parti

b.Predictors: (Constant), lack of reco, socioc, edu, lack of con

**Table4 19: Result of Multiple Regression Analysis**

| Model |                                    | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|-------|------------------------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                                    | B                           | Std. Error | B                         |        |      |
| 1     | (Constant)                         | .971                        | .496       |                           | 1.957  | .063 |
|       | EDUCATIONGAP BETWEEN WOMEN AND MEN | .0235                       | .088       | .829                      | 11.310 | .000 |
|       | SOCIOCULTURATTIUDE                 | .0425                       | .110       | .313                      | 3.863  | .202 |
|       | LACK OF CONFIDENCE                 | .245                        | .096       | .212                      | 2.543  | .252 |
|       | LACKOF RECOMMENDATION              | .133                        | .106       | .092                      | 1.251  | .224 |

a. Dependent Variable: women participation in leadership

The beta sign ( $\beta$ ) includes sign of positive (+) and negative (-) which shows the effect of independent variables over the dependent variable (Field, 2009). The table above beta sign of the independent variables shows all positive (+). The result show on the above table, all the variables have positive but insignificant effect except education gap between women and men. Lack of confidence insignificantly affect women participation on leadership in BoA with ( $\beta=-.245$ ,  $p=.252$ ); the beta coefficient for lack of confidence is positive which means that women participation in leadership and lack of confidence have positive relationship. The significant level of lack of confidence shows  $p=.252$  which means it's insignificant because  $p$  value is  $> 0.05$ . Education gap have significant effect on women participation in leadership in BoA with ( $\beta=.235$ ,  $p=0.000$ ) which indicates positive and direct effect and relation between educational gap between women and men and women participation in leadership position. Socio-culture with

( $\beta=.0425, P=0.202$ ) and lack recommendation with ( $\beta=.133, P=.224$ ) have positive direct effect and insignificant on women participation in leadership position in BoA .

## CHAPTER FIVE

### 5. CONCLUSION AND RECOMMENDATIONS

The chapter consist summary of finding, conclusions and recommendations presented on factors affecting women participation in leadership position in bank of Abyssinia.

#### 5.1. Summary of finding

The aim of the study was to find the factors that hinder women's from participation in high leadership position in bank of Abyssinia by using questionnaire that gathered from the respondents. Thus, the key findings by assessing the data obtained from primary in order to find out the factors affecting the participation of women in leadership position in Bank of Abyssinia S.C was conducted.

Based on the major findings, presented above the following summary were drawn. The company has a total number of 3,044 employees and from this 1,623(53.3%) of employee's are female whereas only 1,421 which accounts 46.6% of employee's are male.

The study result according to the respondents responses 76% of the participants agree with educational gap between women and men contribute to the factors that hinder women participation in leadership position. From the result analysis one can observe that 72% of participant approve lack of recommendation one of the obstacles for women to attain leadership position in the company. The other factor such, as socio-culture and lack of confidence play as a role for factors affecting women participation in leadership position respectively. Regarding the representation of women's in leadership position 69(61.6%) respondents strongly agree women in top leadership positions are located in the customer relation. On the other hand, 23(20.5%) of respondents have replied in the support that most leadership women have occupied. While 11 9.8% of the respondents assert that commercial position.

The result of SPSS indicated that education gap between men and women has a positive correlated and significant effect with women participation in leadership ( $r=0.927$ ,  $p=0.000$ ), socio cultural attitude has positive correlation and insignificant effect with women participation in leadership position ( $r=0.297$ ,  $p=0.60$ ), lack of recommendation has positive correlation and

insignificant effect with women participation in leadership position ( $r=0.026$ ,  $p=0.872$ ) and lack of confidence has positive correlation and insignificant effect women participation in leadership position ( $r= 0.062$ ,  $p=0.681$ ).

The result shown on the study lack of confidence insignificantly affect women participation on leadership in BoA with ( $\beta=.245$ , $p=.252$ );the beta coefficient for lack of confidence is positive which means that women participation in leadership and lack of confidence have direct relationship. Education gap have significant effect on women participation in leadership in BoA.  $\beta=.235$ ,  $p=0.000$  this indicate there is positive and direct effect and relation between educational gap between women and men and women participation in leadership position. Socio-culture with ( $\beta=.0425$ , $P=0.202$ ) and lack recommendation with( $\beta=.133$ , $P= .224$ ) have positive direct effect but insignificant on women participation in leadership position in BoA.

## **5.2. Conclusion**

The objective of the study is to describe factors affecting women participation on leadership position.The study also tries to show which factor affect women participation on leadership position.

The result of the study shows that, most women occupied position in the company is customer relation and supportive managerial divisions. The reason for low number in representation of women in higher position at the bank is because of their educational gap between women and men, socio-cultural attitude, lack of recommendation and lack of confidence.The study shows 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

### 5.3. Recommendations

Based on the findings of this study the recommendation is as follow

- ❖ Since education gap between women and men is the most dominant factors bank of Abyssinia then it shall give ways to give an access for women to educate themselves such as sponsorship and develop training program to advance their ability In addition, coaching women by providing them with tasks for management practice is of great importance to the preparation and development of women's in leadership positions.
- ❖ From the researcher recommendation since women occupied position in the company is customer relation and supportive managerial divisionsand lack of recommendation also show positive correlation with participation of women in leadership positionthen recognizing the role and capability of women will make motivated and will encourage the new participants. Therefore, the top management should bring new attitudinal change to give recognition to women to higher positions like their counterparts men. Additionally, Top Management must be open-minded and willing to appoint women's who are competent. Also, the researcher recommends that develop systematized promotion criteria supported by information technology to reduce promotional bias across the ladder.
- ❖ strategies, policies, laws and regulations should be implemented, revised and modified to reflect equal opportunity for both women and men on equal footings and to remove discriminatory legislations that impede women enjoiment of their equality and justice at all levels. In addition, gender differences should not be used as a reason to discriminate against male or female leaders, but rather they should be acknowledged and analyzed so that male and female leaders are placed in positions in which they can best contribute their abilities. To increase efficiency and successful leader-situation placement, leaders should be placed where their skills are most useful and applicable to the leadership role.

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## APPENDEX

**ADDIS ABABA UNIVERSITY  
SCHOOL OF COMMERCE  
DEPARTMENT OF BUSINESS LEADERSHIP**

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**Questionnaire: Factors Affecting Women Participation in Leadership Positions in the Case Study of Bank of Abyssinia**

Dear my Respondent,

I am a graduate student in Master of Business Leadership program at Addis Ababa University School of Commerce. Currently, I am undertaking a Project under the title **“Factors Affecting Women Participation in Leadership Positions in the Case Study of Bank of Abyssinia”**.

You are one of the respondents selected to participate in this study. Thus, I would kindly request you to answer these questions. Your honesty and kindness would be of great help in many aspects. The information that you will share will be kept confidential and will only be used for the academic purpose.

Finally, the information that you will share will be kept confidential and only used for the academic purpose.

### **Section I: Demographic profile of respondents**

**Instruction I:** Please answer the following questions by ticking (√) on the boxes in front of the response options:

1. Gender: Male:  Female:
2. Age: below 25  25-30  31-40  41-50  above 50
3. Current educational level:  
Primary  High school  TVET  Diploma  Degree  Masters   
Above masters
4. Marital status:  
Single  Married  Divorced  Widowed
5. Position Level  
Supervisor  managerial  Director  Other
6. How long have you been working in the Bank?

A. <5

D.16-20

C.11-15

B.5-10

E.21-25

F. above 25

**Section II: General Questions**

1. Do you believe the number of women in leadership positions at the bank is sufficient compared to men?

Yes  No

Below are factors that may affect the participation of women’s leadership positions in Bank of Abyssinia S.C. Kindly put a tick (√) mark on the appropriate option for each listed factor:

**Key: 1=very low, 2= low; 3=middle; 4= high; 5= very high**

| <b>2. The following factors influence women participation in leadership position at BoA</b>                             | <b>Strongly disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly</b> |
|---|--------------------------|-----------------|----------------|--------------|-----------------|
| <b>a) Socio-cultural attitudes</b>  |                          |                 |                |              |                 |
| Do you think that there is adequate enabling environment in your organization for women empowerment?                    |                          |                 |                |              |                 |
| Do you think that you have the required educational preparation which would enable you to get into leadership position? |                          |                 |                |              |                 |
| Do you think that there is very less educational opportunity for women is given by the society?                         |                          |                 |                |              |                 |
| Do you think that there is inequality of men and women in higher decision making process?                               |                          |                 |                |              |                 |
| Do you think that women lack social network and did some of this factors affected their leadership role and quality?    |                          |                 |                |              |                 |
| Do you believe that your religion could have an impact to your empowerment or leadership position?                      |                          |                 |                |              |                 |
| Do you think that our culture is a barrier for women’s to be empowered?   |                          |                 |                |              |                 |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| <b>b) Educational gap, between men and women</b>  |  |  |  |  |  |
| Do you think that you have the required educational preparation which would enable you to get into leadership position?   |  |  |  |  |  |
| Do you think that our country educational system could support to enable women's for leadership position?                 |  |  |  |  |  |
| Do you agree that your company could support you in any educational assistance in order to be able to get into leadership |  |  |  |  |  |
| Do you agree that you have got adequate training from your organization to enhance your skills?                           |  |  |  |  |  |
| Do you think that there is adequate knowledge development and training to women in your organization?                     |  |  |  |  |  |
| <b>c) Lack of confidence, unable to express themselves.</b>   |  |  |  |  |  |
| Do you think that women believe that they are inferior to men?  |  |  |  |  |  |
| Do you agree that women worry what other people think of them?  |  |  |  |  |  |
| Do you think that women are sensitive for criticism?  |  |  |  |  |  |
| Do you agree that women nervous around important that they want to like and accept them?                                  |  |  |  |  |  |
| Do you think that women feel comfortable looking them in the eyes when talking with them?                                 |  |  |  |  |  |
| Do you agree that women feel discomfort to speak to group of people they don't know?                                      |  |  |  |  |  |
| Do you believe women are thinking positively about themselves?  |  |  |  |  |  |
| <b>d) Lack of recommendation</b>  |  |  |  |  |  |
| Do you think that women salary and pay raise depend on good performance?  |  |  |  |  |  |



