



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

**ASSESSING THE PRACTICE OF DEVELOPING WOMEN LEADERS IN THE
FINANCIAL INDUSTRY: THE CASE OF ENAT BANK**

*A Project Submitted to the Office of Graduate Studies Presented in Partial Fulfillment of the
Master of Business Leadership*

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Ethiopia**

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**By
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DECLARATION

I, the undersigned, declared that this thesis is my original work and has not been presented for a degree in any other University, and that all material sources in the thesis have been duly acknowledged.

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Abstract

The purpose of this research is to identify the challenges of developing women in leadership position within Enat Bank. The methodology used is a qualitative research method by interviewing female management members within the bank. The major findings shows that personal problems, family life , availability of mentors and organizational culture are some of the challenges faced by women to develop themselves to a leadership positions. To curb such challenges, engaging in women leadership capacity building, enhancing the gender mainstreaming initiatives within the bank and enhancing the work culture to be women friendly are some of the recommendations direction for future Research.

Key Words: Women Leaders, Leadership Challenges, Enat Bank

CHAPTER I

INTRODUCTION

This chapter presents the research problem and the overall approach to be used to address the problem. It consists of the background of the study, background of Enat Bank, statement of the problem, research objective and significant of the study.

1.1 Background of the Study

Globally on average, women comprise 39% of the workforce, but held only 28% of the managerial positions (UN, SDG Report, 2020). Although the progression of women to higher echelon in an organization is showing improvements, the growth is slower (Global Gender Gap Report, 2020) showing the existence of barriers that hindered the development of women leaders.

Ethiopia is a developing country in East Africa with a huge population of more than 100 million, constituting 52% of its population being women (UN, 2020). Of the total population in the working age, the share of women in the labor force was 46.5% at the end of 2019 (World Bank, microdata-Ethiopia, 2019). The figures for the labor force participation depicts that it is skewed towards men - 87% of men are in active employment versus 77% of women. Besides, women are also a minority among skilled workers (32.6%) and managers and senior officials (26.5%), (World Economic Forum, 2020). This shows that women participation in decision making is at the lowest level in Ethiopia (Gender Gap Report, 2020).

The Ethiopian banking is one of the booming financial industries that attract experienced personnel from the market. There are eighteen banks operating in the country of which sixteen of them are privately owned and the remaining two are public banks. The attractiveness of the

working environment for those that are fond of working in a team and the better salary and benefit package as compared to other industries is attracting an influx of new graduates and experienced personnel to the market.

The gender composition of the workforce of the industry shows that there is extensive number of women employees entertaining the needs of customers at the branch level and quite a number at the headquarters as department directors. Even though, there were few female CEOs in the financial industry in the past, currently there is only one female in the CEO position (i.e. Wzo. MelikaBedriof Zenzem Bank), showing the minimal presentation of women in the executive position in the industry. Nevertheless, there are few females who are leading the commercial banks as vice presidents, a position lower than the CEO. This shows that the position of women in th financial industry was concentrated in lower positions as clerical staff in branches and hea office organs ,managerial positions both in btanches and departments but lesser and lesser number in executive management positions.

1.2 Background of Enat Bank

Enat Bank joined the Ethiopian banking industry as the sixteenth private commercial banks in March 05, 2013. The establishment of Enat Bank was realized by eleven visionary and successful women in their chosen careers and businesses who came up with the then seemingly difficult idea of establishing a bank to be mostly owned and operated by women. Enat Bank, unlike other conventional commercial banks, has taken up additional focused objectives of leveraging women's economic capabilities.

The vision of the Bank is to become a bank of choice in Ethiopia by 2030, mainly by maximizing economic capabilities. Its mission is to remain true to its name and set a trend in the

provision of best quality banking service with a special focus on the needs of women and to play a catalytic role in stimulating social, economic development and in creating shareholder's value.

The number of Shareholders of EnatBank reached more than 17,590 as of June 30, 2020. Among which 64% is accounted for women. From the total paid up capital of the Bank, the women's contribution reached close to 60%.

The Bank is taking many initiatives to leverage the women economic development. Unlike the other banks operating in the country, it has set aside 5% of its gross profit for a loan to be provided to women entrepreneurs. Besides, it has instituted a system of a guarantee fund for women engaged in small scale business. It is working with many organizations both national and international organizations working on women economic empowerment to meet its corporate vision. On the human capital side, the women workforce, the bank has taken an initiative of hiring as many women as possible through a positive affirmative action system implemented within the Bank.

The Bank is providing the conventional banking deposit and loan products and services. But, unlike other banks, it is giving a higher benefit in the form of interest rate for women depositors in the product of deposit designed for women.

1.3 Statement of the Problem

According to the report by the United Nations, globally on average, women comprise less than 50% of the labor market and with minimal ratio in managerial position. (UN, Sustainable Development Goals Report, 2020).

Figures show that Enat Bank has 653 employees at the end of June 2020 (EnatBank, HR 2020). From the total staff, 394 (60%) are females while 259(40%) are males. From the total female workforce, 8% are in the leadership (managerial) position comprising of senior and

middle level managers. At the end of June 2020, there were three executive management members , two male president (67%) and one female Vice President position(23%), five director are females (45%)and six male directors(55%) ,eight division manager are female (47%)and nine division manager are male(53%) , eighteen branch manager (26%) are female and fifty two are male(74%) . (Enat Bank, HR data 2020)

The overall assessment of the gender audit report indicates that the data approach by education level that from the 394 women staffs MA constitutes 12%, BA constitutes 71%, Diploma Constitutes 7% while below Diploma constitutes around 10%. This specific figure shows that above two third of women education relies on BA where higher level of education and empowering women in this regards is crucial for women development (Enat Bank, Gender Audit Report, 2020).

In line with its vision of empowering women, the Bank has a strategy of positive affirmative action whereby new female employees are expected to join the Bank are given preferential treatment to be hired and promoted to the bank as compared to men. This strategy has enabled more female new entrants to join the Bank. Besides, training and workshops were also designed for women leaders and those that have prospects to join the leadership position in the coming periods on issues of work life balance and women leadership issues. Despite all this initiatives, the participation of women in leadership position is minimal at the Bank. This will have a dire implication on fulfilling its grand vision and enhance the economic capabilities of women. This paper tries to address the major reason behind for such low level of women participation in leadership positions in Enat Bank .

1.4 Research Objectives

1.4.1 General Objectives:

The major objective of the study is to investigate the challenges of developing women leaders' in the banking industry taking Enat Bank as a case study.

1.4.2 Specific Objectives :

The study has the following major specific objectives:

- i. To assess individual barriers that have an effect on the women career progression to leadership positions at Enat Bank;
- ii. To evaluate organizational barriers that affect the development of women in leadership positions at Enat Bank;
- iii. To evaluate the effect of work and home life on the career development of women to leadership positions at Enat Bank;

1.5 Basic Research Question

The basic research question to be addressed in the research are

- i. What individual barriers affect women leadership development at Enat Bank?
- ii. What organizational barriers affect the development of women in leadership position at Enat Bank?
- iii. What are the effects of work and home life burden on the career development of women in leadership position ?

1.6 Significance of the study

This study will be of great significance to the human resource managers at Enat Bank in expressing workable strategies to boost the career progression of the women in the bank. The findings of the research will enable to design new policies and procedure and/or amend the

existing ones enabling the bank to be a gender inclusive in its leadership positions. The research will also contribute to the existing body of knowledge in the women career progression and its on the performance of the banking industry in general and Enat bank in particular. Besides, it will be a basis for researchers to further dig out the challenges of developing women leaders within the financial industry.

1.7 Scope of the study

The study focused on the challenges of developing women leaders at Enat Bank. Enat bank is chosen because of its corporate vision of empowering women capabilities. Besides, women in leadership positions at the head office were the scope of the study due to the time and budget constraints.

The paper tried to deal with individual factors, organizational and home related challenges that affect the women leaders excluding the other factors due to the time constraints.

1.8 Limitations of the Study

The study used qualitative research approach and the data collection mechanism is through face to face interview. It excluded the quantitative approach as the sample size is very small to conduct any statistical inference on the data. Besides, interview is conducted to female leaders at the head office due to the constraint in time and budget.

1.9 Definition of Terms

Glass Ceiling: It is an artificial barrier that exists within an organization to prevent women and minorities from being promoted to managerial and executive level positions within an organization. It is used to describe the difficulties faced by women when trying to move to higher roles in a male-dominated hierarchy.

Gender: It refers to the characteristics of women, men, girls and boys which includes norms, behaviors and roles associated with being a woman, man, girl or boy, as well as relationships with each other. It is different from sex which refers to the different biological and physiological characteristics of females. (www.who.org)

Gender Stereotyping: It is a generalized view or preconception about attributes or characteristics, or the roles that are or ought to be possessed by, or performed by women and men. It refers to the practice of ascribing to an individual woman or man specific attributes, characteristics, or roles by reason only of her or his membership in the social group of women or men. (UN Human Rights Commission)

1.10 Organization of the Study

The paper is organized into five chapters. The first chapter deals with introductory parts including the background of the study, statement of the problems, research question, objectives of the study, significance of the study; delimitation/scope of the study; limitation of the study and organization of the study. The second chapter covers the review of the related literature which discusses important topics related to factors affecting women participation in leadership position. The third chapter deals with the research methodology which consists of the study area; the research design, target population, sample size and sampling techniques, source of data; instruments and procedures of data collection method of data analysis and variables under the study. The fourth chapter presents the data, analysis and interpretation. Finally, chapter five presented summary of findings, conclusion and recommendation of the study.

CHAPTER II

LITERATURE REVIEW

This chapter tries to review previous literatures on the subject matter on issues related to theoretical, empirical and conceptual underpinnings.

2.1 Theoretical Literature Review

Leadership is the accomplishment of a goal through the direction of human assistant. (Prentice,2004). The key terms in the definition are the issue of the social influence not the authority people possess and it includes the achievement of organizational goals. The issue of empowering people is to maximize their efforts to attain the grand objective the organization. Leaders shape our nations, communities, and organizations. Leadership is also about setting a positive example for staff to follow, by being excited about the work, being motivated to learn new things, and helping out as needed in both individual and team activities. It requires exhibiting strong characters, such as honesty, integrity, trustworthiness, and ethics. It involves good communication skills through listening to customers and employee issues and responds to questions and concerns.

When it comes to leadership and gender, does gender matter to leadership? Is there a difference between male and female leadership? The gender difference and the leadership are the topics of the many scholars by focusing on the female leadership considering both whether a special female style of leadership exists and the possible barriers that women must overcome to reach positions of maximum responsibility in organizations.(Ricon, Gonzalez ,Baro 2017).

Over the course of history, the lifestyle difference between male and female is presented as an argument to explain the scarce presence of women leaders. It is generally believed that men

have generally channeled their leadership method to focus on the task, while women have done so to focus on people or the relationship. Male task-centered leadership has been more visible, more formal and official, and female people-centered leadership, on the other hand, has been considered a leadership of support.

The research conducted by Ricon, Gonzalez ,Baro (2017) quoted different researcher papers that provide a support to the hypothesis of the gender difference in leadership indicating that leadership by women is more effective in contemporary society. Besides, it is indicated that women use women lead and direct in a more democratic and participative manner than men. There is strong evidence to support the tendency for women to adopt a more collaborative, cooperative, or democratic leadership style and for men to adopt a more directive, competitive, or autocratic style (Chin, 2011). The study by Goswin (2015) indicated that "feminine characteristics" are more appropriate for "transformational" leadership and "masculine characteristics" more appropriate for transactional leadership. Besides, it is indicated that women are more inclined towards empathy and communication than men. Women are well behaved and are also more highly rated on people skills. However, women are not seen as more sociable or more co-operative in their leadership styles. Contrary to expectations, women always tend to score high on a leadership scale measuring an orientation towards production and the attainment of results. Men, tend to score higher on scales assessing an orientation towards strategic planning and organizational vision. It resulted that women are people concerned leader and men are business concerned leaders. (Goswin, 2015)

The study by McKinsey and Company (2008) indicated that leadership behaviors have direct relationship on organizational performance. In this respect, the study identified nine behaviors

that have an impact on organizational performance , namely participative in decision making, role model, inspiration, expectations and rewards, people development, intellectual stimulation, efficient communication, individualistic decision making and control and corrective action. The study also identified that these behaviors are used by men and women in different manner. The study also indicated that women leaders dwell more on people development, expectation and rewards, and role modeling. Men leaders on the other hand, use individualistic decision making, control and corrective action. However, both female and male leaders both employ intellectual stimulation and efficient communication. The nine leadership behaviors are essential for enhancing organizational performance, hence the diversity in leadership behavior within an organization is essential for developing diversified way of thinking and practices within an organization.

2.1.1 Barriers to women in career advancement to a leadership positions

Many studies (Such as Diehl andDzubinski (2016),Julia (2018)and Erkia, 2020)tried to analyze the different barriers that prevent women in advancing to senior leadership positions. These studies regrouped the major challenges into three: namely, the individual barriers, organizational and home-work life related barriers that critically affected the progression of women to a leadership position.

2.1.1.1 Individual factors as barriers:

Individual traits and skills are often attributed as a bottleneck in female career advancement in the corporate world. Individual factors such as age, educational attainment, skills, experience, proficiency, or ability are related to advancement.

According to Diehl and Dzubinski (2016), these are the micro barriers primarily involve the woman herself placing an extra burden of responsibility on her shoulders beyond that normally required of male leaders.

According to Julia (2018), the difference in behavior between men and female has a direct relationship on the leadership development issues. She stressed that the agentic masculine characteristics related with aggressiveness, ambitious and self-confident are linked to leadership as compared to female communal qualities of helpfulness, sympathy and friendliness (Julia, 2018). These traits of men are more often referred with the leadership positions and to further add, with men leadership, casting out women from the leadership positions. The leadership sphere within an organization was dominated by men for long period of time, to change such dynamism is difficult to change. This is so because it is believed that women lack the masculine traits required for leaders with executive qualities and task oriented leadership abilities. (Julia, 2018).

Another barrier for women to advance to a leadership position is the internal motivation of the women itself. Women in leadership position have come across impediments in their work and family that affect their performance. These impediments among others included discrimination, prejudice, stereotyping, family demands and issues, and lack of opportunities at the work place. (Julia, 2018).

2.1.1.2 Organizational factors as barriers:

Research studies (Diehl & Dzubinski, 2016, Julia 2018) indicate that the biggest barriers to career advancement among women are organizational, which is beyond their personal control. These barriers represent ways of ignoring the contribution of women's leadership position and

limiting the organizational effectiveness. Some of the barriers identified under this category are discrimination, lack of mentoring, lack of sponsorship, lack of support, male gatekeeping, male organizational culture, and organizational ambivalence(Diehl &Dzubinski,2016).

The study by Julia (2018) suggested that the organizational culture is one part of the glass ceiling that have a major influence in advancing women to a leadership position. Organizational factors such as “lack of mentors and role models”, “gender stereotyping”, “leadership styles”, considered as social capital are some of the barriers that affect women in leadership position. (Jackobish, 2012, Diehl &Dzubinski,2016, Julia, 2018 and Erkia, 2020).

The women social capital and office relationship have an impact in preventing women from leadership positions. The issue of balancing work and family life will leave less time for socialization with colleagues and other members in organization and building professional networks (Julia, 2018).

In most organizations, Organizational leadership is predominantly patterned after the male form of leadership. The patriarchal leadership style witnessed in many organizations favor men to be mentored for leadership position by their male leaders, thereby creating fewer mentoring opportunities open for women than their male colleagues in advancing to the leadership positions. (Jackobish, 2012).

2.1.1.3 Home-related factors as barriers

Family responsibilities are a burden for women which may have a negative impact on her carrier path. Women may take more of her time looking for her family which make her absent from work for many days or prefer part time employment .This will enable her to have fewer work experience leading to a reduced income and slower work progression. (Julia, 2018).Besides,

family life issues will force women to leave their positions voluntarily in the organizations because pregnancies and childcare issues will consume most of their fertile time. (Julia,2018).

2.2 The Glass Ceiling Effect:

Glass ceiling refers to the existence of intangible and unacknowledged impediments that obstruct the advancement of women and the weaker section of the society in professional or public life. Glass ceilings as barrier is related to women as a community who are knowingly or unknowingly kept from advancing higher because 'they are women' rather than the individual's inability or lack of expertise and knowledge to carry out assigned tasks.

There are numerous causes of the glass ceiling for women, among which occupational segregation is the major one. The study by Jakobish (2012) ascertained that the labor markets, and especially executive positions, remain segregated by gender. Women executives are largely concentrated in specific areas, such as personnel, public relations, and even finance specialties, which seldom lead to the most powerful top management posts that will enhance their career advancement to the executive management position.

2.3 Empirical Literature Review

The challenge of developing women leaders in the financial and non-financial industry is the subject matter of many researchers. Researchers are interested in attesting which of the barriers are predominately affecting the advancement of women in leadership positions.

2.3.1 Individual Barriers and Developing Women Leaders

The study by Hanna (2015) on the challenges of developing women leaders in Commercial Bank of Ethiopia (CBE) identified that women's less interest for higher position, lack of confidence and fear of failure, inadequate job knowledge, inadequate academic qualification, difference in leadership styles of women and men, and lack of family commitment

as the personal or individual barriers that affect the progression of women to a leadership position. With respect to remedial actions for curbing the personal barriers, Hanna indicated that actions needed to improve equal participation of women in leadership position such as affirmative action, developmental training, establishing mentor system, encouraging female employees to compete for positions and creating gender awareness sessions at all levels will help to enhance the women progression to leadership positions.

2.3.2 Organizational Barriers and Developing Women Leaders

The study by Tigist (2015) on the challenges of developing women leaders in the financial industry especially in the seven insurance companies identified barriers that include socio-cultural, organizational and advancing in education barriers, lack of mentors in the industry as the major ones that hindered the development of women in the leadership positions. The researcher in depth analyzed the aforementioned barriers and identified discrimination of women at the time of hiring, lack of providing equal opportunities for leadership position within the organization, missing of company equality policy and program for women leadership and inherent gender bias in recruitment and promotion as some of the organizational barriers for women advancement to the leadership position witnessed in the insurance industry.

On a similar vein, the study by Mihret (2019) on the factors affecting the development of women leaders in Bank of Abyssinia identified similar organizational factors that hindered women from securing a leadership position. The researcher pinpointed that lack of mentors within an organization is positively correlated with the development of women leaders.

Tigist (2015) and Hanna (2015) also pinpointed that informal network of men within an organization affect the women career development to a leadership position. Men as compared to women have an opportunity to create an informal network with individuals in different sectors

which enables them to progress in their leadership positions. This makes them to be in better off as compared to women, even if women are well experienced and qualified in a leadership position.

Hanna (2015) presented such as absence of successful women role models in the organization, lack of opportunities to work on challenging; high profile assignment and inflexible working hours are some of the organizational barriers that respondents of the CBE employees indicated to develop women leaders.

As a remedy for the organizational challenges witnessed for leadership, the researchers recommended that the executives at the industry should develop a positive attitude towards women leaders, Top Executives within an organization should have a strong affirmation that women contribution to the insurance sector is indispensable and hence women that aspire to a leadership position should be supported by programs such as affirmative action to enhance their contribution within an organization. Customized training programs specially designed for women related to leadership skills and related activities should be designed and implemented to enhance the self-confidence of women to develop them to a leadership positions. (Tigist, 2015; Hanna, 2015; Mihret, 2019).

2.3.3 Home related barriers and Developing Women Leaders

In this case, Tigist (2015) indicated that gender division of labor in the society which assigned women reproductive responsibilities affect the involvement of women in the public activities. Women have multiple roles, they are mothers, sisters, caretakers, sisters and children which consumes most of their precious time affecting the time they give to the major leadership responsibilities at an organization.

Similar conclusion was also presented by the research conducted by Hana (2015) on CBE. Hana dealt with factors that affect women leaders in CBE identified the tension between balancing home and work life as the major deterring factor for the issue under review in addition to variables identified by Tigist (2015).

In this respect, researchers recommended that organizations to implement flexible working hours for women leaders that will create convenience to balance the work and life burden of women.(Hanna, 2015;Mihret, 2019).

2.4 Theories on developing women leaders

2.4.1 Gender–Centered Perspective:

This viewpoint, also called person centered view, comprehends that women’s traits and behavior makes them unfit for top management positions. It addresses that women were conditioned to give greater weight to their personal /family matter than to their careers, value peers over their jobs and to feel little commitment to their organization and rejecting power (Cansu, 2013).

According to the gender centered perspective, women’s behavior and limited representation in the senior level jobs is the result of factors internal to women, such as their inappropriate traits, cognitions, attitudes and behavior. The advocates of this perspective argue that women have been socialized to poses traits that are in conflict with what the managerial post demands and are hostile to their being promoted to the upper ranks in the organization (Cansu,2013)

In addition, it is indicated that women attribute their work performance to external factors, such as luck and task ease. These characters are consistent with women’s own

performance expectations and self-assessment ability which shows a relatively low level of self-confidence.

The major shortcoming with gender based theory is its dependency on the sex role characteristics in defining the appropriate behavior of managers. Sex roles within an organization are conceptualized as incontrovertible and not subject to change.

2.4.2 Organization-structure perspective:

This perspective is based on the premise that organization structure shape women's behavior on the job. It is indicated that there are 'advantageous' and 'disadvantageous' job situations. Advantageous jobs, which offer the job holder power and opportunities, are held by individuals, whose gender is in the majority (males). Disadvantageous positions offer job occupants little power and few opportunities for growth and are held by females. Individuals in advantageous positions develop attitudes and behavior that help them to move forward, while those in the disadvantageous positions develop attitudes and behavior that reflect and justify job positions which offer limited advancement(Cansu, 2013).

This approach assumes that the person and the structure are the independent variables. It is argued that people tend to locate themselves in environments that are compatible with their own behavioral tendencies; hence it is difficult to separate situations from people. In this respect, women were placed in the lower level of the organizational hierarchy and assigned to the disadvantageous job situations which will leave them with little room to move to higher echelon in the organization (Cansu, 2013).

2.4.3 Gender–Organization-System (GOS):

This perspective is a system oriented approach that recognizes the concurrent interaction between the person, the organization and the society. It incorporates the assumptions and the

arguments of both the gender centered and organization structure perspective. However, this perspective suggests that the limited advancement of women in organization is not due either to their gender (gender centered perspective) or to the organization structure (organization structure perspective), but that both jointly influence and shape the behavior of women at work.

According to the GOS model, the underrepresentation of women in leadership position is due to the combined effect of the societal, organizational and personal factors (Cansu,2013, Tigist, 2015).The societal factors include the laws, values, practices, ideologies and stereotypes societiesdevelop regarding the appropriate roles and behaviorsfor men and women in society. The organizational factors are those related with organizational policies, culture, networking, mentoring and coaching opportunities for women to advance to the leadership positions. The personal factors are mainly individual factors related with the personal traits, education level, age and dual roles of women at home and at the office as a means or a deterrent to move to higher leadership positions within an organization.

CHAPTER III

RESEARCH METHODOLOGY

This chapter deals with research design and methodological approach employed to attain the research objective. It summarizes the study design, sampling methods, data collection techniques and ethical consideration issues.

3.1 Description of the Research Setting

Enat Bank is located around kazanchis in front of the previous Yordanos hotel. The Bank is in service for the last eight years .The Bank has ten departments at the head office and close to seventy branches to date.

3.2 Research Approach

The researched used qualitative research approach involves the collection and analysis of non-numerical data to understand concepts, opinions, or experiences. It can be used to gather in-depth insights into a problem or generate new ideas for research.

3.3 Research Design

The study employed a descriptive research design to describe the challenges women face in developing their carrier progression to a leadership position. In this regards, the research tried to identify the challenges faced in developing women leaders by critically describing the problems and propose solutions.

3.4 Study Population and Sampling Methods

In Enat Bank, the management job category is divided into three; the Executive Management (President and the Vice President), the Senior Management members (Department Directors) and Middle level Management members (Division managers, supervisors and branch

managers). The study will include the senior management and the middle level management members at the head office.

According to the data obtained from HR department, there are 64 female leaders working in deferent positions. From the 64 female leaders, 35 (56% of the population), working in city branches and Head Office locations were sampled purposively from top management members, directors, managers at Head office and branches and in order to get knowledge-based responses based on experience of female leaders so that to ensure the reliability of the research findings.

Population Size

Position Level	Population
Director	3
Division Managers	8
Branch Managers	18
Deputy Branch Managers	6
Total	35

3.5 Data Sources

The study used both primary and secondary data. Human Resource Department of the Bank was the major source of the secondary data. The secondary data collected from Department includes number of male and female leaders within the bank, their experience, their educational level. The primary data was collected from the interview questions.

3.6 Data collection instrument

The research used interview questions to collect the required qualitative data for the resreach analysis. The interview questions were designed in to have two major parts: the first part questions were designed to capture the background information about the respondents,

issues such as educational background, marital status and work experience. The second part of the interview questions were designed to capture the challenges of developing women leaders by addressing questions for each of the individual , organizational, societal and work and home life issues. The major findings from the interview is narrated and interpreted to describe the challenges and propose solutions for the challenges of developing women leaders within Enat Bank.

3.7 Data Collection Procedure

The interview questions were distributed to the 13 managers to prepare their minds for the interview. An appointment was made with the respondents to come up with the suitable time for the interview. The interview was carried at their offices one by one by taking on average three to four hours and recordings were made and notes were taken when the respondents provide their reply to each of the interview questions.

3.8 Data Analysis Method

This study employed the qualitative analysis method narrating the response of the respondents to the interview questions and the analysis and interpretation made by analysing the findings with the previous literatures at hand on the issue of concern.

3.9 Ethical Consideration

The researcher inform the participants on the purpose of the research and will assure them on the confidentiality of the information presented in the questionnaire. Moreover, all documents used and sites visited will also be acknowledged and documented to avoid plagiarism.

Chapter IV

DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSSION

This chapter of the study deals with presenting the data collected from the interview discussions carried out the female management members of Enat Bank. It discusses thoroughly the challenges each of the management members faced to reach to a leadership position within the bank. The points raised at the interview is analyzed and interpreted to clearly indicate the subject matter of the discussion- the challenges faced by women leaders at Enat Bank.

4.1 Respondent's Background Information

The interview was carried on four rounds with 13 female Department Directors and middle level or division managers located at the Head office of the Bank. There are five Department Directors and nine division female managers and the interview is carried out to all of them.

The background information of the respondents is summarized as follows.

No	Items	Response Rate	
		Frequency	Percent
1	Age		
	a) 18-25	0	0%
	b) 26-35	1	8%
	c) 36-45	9	69%
	d) 46-55	3	23%
	e) Above 55	0	0%
	Total	13	100%
3	Marital Status		
	a) Single	1	8%
	b) Married	11	85%
	c) Widowed	1	8%
	d) Divorced	0	0%
	Total	13	100%
3	Educational level		

	a) First Degree	1	8%
	b) Second Degree	12	92%
	c) PhD	0	0%
	Total	13	100
4	No. of children		
	a) No child	1	8%
	b) 1	2	15%
	c) 2	6	47%
	d) 3	2	15%
	e) 4	2	15%
	Total	13	100%
5	Year of service in Enat Bank		
	< 1 years	0	–
	1-3 years	4	31%
	5-8 years	9	69%
	Total	13	100%
6	Service year in the current position		
	< 1 years	0	-
	1-3 years	2	15%
	4-6 years	8	62%
	7-8 years	3	23%
	Total	13	100%

The background information of the respondents shows that 9 of them (69%) are from the age range of 36-45 and 3 (23%) from the age range of 46-55. The marital status of the respondents shows that 11 of them (85%) are married, one (8%) is single and one (8%) is widowed. The educational qualification of the respondents shows that 12 of them (92%) are masters' holders and one woman (8%) is a bachelor degree holder. On the family issues, six respondents (47%) have two children, two respondents (15%) have one child and another four respondents, two each have three and four children each.

Based on their work experience within Enat Bank, nine of them (69%) have stayed within the bank between five to eight years, while four of them (31%) have one to three years' experience within the bank. The work experience of the respondents shows that eight of them (62%) stayed in the managerial positions for four to six years and three respondents (23%) have remained in the managerial position for seven to eight years.

4.3 Attitude of Respondents on Representation of Women in leadership positions at Enat Bank

The reply to the interview question on whether women are sufficiently represented in the leadership position with Enat Bank showed that, 10 of the 13 (77%) agreed positively for the considered issue. The reason given for such positive reply is the Bank's policy of the positive affirmative action which enable women who join the bank and who get promotion opportunity have 5% marks above that of their men counterpart. This is indicated by all the ten interview respondents indicated they have reached to the position they have assumed now is because of

such policy. One the respondent (Respondent E) indicated how such policy measure promoted her to a leadership position within the Bank in the following way;

In one of the promotional vacancy divisional manager position, I am the single woman competing for the position among the seven men. I have the same educational level as the men and but from the men competing for the position, I have a less work experience of less than one and half years, so assumed that I will get the position. However, the result shows that I was selected for the position by the 5% affirmative action policy of the Bank. Currently, I assumed the acting Director position in the Bank, taking an experience to be promoted to the senior management position.

On the other hand, the three of the respondents (A,B,C) joined the Bank as directors at the inception, i.e. at the time the Bank opened its doors to the public. They pinpointed the following remarks on the opportunities at the Bank that summarized the points raised by all those that opted for the positive reply for the enabling environment for leadership development within the Bank:

There is enabling environment within the Bank for women leaders and those aspire to reach to a leadership position. The affirmative action enabled more women to join the Bank and have been a witness to observe that many women that joined the bank at the junior level at the time of the inception were promoted to the branch manager and supervisor level within short period time. This is proof that women can come to a managerial position in short period of time at the Bank.

On the other hand, three of the respondents (F,G ,H) disagreed the fact that women are represented in leadership position with the Bank. The respondents remarks can be summarized by remark of respondents G,H as follows:

Yes, there is a policy of positive affirmative action within the Bank to develop women leaders but women were not sufficiently represented in Executive management position. The Bank is currently run by “male president and vice President”, which is not what the promoters of the bank envisaged.

One of the respondent (F) indicated her concern as follows:

I joined the bank at its inception, where the president and V/president were female and other top position such as Director of HR was a female, among others. I feel the “female aroma” at that time where the culture of the bank promotes more women to join the Bank. I was attracted to the Bank by such culture. The human resource strategy at that time was crafted with the notion of including gender mainstreaming which promotes females with different backgrounds to join the Bank. I was inspired by the seeing a female president who gives encouraging remarks for female that aspire to reach to a leadership position. But now, I am witnessing such culture is not in its place as it is not being captured by those men leaders leading the Bank.

Respondent J even added the following points that will enrich the comments of the other respondents:

Even though the number of women in bank had shown increment from time to time, the bank has not been involved in crafting new policy measures besides the positive affirmative action crafted at its inception. Had it been run by female president, they will

be in a position to see new policy measures that will enhance the development of women in leadership position.

All the 13 respondents (both that agreed and disagreed on the representation of women in leadership position) pinpointed that bank should design a strategy for women leaders and those aspire to become leaders. In this respect, two respondents (K and L) summarized the other participants' recommendation in the following way:

The bank should take a grand strategic initiative whereby female successors are developed within the bank and wanted to see a female president in the coming five years period not from the external but from internal human resource. When such initiative is fulfilled that one can say women are sufficiently represented in the Bank. Besides, the bank should create a women friendly working environment as a means of motivating more women to come to the leadership arena. Policy measures such as designing a trainings designed for women leaders and those aspiring to become leaders, developing a strategy for women successors, capacity building training to male and female leaders with the bank on gender mainstreaming issues, instituting a system that will have women mentors with the bank will have a position impact on increasing the representation of women in a leadership positions at Enat Bank.

These testimonies verify the fact women representation within the Bank has shown promising remarks but compared with the grand vision of the bank which promotes the empowerment still there is a room for improvement in developing women to a leadership position through different policy interventions and designing workshops and training sessions for women leaders to

develop their leadership skills through learning from their seniors and successful leaders in a mentorship programs.

4.4 Challenges affecting the representation of women in leadership position at Enat Bank

All the respondents (100%) indicated that women employees have a challenge to assume to higher position at Enat Bank. They indicated that the problems related to personal, work –family and organizational factors are the major hurdles that affect women to assume to higher leadership position at Enat Bank.

4.4.1 Individual Factors

All the thirteen respondents agreed that women are as competent as men in a leadership position. The three respondents (A, L and M) summarized the participants' remarks in the following manner:

Women are as competent as men in a leadership position. In the financial industry, there were women presidents and Vice presidents. In Private Business both at the global and national endeavors, there are successful women that have run profitable organizations. In public organizations, currently there are successful women ministers that are leaders at the top level. Even, Ethiopia with more than hundred million population is run by a female president. Women do not lack the qualities of assertiveness and self-confidence to become leaders. They have self-esteem to express themselves in public and are capable of not only leading a small organization but a nation.

Contrary to the above fact, two of the respondents (C and K) indicated how their childhood memories have impacted their aspiration to a leadership positive in a negative way:

I was raised in a rural area of the country where women were burdened with many household chores. I am responsible to handle many tasks from fetching water to cooking for the family at an early age of seven. I was given the necessary attention by giving me the required education and emotional support that will shape my behavior for become a leader. I was also experienced early child marriage at age of 14 and shouldered family responsibility until I left the life and started living with a relative at the city to commence my education. I struggled harder to pursue my education and got good marks to join a university and graduating with good marks to join the Bank. I am currently at the Division manager level with the Bank but my childhood scar sometimes tells me from the inside that I am not such a person to become a good department director or assume an executive position within the Bank. (Respondent C)

I was raised in Addis. I am the eldest child for my family and lost my mother at an early age of my adolescence. My father married quickly, in which a step mother come to our life. Since I am the eldest, I was mistreated by my step mothers by insulting me “you are incapable, stupid “many times. My brothers have the privilege to study her education but I am responsible to support her and hear her insulting words from time to time. I struggled harder to finalize my education and currently I assumed a director position within the Bank. My childhood scars have affected my emotional wellbeing and still I am struggling with the feeling of unworthiness to assume any position and I assume that I am not a successful woman leader that assume an executive position within the Bank. (Respondent K)

These evidences showed that women do not lack the competency to become leaders compared with their men counterparts. But childhood memories and upbringings have an impact on the

career development of women. In this regards, childhood upbringings is one factor that have an impact on the personal development of the individual where burden of household responsibilities at early age affect latter years performance ,both in and outside of their business environment. (Bruktawit and Abeba, 2018). In one point, household responsibility will make the women grow her self-confidence in discharging responsibilities, but being overburdened with household chores will erode her self-esteem. The works by Diehl andDzubinski (2016) indicated that the extra burden of responsibility women are placed at an earlier years beyond that normally required is one of the individual barriers women are facing in developing to a leadership positions.

4.4.2 Home – work life issues

Eight of the respondents (A, B, C, D, E, F, G, H) indicated that family related problems are the major issues in developing women to a leadership position. For instance, Respondent E indicated how her home –work life affected her carrier in the following way

I am a widow who lost her husband in death. I was raising three children alone as a single mom and taking the responsibility of a dad. I am looking for my aged mother having many health complications. I am responsible to provide the material, financial and emotional support for my children and my aged mother. I am alone and do not any support from my relatives. I don't have a nanny at home that supports me with my household chores. Besides, my two children are in their adolescent years where they require my emotional support. Having assumed division manager level at the bank, I am also responsible with my tasks burdened the whole eight hours at work and even brining some of them at home. I have my sleepless nights sometimes working both the household chores and work related tasks. I sometimes assumed that a heavy yoke has been at my shoulder

and this has affected my health, I recently diagnosed with high blood pressure due to the stress.

Respondent G also affirmed how the home work life issues affected her carried to a leadership position.

I have a good husband and family that supported me in every endeavors of my life. But my third child is epileptic having seizures many times at the school and at home. Since, my husband is around many of the times due to his work schedule, the responsibility of looking after my sick child and the other two is upon my shoulder. Especially for my sick children, I am obliged to pass my days at the hospital bed with him and also at home. I have taken my annual leaves with and without pay from the bank to look after my children. My boss was male who did not understand my burden and confronted me many times since I am able to deliver what was expected from me at work. He told me he did not recommend me for any promotion within the Bank. I also assume that as long as what I get is sufficient and give me the time to look at sick child and my other family, I will not apply for any senior management positions that will consume my most time reserved for my family.

Contrary to the above fact, the statements from the eight of the respondents can be summarized by the remarks from respondents B and M:

The dual role of women at the home and work cannot be deniable. This is a day to day fact but as long as the spouse and other family support her in her endeavor and build her self-esteem, she can manage to handle both of the tasks in a successful way.

In this respect, the experience of the respondent F comes to the forefront which is summarized in the following manner:

I was raised in Addis and my father was a teacher and mother was a housewife. I was raised with full self-confidence to handle any tasks bestowed to me. I have a supporting husband that will inspire me to think big and aspire to an executive leadership position. He supported me with my household chores especially in looking after the children educational matters. He also encourage me to pursue higher education and participate in leadership workshops that will enable me to be successful in my current position and aspire for more. My children are also on my side supporting and encouraging me to handle my tasks at work. I am in a director position and currently I am running for the senior executive vacant position in the Bank.

Additionally, Respondent G also provided the following input that add value to the notion of support from household members to become successful women leader:

I am single having 12 years' experience in the banking industry of which six years in the Enat bank. I am the single female child for my family among the four boys. My father is great friend to me that showed me the required skills on how to handle both the household chores and my task. I support my mother in household chores and handles also my work tasks. My brothers also supports me to handle my tasks.my family has stirred in me an attitude of "you can do it!" attitude in me. Because of their unreserved support, I am entitled to leadership position within the Bank.

The above summarized evidences depicted the fact that home life issues is among the major barrier of women that aspire to reach to a leadership position. Literatures also verify such fact. The work by Julia(2018) indicated that women will be absent from work many times or prefer par time employment so as to get the necessary time to look after their families. The gender division of women in the society having multiple tasks will leave fewer hours to look

after their tasks.(Tigist (2015), Hana(2015).In this regards, organizations should design flexible working hours for women and also think about establishing day care centers within the organization so that women may focus productively on their tasks while in office. (Mihret ,2019)

4.4.3 Organizational Factors

The organizational factors that have an impact on the development of women to a leadership position are professional trainings for women leaders, availability of mentors and women friendly work culture.

In this regards, all the respondents argued that organizational issues have an impact on their leadership career within the Bank. Respondents strongly argued that access to education, professional trainings and availability of mentors have an impact on their leadership carrier. Statements from the Respondents A,I,K summarizes the major points raised by all the other participants in the interview :

I have close to fifteen years' experience in the leadership position within the financial industry. I was working in the Commercial Bank of Ethiopia before I joined Enat Bank. I started exercising leadership position while I was in CBE. I learnt a lot form my seniors on how to lead people and organization. I have a good female mentor, my immediate supervisor, who is not only my work collogue and supervisor but a best friend who provided me with different life skills from leadership to how to raise my children. This has built the self-confidence and self-esteem within me. But in the case of Enat Bank, I have not come across any female mentor that will enhance my motivation and better carrier development. (Respondent A);

I have close to twelve years' experience in the financial industry of which six years is in Enat Bank. I have attended close to five leadership training sessions within the bank, all of them are not intended for women leaders. Every year, when I fill the training need assessment form for myself, I always fill that I need trainings or workshops that are intended for women leaders that deals with how to balance work life balance and such matters that affect women leaders. In different management meeting, I raise the issue that if the bank arrange sessions by inviting successful women from the different walks of life to tell women leaders within the bank and those that aspire to reach for such position their experience, their ups and downs and how they reached to success, as a spring board for women to learn more from them. But, till now I remember that the bank arranged a half day workshop session on work life balance for few women leaders, besides no training session is arranged for women leaders. The experience sessions were not yet conducted. This has created within me a vacuum with myself that I am not successful leader within the bank.

(Respondent I)

I have close to ten years' experience in the financial industry of which five years is in Enat Bank. I am currently working as a division manager. In my work experience years, I have not come across any trainings that are designed particularly for women leaders. I did not even know that there exists such trainings and workshop sessions. I have come across any mentors both in the bank that I worked before and at Enat Bank. I wish to attend such trainings and workshop sessions in the near future if it is arranged by the bank, if not I will try to attend by myself. This will enable me to know my strengths and weakness and how to capitalize my strength to step up more to the senior management positions within the Bank.

I have also not seen any mentor or mentorship programs with the bank. I am in need of someone (more senior than me, possibly woman) who I can rely on to discuss on different issues pertinent to women (work life balance issues, looking after children, family issues and the like). This will enable me to gain more experience and build my confidence to reach to a higher position within the bank. (Respondent k)

The respondent also pinpointed their experience on how culture within the bank affected their carrier progression to a leadership position. Nine of the respondents stressed that they have witnessed the culture within the bank that was women friendly. Statements from respondents D, E and M summarizes what has been indicated by the others:

There was no discrimination for women employees within the Bank. There is a strong belief within the bank that women can achieve the same as men and even more. Men employees who have a female supervisor also accept their boss are ready to work with them. The positive affirmative action that enabled more women to join the bank and get promotion has enabled more women to join the bank and aspire and get promoted to a supervisory or leadership positions.

Four of the respondents stressed that organizational culture has an impact on their development to a leadership position but addressed that some practices that negatively affected their carrier progression. The statements from K and L summarizes the issues raised by the rest of the two respondents:

The culture of developing women through different policy measure is commendable. But some male directors within the bank prefer men to female for delegation. This is so

because they have a belief that women (especially those married and have children) will be mostly absent from work due to maternity leave and in looking after their family thereby affecting the major deliverables of their respective department. This has created a dissatisfaction on learning new supervisory and leadership skills that will pave the way for aspiring to a leadership position and be a successful leaders within the bank. Hence, to curb such problem, gender sensitization trainings should be organized by the Bank for male and female managers within the Bank.

In this respect, respondent C summarized her experience on problem of delegating women not in Enat bank but in the previous organization as follows:

Previously, I was working in an insurance company before joining the bank. The CEO of the insurance company I was working automatically reject the names of women from the lists of employees to be promoted to a leadership positions. This is so because the CEO thinks that women are inefficient leaders because more of their time is given for family matters rather than for organizational issues. They are mostly absent from work for maternity leaves and when their family members are sick thereby creating a leadership vacuum in an organization. This has created a dissatisfaction and immediately left the organization after working for two years.

The testimonies indicated that organizational factors such as the availability of professional training for women leaders, mentorship programs and women friendly work culture within the bank have a strong correlation with the development of women in the leadership positions. The role of mentors in women career advancement cannot be overlooked. Mentors can be career counselors, friends that provide women with the management techniques. The study by Rahel

(2013) showed that lack of female mentors for female employees is a serious problem in an organization as females are more eager and open to discuss their problem with mentors of the same sex. On the other hand, organization engaged in designing customized training programs on leadership, work life balance will have a positive impact on boosting the self-confidence of women to develop them to a leadership positions.(Tigist(2015), Mihret (2015)).

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATION

The last part of the document deals with summarizing the major findings of the research and tries to provide a conclusion and recommendations on what is expected to be done within Enat Bank to enhance the involvement of women in leadership positions.

5.1 Summary of Findings

The result of the study identified that women that are in leadership position had come across numerous challenges in their carrier development to become leaders. The dual task of women both handling their work related and family issues coupled with organizational factors are some of the major impediments in such regards. Individual problems related with overburdened household tasks at the early age will affect their self esteem a behavior in which a leader should possess to be a successful leader. The dual task of women both at home and at office will affect the quality time women give to their work related tasks and family issues.

On the societal factors, some of the male directors within Enat Bank prefer male employees for promotions and delegation in their absence rather than giving it to female employees. This has created dissatisfaction on the part of the female employees particularly to those that aspire to reach to a leadership position. They tell to themselves, "I am not qualified for the position." Hence, they might leave such male dominated department or seek better job opportunities elsewhere.

On the organizational front, the variable among others that affect the development of women in leadership position is the availability of mentors. The insufficient number of mentors in the financial industry is one of the problem that affect women to move to a leadership

position (Tigist, 2015). The data also showed that from the numbers of respondents, only two of them experienced female mentors in the leadership carrier.

Besides, the culture of the Bank has a strong impact on developing women in leadership position. The data shows that there is insignificant number of trainings that are designed for women leaders within the Bank. However, the affirmative action that gives privilege for women to join the bank at an entry level and get promotion is a good indicator that Bank is committed for developing women to leadership position.

Conclusion

This study tried to pinpoint the major challenges women leaders face in the financial industry with particular emphasis on Enat Bank. Like any other women leading an organization and aspiring to reach to such position, women leaders at Enat Bank have come across many challenges related with individual, family-work life issues and organization factors in their leadership career.

The individual factors that have an impact on the leadership career is related with the upbringings. In this regards, the family upbringings of the respondent will have a negative impact on leadership development of women. Respondents indicated that their early childhood memories related with handling household chores and less time for education and social engagements have impacted their self worth in a negative way. The extra burden of responsibility women are placed at an earlier years beyond that normally required is one of the individual barriers women are facing in developing to a leadership positions.

The organizational factors that affect women in a leadership position was professional trainings for women leaders, availability of mentors and women friendly work culture. Respondents positively affirmed that availability of professional training for women leaders,

the availability of mentors especially women and women friendly work culture will have a positive impact to develop their career and aspire for senior leadership position in the Bank.

The home-work life issues that have an impact on the development of women leaders are related to dual work women are engaged both at the household and at the office will make them overburdened or leave little room for developing their leadership skills. Women will be widowed shouldering both the responsibility of a father and mother for her children and looking after the family to satisfy their material, emotional needs will consume more of her time affecting her leadership career.

Recommendation

Based on the results and findings of the study, the following recommendations are forwarded with the aim of enhancing the women leaders' development carried out in Enat Bank. The measures will enable the Bank to meet its corporate grand vision of maximizing women economic empowerment. It is a known fact that empowered women employees through their career development will satisfy the customers' need and maximize their empowerment.

5.1.1 Engage in capacity building programs for women leaders

Capacity building programs play a pivotal role in expanding the leadership skill of employees within an organization. Hence, Enat Bank should design capacity building trainings peculiar to women in leadership position and those that aspire to a leadership position. This includes crafting trainings programs on women leadership issues, work life balance, coaching and mentoring, personal effectiveness, public speaking and the like. Besides, the Bank should design an experience sharing workshop by inviting successful women leaders both from the

industry and outside to the Bank and provide their experience, their pains, their successes stories to the employees of the Bank. This will have a dual benefit, on the one side it will enhance the aspiration to become leaders and besides it will gives them a lesson that the challenge is universal and should be tackled to reach to a leadership position.

5.1.2 Enhance the system of gender mainstreaming initiative of the Bank

The Bank has established a department that handles the gender mainstreaming issues. It has also prepared a policy framework to expedite the tasks related to mainstreaming initiatives. The initiative mainly addresses on how to make the gender mainstreaming the task of not only one department but rather at the Bank level. Hence, all departments are obliged to synchronize their strategic tasks in line with the gender mainstreaming. Department directors were given the mandate to develop women employees within their domain through coaching and mentoring. The initiative seems quite promising, but it has been fully materialized at the bank level. Hence, all management members should strive to establish the system and put their utmost effort for full realization of the gender mainstreaming initiative to enhance the number of women reaching to a leadership position.

5.1.3 Enhance the work culture of Bank to be women–friendly

Enat Bank has a women–friendly work culture as it gives priority through positive affirmative action to women to join and get promotion in their carrier. This move should be further strengthened to increase the number of women in the leadership position. Besides, the bank should work on establishing a day care center for women with babies, gym centers for all employees especially for women to keep their health to create healthy, designing flexible working

time pertinent to the circumstances at hand have a positive impact on empowering and motivating women employees that aspire to reach to leadership position.

Besides, the Bank should take action to support women that pursue their education as means of capacitating their skill in their carrier path. This will enable women employees to enhance their self-confidence and equip them for further carrier development issues in the years to come.

Developing women successors is another issues that organizations should work to develop women leaders. The bank should design succession planning system to develop women that will take up the leadership position at the middle level and higher level positions.

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ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS
SCHOOL OF COMMERCE
Master of Business Leadership
Interview to be Conducted with Female Department Directors and Division Managers

Purpose: The purpose of this interview is to capture the information from the respondents on the challenges of developing women leaders within Enat Bank.

Consent: The respondents were first contacted to give their consent and convenient time and location for the interview. Based on the appropriate time, the interview was conducted.

Interview Questions

1. Background of the Respondent
 - 1.1 Educational Background
 - 1.2 Marital Status
 - 1.3 Work Experience
 - 1.4 Leadership/ managerial Experience
 - 1.5 No. of children, if not single

2. Do you think that women employees have a challenge to assume to higher position in Enat Bank? Yes no
 - 2.1 If yes, what are the major challenges encountered by women to reach to a leadership position?
 - 2.2 If no, what are the major reasons for the women to assume higher positions with easy access?

3. Do you think it is essential for a woman to have a female mentor as a leader to help with excelling to a leadership position? Yes no
 - 3.1 If yes, do you get any support from a female mentor in your leadership positions?
 - 3.2 If no, what actions shall be done to develop female mentors within Enat Bank?
4. Do you encounter any barrier after attaining your leadership positions? Yes No
 - 4.1 If yes, what are challenges?
5. Do you encounter any opportunities after attaining your leadership position? Yes no
 - 7.1 If yes, what are the opportunities?
6. Do you have an aspiration to reach to top leadership position? Yes no
 - 6.1 If yes, what personal development initiatives have you taken to equip yourself for a leadership positions?
 - 6.2 If no, what hindered you from aspiring to attain in a leadership position?
7. Do you think that Enat Bank's organizational culture facilitate or hinder your path to a leadership positions?
8. In your opinion, what do propose on the ways to increase the number of women in leadership positions in banking sector?