



**Assessment of the Challenges and Performance of Women in
Leadership**

The case of Cooperative Bank of Oromia

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**In Partial Fulfillment of the Requirements for the Degree of Master of
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Declaration

I, the undersigned, hereby declare that the work contained in this research project is my own original work and that I have not previously in its entirety or in part submitted at any university for a degree.

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ADDIS ABABA UNIVERSITY
COLLEGE OF COMMERCE
DEPARTMENT OF BUSINESS LEADERSHIP

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Approved by Examining Board

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ABSTRACT

This study was carried out with a general objective of investigating challenges that contributed for under-representation of women in leadership position and the organizational performance of CBO. The research investigated factors that contributed for under-representation of women in leadership and organizational performance of CBO by taking the case of women headed City branches in comparison with the overall performance of CBO. Set of blended tools and techniques of data collection and analysis were employed in this study which are meant for collecting ample information and data to effectively address the study objectives. The data were analyzed using a statistical package for social sciences (SPSS) and Microsoft excel. The method of analysis used for this research is descriptive statistics such as frequencies, mean, and percentages.

The study indicates that demographic and socio-economic characteristics of the respondents, particularly, age, education level, family size were identified as factors that have contribution for representation (under-representation) of women in leadership position. The study also indicated societal, organization and individual/personal related factors are responsible for under-representation of women in leadership position at CBO. The finding of the study revealed that women headed city branches of CBO have positive and increasing rate of contribution to the overall organizational performance of CBO implying that women in leadership position are source of high organizational performance.

The study recommends that a comprehensive and all rounded measure are necessary so as to improve the current status of women in leadership position. In addition, introducing regular campaign to create awareness about the importance of promoting women in leadership and continuous campaign should be organized through trainings, workshops and various events that can be organized regularly are essential measures for improving the status quo. Putting in place coaching and mentoring system that provide special support for women employees help them develop their leadership skill and encourage them aspire to the leadership positions. It is also recommended that there has to be policies, and rules that introduced quota system that aimed at giving women opportunities for leadership positions.

Key words: Women, Leadership, Cooperative Bank of Oromia, Challenge, Performance

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ACRONYMS

AAUW	American Association of University Women (AAUW)
BOD	Board of Directors
CBO	Cooperative Bank of Oromia
CEO	Chief Executive Officer
CSA	Central Statistical Agency/FDRE CSA/
EWLA	Ethiopian Women Lawyers Association
FDRE	Federal Democratic Republic of Ethiopia
NBE	National Bank of Ethiopia
OECD	Organization for Economic Cooperation and Development
SPSS	Statistical Package for Social Science
UN	United Nation
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
WEF	World Economic Forum

CHAPTER ONE

1. INTRODUCTION

This chapter presents an overview of the research. It covers the background of the study, statement of the problem, research question, objectives of the study, significance of the study, limitations of the study and organization of the research. Each of the subtopics is discussed in detail as follows.

1.1. Background of the Study

There are several arguments in academic as well as professional world about the effectiveness of women in leadership positions in comparison. The ongoing debates whether women are effective leaders that can transform organization performance has remained for long a debatable issue. Some argue organization have low performance because of under-representation of women in leadership. This research attempts to give some contribution to the ongoing debate regarding women leadership and its effect on organizational performance and understand the root causes of under-representation of women in leadership position. The study focuses on the case study on Cooperative bank of Oromia (CBO).

As organization are becoming more enlightened with the leadership role of women in improving organizational performance, there is also a growing need for generating evidence that justify the important role that women in leadership play in transforming organizations, which this research attempts to address.

Leadership have been the subject of many discussions, in one form or another, for many years. Despite hundreds of studies of personality traits of leaders were conducted for so many years, no clear picture of the personality of the leader has emerged. While a specific set of characteristics associated with the achievement of leadership positions has been difficult to isolate, the concept has sustained that leadership requires a force of character and a certain set of personality characteristics which are traditionally perceived as masculine (Friesen, 1983).

By huge, barriers to women in leadership roles are categorized as individual, organizational as well as Societal. Hierarchical deterrents are about the oppressive moves of choosing, employing, and advancing initiated against women and it create an interwoven circumstance which create difficulty for women to move forward to the stepping stool of leadership roles (Elmuti, Jia and Davis, 2009).

Women participation in various economic activities is recognized as a determinant factor in driving economic development throughout the world. However, their participation in the social, economic, political, and other forms of life is very low as compared to their men counterpart. Women's participation in the economic arena is exceptionally restricted, and they are harping on low and neglected types of work which thus make them immensely reliant upon other people for financial need of themselves as well as their families. Admittance to instruction, proficiency, media, work, and independent direction are a portion of the issues that are thought of as unequivocal for distinction in gender orientation (Birikti, 2014). The issue has captured the attention of the nation and academics and regulatory institutions in recent years. Many governments explicitly urge corporations to increase female representation in boardrooms and senior management positions. For example, the United Kingdom (UK) proposes a minimum of 25%, Norway mandates 40%, and Germany mandates 30% female representation in board rooms. These legislative initiatives are based on the view that tapping female talent pools could positively affect corporate governance and performance (Qian, 2016). Beijing declaration and platform form that aims to achieve gender equality was could be one of a major commitment in which Ethiopia take part by signing.

In Ethiopia, women constitute slightly over half of the population but represented disproportionately in every field of government, private, or non-government organizations as society always think that women cannot be a good leader or manager even though women manage most of multiple tasks at the domestic level. For instance, according to a study conducted in Ethiopian higher education leadership, only about 2% of the general management and decision-making positions are held by women (Mekasha, 2017). Under representation of women in the leadership position at all levels is considered as one symptom of poor enactment of CEDAW treaty ratified by Ethiopia,

both at the country and institutional level. It is under legal obligation to take the measures required by the convention to eliminate discrimination and ensure the equal enjoyment of human rights by women.

In many nations including Ethiopia, different legitimate instruments and frameworks are intended to advance women's leadership. However, the proportion of women in the managerial role is nearly essentially less. In view of this reason, research carried out at various times distinguishes major challenges women leaders face, including biases in societal culture, male-dominant corporate cultures, work-family responsibility, discrimination, sex stereotypes, and lack of access to education (Amayah and Hague, 2017).

As per the CSA's Labor Survey (2021), out of the total labor employed (41,637,071) all through the country excluding Tigray region women take around 31%. Moreover, this review is embraced by the World Bank Group in 2019. The review likewise detailed those women in managerial positions account just for 26% and this is very restricted, and most of their job (65%) is confined to the technical, clerical and support, and sales-related works.

The government of Ethiopia had taken on certain actions to help women, i.e., important sections in the latest variant of the Constitution of Ethiopia (1995), the Revised Family Law (2000) and the Revised Criminal Code (2005), the Ethiopian Women Development and Change Package (2006) and the National Action Plan (NAP-EG) and reception of MDGs as directing system for arranging (UNDAF, 2012).

Despite the government's effort to increase women's participation in leadership and decision-making roles and the remarkable improvement in the number of educated women that have joined the workforce, the improvements toward closing the gender gap in the country at the managers and senior officials' level is still extremely low (WEF, 2020).

With regards to Ethiopia, considering 13 pieces of research in the area, lack of academic qualification, gender stereotyping, over-burden of domestic responsibility, lack of confidence, lack of support at home and workplace, religious practice, and lack of

experience are distinguished as the principal factors that thwarted women progression in leadership roles (Nigest, 2019). However, those are generic and not even one of them consider the organization specific challenges in the financial sector, especially bank. Besides, most of the research done on specific companies are focusing on the women representation on the leadership role and give less attention to the effect of the challenge on the organizational performance. Therefore, the focus of this paper is to investigate the challenges that contributed for under-representation in leadership, which is believed to emerge from societal, organizational, and individual as they excel within an organization and the implication this would have on the organizational performance, by taking CBO as a case study.

1.2. Background of the Organization

Cooperative Bank of Oromia is one of the leading commercial banks in Ethiopia. It was established in year 2002. Its vision is to be the leading private bank in Ethiopia by 2025. Its mission is to provide banking solutions that create greater customer experience with emphasis to cooperatives and agro-based businesses through proper use of human resource and up-to-date technologies to maximize stakeholders' value. Integrity, customer satisfaction, leaning organization, teamwork, cost consciousness and concern for community are core value of the bank. As the name indicates, majority of the bank's shareholders belong to the famers-owned cooperatives, and currently there are 5,212 cooperatives making about 67%+ of the bank's paid-up capital (CBO, 2020/21).

As of June 2021, the Bank has about 7.73 million account holders, which makes the bank the leading private bank in this regard. The bank has 469 branches and as of June 2021, CBO had ETB 4.65 billion capital, and ETB 72.69 billion in deposits, making the Bank among the top three private banks in the country on major indicators. In year 2022, the Bank hits ETB100 billion assets. Moreover, the Bank amassed a profit of ETB 2.39 billion (before provision and depreciation). The Bank's headquarters is in Addis Ababa, Africa Avenue Flamingo area. The Bank has a broad ownership base and diversified ownership structure.

As of June 2021, the Bank had 5,174 permanent employees and of which 1,290 were women. Out this 93 of them holds leadership post and the rest has been working as

graduate trainee, cashier, auditor, customer service officer and senior customer service officer and this clearly indicate that women in CBO are under-represented in leadership position.

1.3. Statement of the Problem

Women who seek to practice leadership in industries conventionally governed by male perspectives are likely to face a variety of challenges that deter or eliminate them to pursue certain roles. Leadership is traditionally considered as men's occupation. Because of this traditional attitude women face many challenges to hold and progress in leadership, in addition to other barriers. The sustainability of an enterprise is dependent on the leadership practices that generate the patterns and attitudes internalized by blending mix of gender at all levels. The process of this transition for organizations that have not developed towards transformational leadership is difficult work, requiring teamwork and commitment to purpose. Men's and women's joint effort have a synergetic impact to achieve the genuine development that the country is craving for. Despite these commitments and benefits, women keep on being under-addressed in every aspect and face challenges to their full and equivalent support in the workplace. Particularly there are still not many women ascending to leadership or managerial positions of organizations in Sub-Saharan Africa in general, (Amayah and Hague, 2017) as well as the financial institutions (Lodiaga and Mbevi, 1995), in particular. The same is true for CBO in which the proportion of women in leadership position is very low. According to IMF research done on 800 banks in 72 countries from 2001 to 2013; women hold less than 20 percent of bank board seats and account for less than 2 percent of bank CEOs. Only 15 banks out of almost 800 in 72 countries had women CEOs in 2013. The representation of women on a bank's boards is low across geographical regions, country income levels, and types of banks, except for savings banks. Based on data for 2013, the highest share in the sample is for Sub-Saharan Africa, while the lowest is for Latin America and the Caribbean, with the advanced economies between these two extremes. Among types of banks, the few observations on savings banks show that women's board participation averages more than 45%. For securities firms and investment banks, this portion was about 15%. Besides of this less representation, women managers face

cultural barriers, lack of experience in governance, difficulty in playing the triple role (combining family management, work, and social relations) and technology that does not lighten the woman's work. (Sahay, et al., 2017)

In Ethiopia, although most organizations are open to employing female employees in the financial sector, the challenge of women to move up to the leadership position resulted into the insignificant representation as compared to their size. In Ethiopia, there are more than 20 banks and according to Cepheus Research & Analytics, the number of employees in the year 2018 in 17 commercial banks was close to 90,000 out of which about 25% are female employee. From this the proportion of women working as board member and executive management position is less than 25% and 17%, respectively.

The Ethiopian context has by and large been a masculine organizational context. The share of women in all areas of life is very insignificant owing to various cultural and political factors that long-lived in the country for many years in the past. Women in Ethiopia have suffered for many years from lack of access to ownership, leadership and decision-making opportunities. Comparing the positions of men and women in professional positions in Ethiopia, Meron (2003) states that women occupy only 29% while men occupy 71% of the professional positions. The same report indicated that only about 2% of the general management and decision-making positions are held by women while the 98% is held by men

According to the recent data, in CBO, female employees account 25% of the total employee in the bank. Of the total 469 branches of CBO, only 40 (8.5%) are being led by women managers. Even the existing positions assumed by women are dominantly low-grade branches (in all branches except two which are headed by women are categorized as grade-1 branches which are lower grade), while branches categorized as grade 2-4 and special branches are almost all headed by men. This gives a clear indication of the under-representation of women in leadership position at CBO.

In the history of the bank, only one board seat has been filled by women director. To date, the bank has never been headed by female president or vice president. There has been only one director in IT section since 2017. Compared to the available talent pool, the number of women on the BOD and executive directors of the banks is critically low or

not existed. Such under-representation of women in leadership are believed to have negative impact on the organizational performance of the CBO. In order to take appropriate measure that help increase women representation in leadership positions at CBO there is a need to have evidence on the challenges that contributed for women under-representation in leadership which are very scant or unavailable to date under CBO context. Lack of empirical evidence affected taking appropriate actions that help reduce under-representation of women in leadership position leading to decline in the overall performance of organizations in general and CBO in particular. This study, therefore, aims at investigating the underlying causes/challenges that contributed for under-representation of women in leadership positions and generate evidence the effect of women in leadership on organizational performance of the CBO.

The research will contribute the bank to appreciate the challenges women manager have and the implication it would have on their performance. The bank may take remedial action to mitigate the organizational challenges women leaders face by engaging and exploring the women themselves. Its further assist CBO and financial sector to see the contribution women leaders to the overall financial sector and revise their human resource policy and management succession plan. Besides the research will put the initial point for NBE to consider gender as an issue in financial sector governance policy formulation at least to enforce quota system on the board room of the financial sectors.

1.4. Objectives of the Study

1.4.1. General Objective of the Study

The general objective of this study is to investigate challenges that contributed for under-representation of women in leadership position and its impact on the organizational performance of CBO.

1.4.2. Specific Objectives of the Study

- To identify challenges that contributed for under-representation of women in higher leadership positions, and
- To investigate the impact of women's leadership on CBO's overall performance

- Identify organizational policy gaps that contributed for undermine of women in leadership position.

1.5. Research Questions

- a) What are the challenges that contributed for under-representation of women in leadership position at CBO?
- b) Does women's participation in higher leadership positions have a positive effect on CBO's performance?
- c) What are the organizational policy gaps that undermine women promotion into leadership position?

1.6. Significance of the Study

This study will have significance in terms of discovering contemporary critical challenges that hinder women from assuming leadership positions in the case of CBO. The evidence generated has paramount important for CBO to introduce and implement measures that help increase women-representation in leadership.

Understanding the actual challenges and opportunities of women leaders in the company allows aspiring women to control some of the barriers and succeed in their leadership journey. Through identifying the real causes, the barriers can be addressed and appropriate solutions to overcome them can be found for future women leaders. These research findings will have the outcome of bringing on board a well-established gender sensitive system especially within the human resource department of CBO that sustainably avail solutions to organizational, individual, and societal stereotyping and those women leaders come across.

Moreover, in Ethiopia, there are only a few studies carried out on women leaders focusing private sectors. Hence, the study aims at contributing to this under-researched area by shedding some light on understanding the challenges females in positions of leadership face in the country and impact of the challenge of the company's' performance. In doing so, it attempts to address a gap in the literature on the experiences of female leaders in the Ethiopia financial sectors' context.

The suggestions from the study will also lead policymakers particularly NBE to formulate strategies that could enhance women's participation in leadership, in general, and increase the number and influence of women leaders in financial sector, CBO in particular. The study can also be used as a reference for further studies in the area.

Furthermore, the study will facilitate conditions by which other institutions adapt and implement the institutional policy measures to be recommended. Apart from this, the study also generates opportunities of providing baseline evidence for future studies to be undertaken on related issues and for the formulation of national policy as well as legislation.

1.7. Scope of the Study

The study limited itself finding out the major societal, organizational, and individual hindrances that women leaders are facing in CBO's context using selected city branches that are headed by woman managers by utilizing both primary and secondary evidence. It tries to look through theoretical frameworks and the overall global context of women leaders and their positioning in the society along with their challenges. Hence based on the global situation the study took down its focus to the Ethiopian context specifically to the context of CBO in which the status and challenges of women leaders are depicted. It only considers the performance of selected city branches headed by women managers. Therefore, the findings of the study may not be fully transposable to other women leaders' situations in Ethiopia or elsewhere. The result, however, provides insights into the challenges that women in leadership face in general.

The study is also limited to women in leadership positions only thus it may not consider challenges that are encountered by women in non-leadership positions, or an entry point to the company.

This study may be limited with geographical coverage by excluding women leaders who work outline branches.

1.8. Limitation of the Study

The major limitation is the lack of sufficient literature on the subject area in the Ethiopian context focusing private sectors, which may limit the transposability of the lessons in the relevant literature to the context or the case study at hand. The study solely focused on women in the financial sector specifically the CBO in Addis Ababa. Thus, the findings of the study cannot be generalized to the whole women leaders in the Ethiopian banking industry.

1.9. Definition of Key Terms

Theoretical definition

Gender: Gender refers to the characteristics of women, men, girls, and boys that are socially constructed. This includes norms, behaviors and roles associated with being a woman, man, girl or boy, as well as relationships with each other. As a social construct, gender varies from society to society and can change over time (World Health Organization, 2022).

Women's Participation in Decision Making: Participation in Decision Making is referred to as the employees' perceived involvement and influence in the decision-making process in an organization that has a direct and indirect impact on their jobs: (Afoz, 2010).

Stereotypes: is a generalized view or preconception about attributes or characteristics that are or ought to be possessed by, or the roles that are or should be performed by, members of a particular social group. (Rebecca, Cook and Simone, 2010)

Participation in Decision Making: is defined as the employees' involvement and influence in the decision-making process in an organization. (Zaware, 2020)

Operational definition

Leadership positions: The senior management position at the CBO comprises of branch managers and management at the top executive positions. Therefore, leadership position includes Board of directors (BOD), Executive Management, Directors, and Branch Managers.

Participation: The term is used in this study to refer to the provision of equal opportunity to women to take part in the leadership and decision making and management position in the CBO.

Trends and Emerging Patterns: in the context of this research this term has the definition of situations that are emerging recently and are new faces of challenges that women in leadership positions encounter.

1.10. Organization of the Study

The study consists of a total of five chapters. The first chapter is an introductory part which comprises the background of the study, statement of the problem, objective of the study, research questions, the significance of the study, scope, limitation of the study and research question. A review of the literature part would be included in the second chapter. The third chapter is the research design of the study consisting of all methods and tools which are employed for the study. Chapter four covers the data presentation, analysis, and discussions of key findings. Based on the findings, the last chapter presents conclusions and recommendations.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Theoretical Literature Review

The following section provides theoretical explanation existed so far regarding women and leadership in general and the different theories that explain the challenges of women in aspiring and promoting into leadership positions.

Being socialized in modern culture, women often internally create negative self-perceptions that deter them from pursuing leadership roles. As lifespan development occurs, these assumptions or beliefs alongside affirming external cues can halt or delay the pursuit of one's full potential. However, these manageable but complicated habits and mental models that individuals internalize can be addressed. While each of us has the capacity to empathize and take up leadership for the benefit of others, oftentimes, structural impositions obstruct that process (kendall, 2018)

When talking about leadership the basic essence that involve at forefront is the act of influence of the activities of followers through the communication process and towards the attainment of some goal or goals. As Cribbin (1981) defined leaders, leadership being the art of influence of people activities, leaders guide their followers about what must be done and what ought to be done. Leadership is not only determining the destiny of an organization, but it goes beyond that and demands leaders the courage to follow what they stand for.

It is trusted that the socially built viewpoint that "men make a move" Vs "woman care" has suggestions for leadership and peoples' perspectives about what makes a good leader (Deloitte, 2011). However, leadership accommodate both, action and taking care of others. According to that viewpoint, leaders are alike and genderless. However, there is still skepticism when women lead and, in many situations, gender, more than age, experience or competence determines the role (position) one is assigned (Grove and Montgomery, 2000). Although the number of female leaders has expanded, they are in many cases named as a reconsideration (Hojgaard, 2002). The societal conventions

regarding gender and leadership traditionally exclude women, and top leadership is viewed as a masculine domain. This has a direct implication that women leaders are more confident and enticing, have a more grounded need to finish things and are more ready to face challenges than male leaders. Women leaders were additionally observed to be more sympathetic and adaptable, as well as more grounded in relational abilities than their male partners.

Although there are numerous leadership framework, models, and speculations, the greater part of them was created by men and are depends on their male-normed presumption. There is plainly a gap in the literature as far as individual following are a portion of the hypotheses regarding women managers.

2.1.1. Glass Ceiling_ Barrier to gender equity

Women who seek to practice leadership in industries conventionally governed by male perspectives are likely to face a variety of challenges that deter or eliminate the will to pursue certain roles. The historical pursuit of leadership by women has been symbolized through “The Glass Ceiling”, and more recently “The Labyrinth” (Kellerman and Rhode, 2007), yet intersectional representation in upper levels of organizational management is far from equal. While women are increasingly breaking barriers and taking on upper-level positions in government, justice, athletics, entertainment, etc., it is essential that professionals understand what continues to perpetuate the underrepresentation of women within the organizations’ leadership.

There are different obstructions that draw back women going up to the top. Whether these boundaries are genuine or envisioned, the underlying obstructions to women’s career progress are multi - level obstacles that encroach on women ' advancement at the passage level as well as each word related/utilitarian and progressive level all through the organization. When one boundary has been sidestepped or survived, others become an integral factor. The present circumstance challenging women is subsequently perplexing, multi-faceted and diverse (Vander and Van Scheers, 2004). These boundaries make a “glass ceiling” for women at their work environment.

Limited access of leadership positions for women has historically lessened role modeling, decision-making and influence opportunities for aspiring female professionals. Traditional capitalist hierarchies in which men outnumber women, alongside perceptions that equate leadership with male associated traits and behaviors, communicate that women are ill-suited for leadership roles (Ely et al., 2011). Theoretically, these are explained as demand side factors or those that focus on employer behavior. These explicit or implicit stereotypes result in patterns of female disadvantage via gender discriminatory screening, evaluation, and promotional processes that prevent women's advancement to higher level positions (Fernandez-Mateo and Fernandez 2017). Additionally, the Symbolic Interactionism perspective indicates that gender-role meanings and stereotypes associated with social and sport ideology may function to limit the capacity of females within the sport context (Sartore and Cunningham, 2007). Females within sport organizations may fail to view themselves as adequate and appropriate leaders and/or coaches thus preventing them from acting as such.

2.1.2. Generation Gender Bias

Today women hold more managerial positions than ever before and have made serious headway in the gender-equality in the workplace movement. That being said, women have been unable to make significant headway in the higher echelons of major corporations. While first-generation gender bias was largely associated with outward discrimination that was once legal, despite the women's movement being in force at the time, we are now faced with second-generation gender bias, which is more invisible but exists in the form of common stereotypes. Generation gender bias refers to hidden, subtle, and silent bias that persists where women have made career progress, but still lack in the higher ranks. It does not require any intent to exclude women from the higher ranks and there is not necessarily a specific, direct, or immediate harm from the bias. This viewpoint embraces a basic position to focus on the hidden structural and cultural barriers to women as leaders. Moving beyond the explanation that the inequality is a result of intentional actions, this perspective focused on the "second-generations forms of gender bias, the powerful yet often invisible barriers to women's advancement that arise from cultural beliefs about gender, as well as workplace structures, practices, and patterns of interaction that inadvertently favor men" (Ely and Rhode, 2010).

Harris (1990) differentiates structures versus systems to represent the complexity of our organizations, “We tend to think of ‘structure’ as external constraints on the individual. But structure in complex living systems, such as the “structure” of the multiple “systems” in a human body (or example, the cardiovascular and neuromuscular) means the basic interrelationships that control behavior. In human systems, structure includes how people make decisions—the “operating policies” whereby we translate perceptions, goals, rules, and norms into actions.” First, it is important to identify those factors that have generally prevented women from finding success in leadership, and more specifically athletic leadership. For example, there are multiple indicators that the lack organizational priority to increase gender integration comes from a lack of gender representation across multiple levels of leadership, and especially within hiring factions.

Opoku and Williams (2019) argue second-generation gender bias hinder the career development and leadership identity of some women and the persistent business gender leadership gap is unlikely to change without addressing it. According to *ibid*, first-generation bias is apparent to the naked eye; when it occurs, we can categorize it and ultimately hold people and organizations accountable for it.

2.1.3. Identity Theory

Traditionally, leadership theory predominantly focuses on the characteristics of leaders, such as their personalities, styles, and behaviors. The social identity approach of leadership goes beyond the traditional leadership models and instead focuses on the capacity of leaders to influence followers which reflects the essence of leadership (Steffens, Haslam, Peters and Quiggin, 2020). These theories focus on the construction and internalization of a leader identity and suggest that identity creation is central to the process of becoming a leader. “Internalizing a leader identity entails a set of relational and social processes through which one comes to see oneself, and is seen by others, as a leader” (Ely and Rhode, 2010). Identity theory offers one way to understand the contextual constraints and affordances that define the development and enactment of leadership. Identity leadership exerts an influence on followers effectively primarily by making them think, feel, and behave as group members rather than unique individuals.

More specifically, the leader share's social identity within a group through four aspects: (a) representing ingroup prototypicality; (b) acting as ingroup champions; (c) crafting a sense of shared identity and (d) embedding shared identity (Haslam et al., 2020).

As Kerschreite (2016) pointed out when employees identify with the groups and organizations they work for, this typically has positive implications for work-related attitudes and behaviors.

Continued research and specific leadership identity theory for women is needed to move the conversation forward. The first area for development of Leadership Presence is Self-Efficacy. This concept is defined, as the belief of one's leadership/agentive capabilities; that one can produce given levels of attainment (O'Neil et al., 2015). Bandura explains that Self-Efficacy is concerned with self-perceptions around capabilities to exercise control over functioning and the events that impact wellness. Beliefs in Self-Efficacy affect level of motivation, quality of performance, resilience to adversity and vulnerability to negative factors (Bandura, 1994). This skill acts as a barrier to success when an individual is unable to proactively engage and develop their worth to an organization, relationship, or system. When actively participating in a given environment it is significant that stakeholders maintain a sense of validity. Ibid further argued Identification thus seems to be good for teams and organizations as it leads employees to be more committed and productive. Moreover, individual studies have shown relations between identification and creativity.

2.1.4. Gender Stereotyping

Stereotypes thus become the basis of faulty reasoning, leading to biased feelings and actions, disadvantaging others, not because of what they like or what they have done, but because of the groups to which they are deemed to belong. Some of the typical stereotypes are that men are thought to be strong and active, and women are thought to be weak and passive. Also, men are described as decisive, independent, rational, objective, and self-confident whereas women are described as indecisive, dependent, emotional, non-objective, and insecure. The traits associated with men and women are not only

different but also are valued differently. Male values are more highly valued than those concerned with nurturance and affiliation typically recognized to women (Heilman, 1997). Whether overtly hostile (such as “women are irrational”) or seemingly benign (“women are nurturing”), harmful stereotypes perpetuate inequalities. For example, the traditional view of women as care givers means that childcare responsibilities often fall exclusively on women. Further, gender stereotypes compounded and intersecting with other stereotypes have a disproportionate negative impact on certain groups of women, such as women from minority or indigenous groups, women with disabilities, women from lower caste groups or with lower economic status, migrant women, etc. (Solbes-Canales, Valverde-Montesino and Herranz-Hernández, 2020). Wrongful gender stereotyping is a frequent cause of discrimination against women. It is a contributing factor in violations of a vast array of rights such as the right to health, adequate standard of living, education, marriage and family relations, work, freedom of expression, freedom of movement, political participation and representation, effective remedy, and freedom from gender-based violence (Ibid).

For example, in Ethiopia, women are regarded as unassuming, obedient, enduring, and tolerant of boring tasks and violence and for which culture is used as a justification. Haregewoin and Emebet (2003) give the reason as Ethiopian society as patriarchal which positions women in a subordinate position. Few Ethiopian women leaders like Taitu who acted as the chief advisor of Emperor Menelik (1877-1913) were mentioned by Ahenafi (2009) as an influential leader who broken this societal barrier. Tefera (2018) a prominent gender activity and writer on a forum organized by Ethiopian Academy of Sciences (2018) pointed out biased language is embedded in casual communication across major Ethiopian languages, including feminized insults and idiomatic expressions that compare women with animals. Such language reinforces negative stereotypes and portrays gender-based violence (GBV) as acceptable and sometimes necessary.

2.1.5. Family Power Theory

Women claim that they lack the physical energy to strike a balance between a family and work life (Vinnicombe and Singh, 2002). Most married women and men see nothing

wrong with an unequal division of labour at home. The proportion of men's time devoted to paid labour hardly changes if they have children; in fact, they spend more time in paid one when their children are under seven years old. Men spend less time on housework because they believe that the partner who makes more money has more power and therefore does less work at home (Wilson, 2002). This view is referred to as the Family Power Theory which suggests that as one spouse increases resources, his or her power increases. Thus, Family Power Theory claims that household labour is an outcome of differential power between spouses (Krajewski and Burke, 2002).

Work-Life Balance is a combination of interactions among different areas of one's life. It does not mean an equal balance. Trying to schedule an equal number of hours for each of your various work and personal activities is usually unrewarding and unrealistic. Life is and should be more fluid than that. Your best individual work-life balance will vary over time, often on a daily basis. The right balance for you today will probably be different for you tomorrow. The right balances for you when you are single will be different when you marry, or if you have children; when you start a new career versus when you are nearing retirement. There are no perfect, one-size fits all, balance you should be striving for. The best work- life balance is different for each of us because we all have different priorities and different live (Jalaja, 2020). Ibid argues that today's career women are continually challenged by the demands of full-time work and when the day is done at the office, they carry more of the responsibilities and commitments at home. In research it is found that the majority of women are working 40-45 hours per week and 53% of the respondents report that they are struggling to achieve work/life balance.

As Singh and Singhal (2019) argue in the past, gender role and responsibilities were divided into two broad categories. Man was supposed to provide the requirements of the family by working outside the home while woman primarily took care of household duties and responsibilities including caring, nurturing children, cooking etc. However, with the help of higher education and globalization, large number of women has joined the workforce population. This has brought about rapid changes in the lives of women. It

has given them opportunities to build and create self-identities and careers outside their household chores

2.2. Empirical Literature

There are plenty of research papers conducted on women's participation in decision making and leadership position both in public sector and private sector. The gender disparity issue has been an agenda for many including the government of Ethiopia and non-governmental international organizations like UN, ILO and others. The summary of the literatures in this specific topic is presented here under.

According to OECD's research, at the current global moves, it will take 81 years to bring about equitable gender participation in corporate leadership and 50 years to achieve partly meaningful women representation in parliament (OECD, 2016).

In the study cited in AAUW (2016), motherhood has also become the stereotyping women that held them from achieving the leadership positions that they deserve. Employers are inclined to assuming that mothers who are responsible for taking care of their children are most likely to be not fitting to higher career position (AAUW, 2016). Thus, they abstain from hiring them or from providing them with the promotion instead of facilitating conditions by which women can undergo the heavenly child caring responsibility as well as playing greater roles in the leadership position.

As Pajares & Schunk (2001) and Wigfield et al. (1996), stereotyping that is promoted against women by our society is another challenge for women to get up to the ladder of leadership. In Ethiopian society, women are supposed to act submissive, shy, live-in low profile, diminish, and undermine their professional skills and achievements. On the other hand, men are expected to be socialized to be confident, assertive, and self-promoting, cultural attitudes toward women. Thus, this situation force women to wrongly evaluate their own ability and they mostly find it hard to boldly reflect the great experience, knowledge, and qualification they have. AAUW (2016) indicated in most competing positions that require to prove one's ability, women fail since they have imposed wrong perception towards their capacity.

2.2.1. Societal Barriers

According to the Ethiopian Central Statistical Agency's data, 25.5% of women in the country are breadwinners of their family and among these 23% of them live are rural women and 39% of them are urban women. They are deprived from acquiring productive resources such as basic health services, educational and employment opportunities and are also less represented in the labor force: (CSA, 2017).

In most According to the Ethiopian Central Statistical Agency's data, 25.5% of women in the country are breadwinners of their family and among these 23% of them live are rural women and 39% of them are urban women. They are deprived from acquiring productive resources such as basic health services, educational and employment opportunities and are also less represented in the labor force (CSA, 2017). There are many reports that identified societal barriers that affected women representation in leadership position.

EWLA (2017) reported lack of support system, specifically in child caring has significantly been contributing to the declining number of women leaders in every sector in Ethiopia. According to *ibid*, as the burden of taking care of children is fully left to women and as there are almost none support systems in the country to share this burden of women, women give up running in the fast track of their leadership positions and choose to give full attention to their children. In this regard, Elsi (2013) reported bringing change in the way the society think, perceive, and accept the gender issue is a difficult and time taking process due to the fact that societal factors are hidden in the culture and tradition of a country.

Dina (2019) identified through her study to assess the practice of gender equality and women's participation in leadership identified attitudinal bias in terms of classifying gender issue as a concern for women only and specific positions are originally meant for men.

The societal discrimination in stereotyping based on gender contribute the achievements of women and thereby create a psychological barrier that limit the number of women in the leadership position with an effect in their performance.

In Ethiopia, major obstacles towards women's route to leadership include lack of practice domestic responsibility, deep-rooted traditional and cultural beliefs about women and their roles in community, stereotypical views, multi-fold intimidation, and absence of strong women's movement (Mekasha, 2017).

2.2.2. Organizational Barriers

Some argue that the glass ceiling is more of a societal blocker than an individual barrier. Still others argue that corporate culture or organizational barriers are to blame. Organizational barriers refer to the organizational-level factors that affect the differential hiring and promotion of men and women. While these barriers vary significantly from organization to organization, they can create a huge roadblock preventing women from advancement to top management (Baker, 2003).

Workplace Relationships is another organizational barrier is the relationships many women have with their mentors, bosses, and female co-workers. Most employees tend to bond through similar interests. Since there tend to be few executive women; many women are unable to find a female mentor. In this regard, Laff (2006) revealed that women are inhibited in the workplace because of their limited access to capable mentors. According to *ibid*, people prefer to have mentors of the same gender because they tend to understand the challenges most faced. Men do not face the same barriers, have the same family issues, and many times simply do not want to mentor a woman. The needs of women from their mentors also tend to differ from the needs of men. Many women claim to need more encouragement, an example to follow, and simply more tasks to complete. Male mentors tend to be resistant to mentor a woman because they perceive women as more emotional, not as skilled at problem-solving, and because of the risk of workplace sexual harassment issues.

Oakley (2000) in her article mentioned corporate practices as a major obstacle for women career advancement. She explained that gender imbalance is partially caused by the favoritism of males during recruitment, retention, and promotion.

Organizational culture changes when negative tendencies are recognized as toxic to the sustainability of the enterprise, and stakeholders commit to the equitable system. For example, Blackstone (2014) analyzed the implications of Messner and colleagues work identifying verbal commentary around women's athletics as being infantilized, with an ambivalent stance around their accomplishments. Additionally, commentators emphasized the visual representations of female athletes as being aggressively passive and feminine. Endorsing those particular meanings of gender allows leadership stereotypes that are created externally to sport organizations to operate at the organizational level (Ely et al., 2011). When women engage their leadership in a system that assigns them a feminine identity, they are met with role expectations that align with that identity. The culture creates a tense performance that precedes social interactions and negatively impacts authentic leadership is action.

Mekasha (2017) reported that in Ethiopia lack of practice in encouraging women, biased recruitment and promotion procedures, attitudes of employers to women employees, multi-fold intimidation, unsafe working environment, and absence of strong women's movement are major obstacles for women's promotion to leadership.

2.2.3. Individual Barriers

Individual factors are one of the factors that influence women leadership engagement. Internal motivation, self-confidence, and the lifestyle conflict have all played a role in the low proportion of women in leadership positions.

2.2.3.1. Internal Motivation

There are some researchers that indicated internal motivation as a factor that contributed for under-representation of women in leadership position. Though there are some literatures that argues that many senior executive and top management claim that women simply do not have a desire to excel in their current job positions, there are research that indicated it is not. For example, Annis (2008) indicated that 55% of women not in management positions desire to be in the topmost levels of their organizations and many women lose their drive to excel due to the many obstacles met along the path of becoming a manager which includes discrimination, stereotyping, prejudice, family demands, and lack of opportunities.

Haregewoin and Emebet (2003) categorize Ethiopian society as patriarchal which positions women in a subordinate position as a result of partly lack of internal motivation to assume leadership position in an organization.

Equally important is the perception women hold towards the nature of higher education leadership and management. Whether they are too many or few, their attitude critically affects the nature of managerial positions they hold and will hold. In response to the contemporary successful style of leadership proposed by many in the field of educational leadership, women leaders are expected to develop a culture of trust between the faculty and the administrative staff as the joint-decision-making of these two units is detrimental in successfully and effectively running the day-to-day academic tasks of universities (Mekasha, 2017).

2.2.3.2. Self-Esteem

A study conducted by Coopersmith (1967), indicated self-esteem is "the judgment that someone forms and keeps about himself as having negative impact on women promotion into leadership position. According to *ibid*, self-esteem is an attitude of approval, and it reveals the amount to which an individual considers himself to be capable, relevant, successful, and deserving." In this regard, a study conducted by Patel (2013), revealed that women's confidence, which includes both their conviction in their own skills and their ability to communicate confidence is factor that influence women promotion into leadership position. However, contrary to what Patel (2013) reported, Eagly and Carli (2003) indicated majority of women believe they are equally capable as their coworkers, while the majority of males believe they are more capable than their coworkers.

As women are under the roof of men, their significant roles are not outshining and this has taken away women's self-esteem, self-confidence and assertiveness in general and made them unable to act on their own action directly on matters that concerns them (Alemu,2014). From time to time there have been slow progresses in terms of Ethiopian women's participation in leadership positions and the FDRE's Constitution is very promising in terms of pushing forward the equal participation of women (*Ibid*).

Pratch (2011) pointed out that as a whole, these findings indicate that women have to have high self-esteem and high self-confidence while leading in a communal style in order to be perceived as effective leaders. In short, they must be stronger copers in order to transcend the constraints placed on their leadership style.

2.2.3.3. Life-style Conflicts

For many women, in addition to the roles they hold in their companies, they remain the primary caretakers for their families. As the time constraints and demands of a job become more important upon, promotion forces many women to choose between family and career. According to Jack and Welch (2007), very few women CEOs and women executives have children due to the affect it would have on their career. Conversely, many women have voluntarily left their jobs due to family decisions (Baxter, 2000). While a decreasing number of women are taking pregnancy or childcare leaves, 32% of women still leave their jobs once they have children. Also, once a woman has children, she is much more reluctant to travel and work long hours due to their responsibilities at home further hindering her promotion likelihood.

Pratch (2011) argues, male leaders do not face a basic role conflict analogous to the conflict those female leaders face because expectations about behavior that is appropriate for a leader coincide largely with beliefs about the behavior that is appropriate for men. Men are freer to carry out leadership in a variety of styles without encountering negative reactions because their leadership is ordinarily perceived as legitimate. We expect men to display self-confidence, and true to form, men showed little variance in the measure of self-confidence. As a result, self-confidence did not predict judgments of men's leadership.

2.2.4. Women leadership and organizational performance

According to the research done by International Monetary Fund (2017) the board with a higher share of women are associated with higher capital buffer and lower non-performing loan. The research further identified that there is bank stability when women on board are high. However, how high is not mentioned in the research.

As Schubert (2006) describes, women have a comparative advantage with respect to diversification and communication tasks. She asserts that a well-established cooperation of men and women at the senior management level appears to have advantages in risk management. Banks should embrace public calls for greater female representation and actively pursue these qualified women for board and executive positions to enhance bank monitoring and performance.

2.3. Conceptual Framework

Schematic presentation of the conceptual framework that will be employed in this study is presented on figure 1. The conceptual framework is based on factors that contributed for under-representation of women in leadership and the effect of women leadership in organizational performance. Specifically, the conceptual framework incorporates important elements from theoretical models on gender stereo type theory, identity theory and family power theories. It also captures the effect of demographic characteristics, organizational barriers, resources ownership, attitudinal bias, internal motivation, identity creation, self-esteem, and life-style conflicts on women representation in leadership.

In investigating the influence of internal motivation in attainment of women in leadership position, Corinne and Strategati (2017) reported that successful leaders have a keen sense of knowing themselves, their personal and professional values, their self-awareness, and how they perceive the world. Such self-knowledge is vital in managing people and dealing with vast amounts of information. It is imperative to know own dreams in order to inspire the followers. The research of Fuchs, Tamkins, Heilman, and Wallen (2004) confirmed that in male-dominant areas, successful women are less liked and such negative response can influence their careers.

Women are an underutilized talent pool, performing increasingly well in higher education, and developing younger generations that are aware and consistently challenging norms and discriminatory practices. Eagly and Carli (2003) acknowledge the increases of female representation and success in higher education. There persist leadership situations in which women in leading positions, albeit underrepresented, report

that they have been disadvantaged as a result of their gender (Hawker, 2016). It seems hardly a secret that there still remains some degree of inertia, for a multitude of reasons, among female applicants seeking or assuming executive leadership positions since various barriers for eventual recruitment appear to be a hindrance, such as real or apparent discriminatory tendencies, parenthood or lack of interest in leadership (Appelbaum et al, 2003; Ayman and Korabil, 2010; Eagly, 2005).

Organizational barriers were described by gender stereotyping and the well-known “good-old-boys” network whereas personal influences included a paucity of leadership aspirations, often arising from an insufficiency of role models, family and parenthood and a surfeit of workplace mentors. Female aspirants to executive leadership positions were found to be more likely to self-report that they would endorse an interactive style of management termed ‘transformational leadership’ with greater interpersonal orientation (Burke and Collins, 2001; Carless, 1998). Castro and Armitage-Chan (2016) examined the influences of gender, self-esteem and year-of-study upon these tendencies. They observed that career aspiration and leadership ambition were modulated by gender with greater numbers of males’ students than female students presenting career aspirations which were influenced positively by self-esteem, self-confidence and experience of previous leadership in clubs/societies all of which more apparent in the male students. When intersectional representation is deficient within the decision-making factions, minority populations’ concerns are often inadequately prioritized. Heterogeneity amongst leadership also inhibits groupthink, increases collective intelligence, and fosters innovation. Female Leadership Presence (as representation in leadership) is a mechanism for change, as well as a means of building the most effective team possible (Kendall, 2018) Identify creation is also believed to have impact on women representation on leadership position. Women who hold intersectional racial, social, sexual, economic, ethnic, or medical identities commonly face additional threats against development, and leadership theory offers information around the strategies available for personal practice to benefit leadership presence (Kendall, 2018).

DeFrank-Cole and Tan (2004) reported gender bias, a form of implicit bias, is inconspicuous and reinforces the status quo, which favors men. It “impedes women’s journeys to leadership and hinders their leader identity development by preventing them from being seen as leaders and role models for other women.”

Nahavandi (2015) indicated gender stereo type, “Women are often perceived as having less power and, as a result, are limited in regard to the styles and tools they can use to influence their follower. An even more disturbing issue is that event when women are in leadership positions, they have less decision-making power, less authority, and less access to the highly responsible and challenging assignments than their male counterparts.

Identity creation which is internalizing a leader identity entails a set of relational & social processes through which one comes to see oneself, & is seen by others, as a leader is a factor that influence women representation in leadership. In this regard, Fernandez (2017) reported women’s negative self-assessments of their competencies and external biases are manifested in job and these factors are negatively related to individual leadership presence, in which self-perception inhibits the effectiveness of engagement, voice, and contribution.

Marital status is also believed to influence the representation of women in leadership position. Recent studies of professional women further show that marriage may improve women’s wages like men’s wages through a positive perception of reliability (Killewald and Gough, 2013) and, that compared to their male colleagues, married mothers may make ideal organizational leaders at some firms (Dumas and Stanko 2014). There is evidence that negative biases against single women threaten their ability to be perceived as sufficiently communal. DePaulo and Morris (2005) report that single women are more likely to be perceived as unhappy, promiscuous, and to possess negative personality traits compared with married women. In choosing not to get married or have children, single women may be stigmatized as too masculine, failing to assume leadership position.

Study conducted by Hora (2014) revealed that, in public institutions existed in Bedele Town, the majority of women were having an educational status of diploma and lower,

holding lower non decision making and leadership positions, and observed major barriers hindering women from public leadership and decision-making positions include: Socio-cultural attitudes and lack of acquisition of the necessary experience for taking part in public decision-making, over burden of domestic responsibilities continuation of the negative attitudes regarding women's ability to lead and govern, lack of role models of women leaders for young women and girls, and the like can be stated. Finally, the researcher has forwarded some possible ways in which women could appear in public decision making and leadership.

In this study organizational performance of CBO which include customer base, foreign currency generation, non-performing loan, digital banking customer and gross profit is believed to be influenced by under-representation of women in leadership position. How does women-representation in leadership position contribute for improvement in organizational performance is answer by different studies, though conducted in different context. Various studies found that women leadership positively affected both organizational effectiveness and performance. The study also found an indirect effect of women leadership on organization performance through organization effectiveness. In measuring organization performance, Mouheriono (2012), identified 7 organization performance indicators which include effectiveness (measuring the target achieved correctly); efficiency (measuring business results related to the use of a small cost); productivity (measure the level of effectiveness of an organization); security (measure the overall level of security for leaders in fulfilling their duties and obligations with guaranteed security); quality (measure the match between the ability of leaders and organization performance achieved); safety (pay attention to and ensure the physical and spiritual health of members of the organization and a clean work location); and punctuality (measure the level of discipline of the leader and maximum use of time). Dezsö and Ross (2012), found that, *ceteris paribus*, a given firm generates on average 1% (or over \$40 million) more economic value with at least one woman on its top management team than without any women on its top management team and enjoys superior accounting performance.

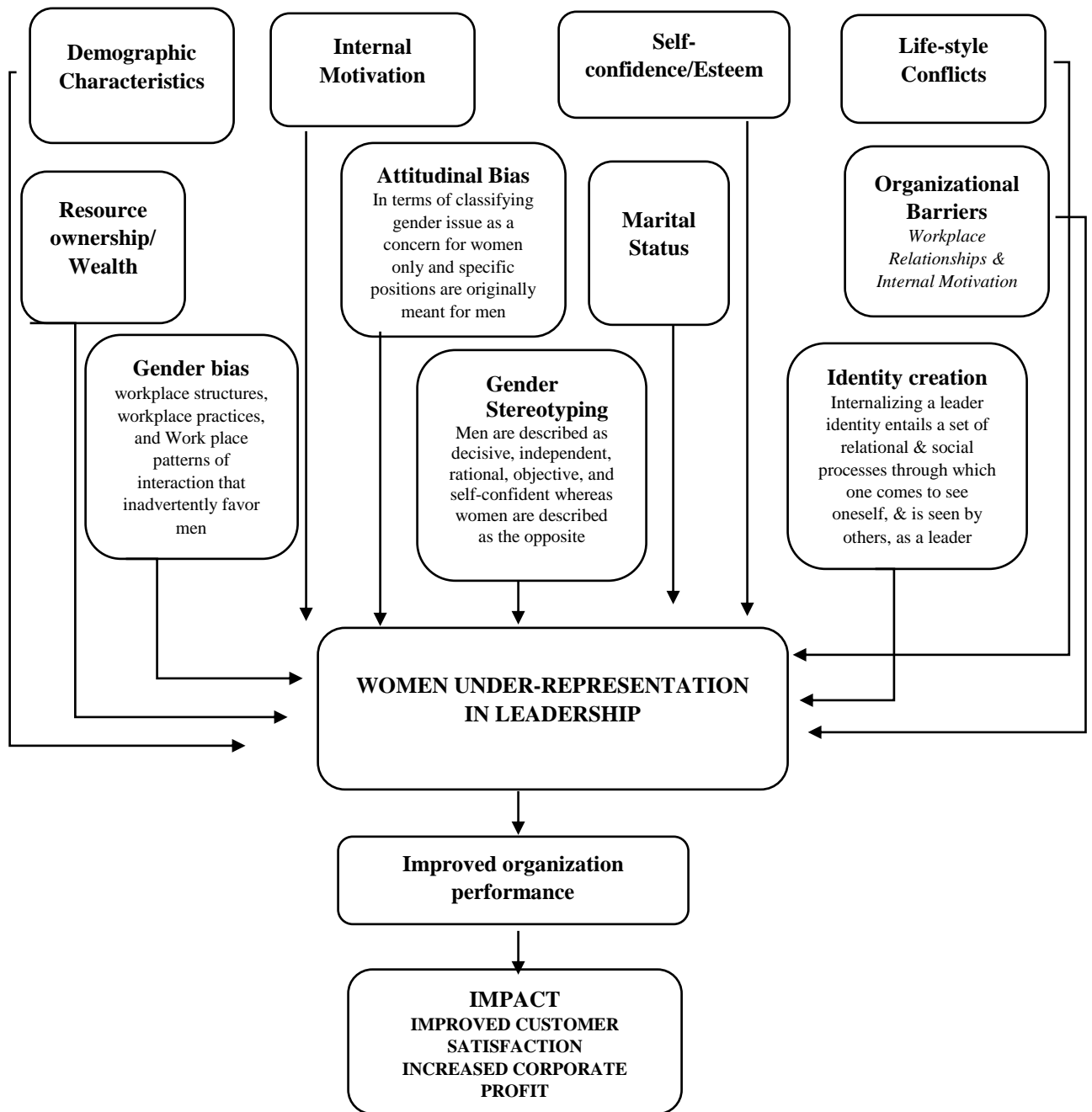


Figure 1. Conceptual framework: Assessment of the Challenges Women in Leadership and Organizational Performance

(Source: Constructed by the researchers based on concepts developed by Oakley.J.G, 2007; Kalen, Elisabeth: 2008 and Gibson and Cordova's, 1999)

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Introduction

The study attempts to identify practical challenges of women in leadership positions and provide policy recommendation/measures that will be applied by CBO to create enabling work environment for women in leadership positions and alleviate the barriers of women in leadership positions. Set of blended tools and techniques of data collection and analysis were employed in this study which are meant for collecting ample information and data to effectively address the study objectives.

3.2. Research Approach and design

The overall research approach and design employed in this study is presented in the following section.

3.2.1. Research Approach

In this regard, both quantitative and qualitative research methods were used to gather the required information. For obtaining quantitative information from respondents, a semi-structured questionnaire was used. Qualitative information was collected using checklist guided key informant interview.

3.2.2. Research design

The study utilized descriptive research design to describe the existing as well as the emerging challenges of women in leadership positions and the implication on the performance as well as on the bank at large in the case of CBO. It was used because it is a fact-finding study with adequate and accurate interpretation of the finding. It describes current practices and situations of different aspects of the research. It is assumed that the descriptive type of research was the most appropriate method to be used for this specific research.

3.2.3. Sample Design

The study targets population was women at different level of the CBO. From this population, women at the top and middle level management positions and directors are targeted for the data collection. The secondary data collection was sourced from the annual reports, the HR manual and related documents of the Bank

3.2.4. Sample Size

The researcher drew conclusions based on a sample. The study population were women employees of CBO working in city branches of Addis Ababa. The population were stratified into women in leadership position and those who women not in leadership position. The total population of women employee of CBO who is on leadership position is 93. Depending on the availability of resources needed for undertaking the survey the sample size was determined to be 80 and from this number only 77 responded to the questionnaire (response rate 96%).

3.2.5. Data collection Methods

The study used both primary and secondary data. The primary data was gathered from all women leaders in City branches and HQ using questionnaires. The questionnaire has three parts. In part I – demographic data for the study variables was collected using nominal scale/instrument, part II – is a 5-point Likert scale on factors affecting women's participation data through three different variables was collected using interval scale and part III - consists general questions which is close-ended questions which also used nominal scale of measurement. Interview was also used to gather data from HR department to understand further about the company's policy, efforts done by the CBO and to hear about the factors from the company's side and few female managers were interviewed to investigate the challenges they have faced while moving to leadership post.

The data collection instruments were developed and pre-tested to ensure its quality. Checklists was used to discuss various issues regarding women in leadership and to identify organization level factors that hinder women representation in higher level leadership. The data collection using questionnaire was self-administers in which the

questionnaire was sent to respondent to fill the questionnaire themselves. The researcher carried out close follow up during administering the questionnaire and believe that high response rate was attained.

The director of human capital development & center of expertise, selected women branch managers and assistant branch managers were interviewed.

Primary data related with the performance of women branch manager and total city branches managers on selected Key performance indicators (KPI) were obtained from strategy department.

Secondary data was obtained from undertaking a desk review of annual report, policies, code of conduct, human resource manual documents, different publications, and other relevant documents of the CBO.

3.2.6. Data Analysis

With the aim of producing extensive explanation about the issue under study, statistical Package for Social Sciences (SPSS) and explanatory models such as charts, percentages, graphs, and tables were applied as tools to analyze and depict the findings of the study. Before starting analysis, the collected data was entered, cleaned up.

In addition to the descriptive statistics techniques, qualitative analysis techniques were used. Narration was used to scrutinize the data collected by the interviews, questionnaires, and document analysis using Narration mechanism.

Data analysis was conducted in a descriptive form having identified thematic areas in reference to the research objective. Data collected through questionnaire method was analyzed using qualitative technique which was supported by using SPSS. Hence descriptive statistics, such as frequency counts of managers, and percentages of women managers will be used to show the status of women in management position in the company. Besides a questionnaire, the whole categorizations were substantiated and analyzed in reference to guidelines and working documents while analyzing an interview. Thus, descriptive qualitative data analysis techniques are employed to come up with the final research report.

The performance of women branches managers which was obtained from balanced scorecard (BSC) was analyzed to determine the percentage of women contribution towards the cluster and the organizations performance.

3.3. Scale Reliability and Validity

Reliability

Reliability test was carried out to assess the consistency of each item in measuring that variable or the same underlying construct, whenever, two or more items are assigned to measure the same variable. According to George and Mallery (2003, as cited in Joseph & Rosemary, 2003) Cronbach's alpha is a coefficient of reliability. It is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examines. Cronbach's alpha reliability coefficient normally ranges between 0 and 1

Validity

Validity refers to the extent to which the concept one wishes to measure is being measured by a particular scale or index. According to Kothari (2004), validity aims establishing the results which are linked with the condition. It is concerned with the extent that the scale accurately represents the construct of interest. In this study triangulation of results from multiple data collection methods including questionnaires, interview, observation, and document collection was made. Interview respondents were selected from the total participants in order to ensure a greater likelihood of obtaining reliable and consistent data. The validity of the measurement instrument of the study was conducted by associating of the response with conceptual framework that clearly indicate the theoretical construct of scenarios and practical realities. So that pre-questionnaire was distributed to check the validity of questions to further data collection process. Prior to launching the full-scale study, the questionnaires were pretested on a sample of 10 managerial and administrative staff and 5 non-managerial and administrative staff not included in the final study to ensure its workability in terms of structure, content, flow, and duration. Minor revisions to the instrument were made following the pretest results. In addition, multiple literature resources and more than one data collection methods was used.

3.4. Ethical Considerations

To carry out this study, an approval and formal letter was gained from Addis Ababa University School of Commerce. The letter was submitted to the president office and directed to HR and different units. Every data collection method was deployed during the study after the consent from the respondents and the bank. and following that the participants of the study were made to be clear about the purpose of the study so that they would meaningfully participate in the study.

The questionnaires with the general information about the purpose of the study and confidentiality statement was provided to the respondents.

Moreover, recording devices were not used to give interviewees the confidence to speak to the issues without fear and suspicion. All documents used and sites visited have also been properly acknowledged and documented to avoid issues of plagiarism.

CHAPTER FOUR

4. DATA ANALYSIS AND PRESENTATION

4.1. Introduction

This chapter consists of results obtained from questionnaires, interviews, secondary data, and detail analysis of the findings. The data collected were organized, summarized, and interpreted by using SPSS software program. Descriptive statistics, such as frequency counts of managers, and percentages of women managers were used to show the status of women in management position in CBO. A qualitative analysis also applied to elaborate the data that is collected through interview, observation method and report of the company. The discussion contains the status, the major challenges and future prospect of women managers in CBO.

4.2. Response Rate of Respondents

After submitting the support letter to the bank in order to cooperate in providing the necessary data; Human resource directorate had been assigned to take the responsibility in handling the case. So, the department arranged how to access those respondents and their sections too because most of the participants are at management position. Thus, based on the prepared schedule 80 questionnaires were distributed to the participants. From this number 22 are in city women branch manager, 6 are women team leader at HQ, 1 is director. The rest are customer service managers, operation managers, digital and marketing managers. 3 respondents were not return the questioner. Due to this reason, 96.25% of the distributed questionnaires were collected, almost all respondent expresses their view properly.

Table 1. Response rate

Data Collection tools	No.of respondent	No of answered	Respondent rate
Questioner	80	77	96.25%
Interview	10	10	100%

The participants of an interviewee clearly share their idea and the practical knowledge for both structured and unstructured interview questions.

4.3. Demographic and Socioeconomic Background of respondent

Respondent characteristics against the key demographic variables that tentatively hypothesized affecting women representation in leadership position are summarized on table 2 below. Age of respondents is measured in years and age is hypothesized to positively influence probability of women assume leadership position. The average age of the respondent is 34.5 years, 68% of the respondent being with in the age range of 35 to 44 years and 31% of them within age range of 25 to 34 years.

Marital status is hypothesized to have an influence over the probability of women assume leadership position. Married women may tend to have less probability of assuming leadership position as she may be influenced by other confounding factors that hinder her from having the position. Married women because of multiple responsibilities she may shoulder that arise from her marriage, may tend to have less probability of aspiring or assuming leadership position at CBO. It is most often the case women after getting married may face time constraint as she become busy with managing domestic chores. This may affect women stop aspiring leadership position as leadership require more time for delivering effective leadership. The data collected from respondents revealed 90% of the respondents are married only 10% are single. No divorced and widowed women are found in the sample. Similar result was reported by Anouka et al. (2015) that women often have fewer hours available to work in the office, and in particular can face challenges to work in evening hours. Working at home in the evenings is also often challenging for women, as it coincides with their household responsibilities and care for children. To the extent that managing high-risk firms involves longer working hours and less flexible schedules, women might disproportionately self-select into low-risk firms to be better able to fulfill the child-rearing and household responsibilities that they often disproportionately carry (Bertrand et al. 2010).

Number of children which is proxy indicator for family size tend to affect women from acquiring leadership positions as having higher number of children makes women busy in

managing them so that may tend to not to aspire any additional role from office that put more burden on her. Similar study conducted by the Ethiopian Society of Population Studies (2008) reported women's roles which include family obligations, caretaking for children and/or elderly parent and work responsibilities as well as other roles have significant impact on women representation on managerial positions.

The education level of the respondent has an influence over probability of women assuming leadership position implying that the higher education level the higher the probability for women to assume leadership position. In the sample only 6% of the respondents have education level of master's degree and the majority 96% have BA/BSC. Similar result was reported by Hoobler, M. J. (2011) that due to several intricate factors, women's have no equal opportunity with men regarding education. Thus, it would result educational gap. 71.9% of the respondents have agreed that educational gap was another factor why women involvements at managerial positions have become limited.

Table 2. Demographic characteristics of respondents

Variable	Category	Response (N=77)	
		Frequency	Percent
Age	>=18 and <=24	0	0%
	>=25 and <=34	24	31%
	>=35 and <=44	52	68%
	>=45 and <=54	1	1%
	>54	0	0%
Marital status	Single	8	10%
	Married	69	90%
	widowed	0	0%
	Divorced	0	0%
Number of children	0	9	12%
	1	10	13%
	2	25	32%
	3	28	36%
	4	5	6%
	More than 4	0	0%
Education level	Diploma/TVET	0	0%
	BA/BSC	72	94%
	Master's degree	5	6%
	Above Master's	0	0%

Source: Own survey (2022)

4.4. Current Status of Women Representation in Leadership in CBO

In a highly competitive banking industry in Ethiopia, where talent is at a premium, employee diversity offers a proven route to increased innovation and organizational performance. While employers increasingly recognize that gender should be no barrier to career progression, women continue to be under-represented at leadership position in the bank industry in general and at CBO in particular.

The representation of women in all decision-making position is minimal due to several reasons. First low representation of women on high management position may discourage the low-level to raise their motivation to compete an upper-level position, because they may think it is unattainable. It may also result to highly qualified experienced women may thus not apply for upper-level management positions (Korabik & Ayman, 2007). Therefore, organization can lose women with high qualification who can play significant role on the organizational goal achievement.

4.5. Status of service year and leadership experience of women employees in CBO

Service year is an important factor for women to assume leadership position. This factor is hypothesized to positively influence the probability of women to get any leadership position in CBO. The data collected from respondents with respect to service year and year of service in leadership position is presented on table 1 below. For ease of analysis both the service year and is classified in to four groups: respondent with less than 3 years of experience; women with 3 to 5 years' experience; women with 6-10 year of work experience; women with 11-15 years of work experience and women with experience above 16 years.

The data revealed that the proportion of women employee in CBO with more than 16 years of work experience constitute only 1%. As longer work experience is one of the criteria for assuming leadership position, it is most likely that the fact that the proportion of women with longer experience is very low might be one of the reasons for under-representation of women in leadership position. Significant proportion of women in

leadership position at CBO (66%) have work experience of not greater than 10 years, specifically this proportion of women employee in CBO fall with work experience range of 6-10 years only.

Regardless of the service year of women as a professional banker, women with longer years of leadership experience (above 10 years' experience) are inexistent. About 91% of women in leadership position in CBO have less than or equal 5 years leadership experience. There seems a clear indication that promotion of women in leadership positions at CBO is a recent phenomenon. Apart from being a recent phenomenon, promotion of women in leadership is highly affected by other several factors as the proportion of women representation in leadership (only 9% at CBO level and 14% at Addis Ababa branch level) is too small.

Table 3. Status of service year and leadership experience of women

Category	Description	Proportion of beneficiaries (%)	
		Frequency	Percent
Year of service in CBO	<= 3 years	0	0%
	>3 and<=5 years	0	0%
	>=6 and <=10 years	51	66%
	>=11 and <=15 years	25	32%
	>= 16 years	1	1%
Year of service in leadership	<= 3 years	22	29%
	>3 and<=5 years	48	62%
	>=6 and <=10 years	7	9%
	>=11 and <=15 years	0	0%
	>= 16 years	0	0%

Source: Own survey (2022)

4.6. Challenges of Women Employees Contributing for Under-Representation in Leadership Roles At CBO

Likert scale interval definition

Level	scale	Interval length	Lower Limit	Upper limit	Interval
Not at All	1	0.8	1	1.8	[1: 1.80)
Unknown	2	0.8	1.8	2.6	[1.80: 2.60)
Small extent	3	0.8	2.6	3.4	[2.60: 3.40)
Large Extent	4	0.8	3.4	4.2	[3.40: 4.20)
Very Large Extent	5	0.8	4.2	5	[4.20: 5]

4.6.1. Societal factors that contributed for under representation of women in leadership positions

According to Willis (1991) culture is that which surrounds us plays a certain role in determining the way we behave at any given moment in time. By no means a static, concept defines culture is both defined by events that are taking place both locally as well as regionally internationally, it is shaped by individual events as well as collective ones, it is a feature of the time or epoch we live in. Because it is so vast, culture is also often used as a tool to validate all manners of actions not, all of which may be acceptable to all concerned are often intimately, connected to issues of identity. Cultural frameworks are not always imposed but are open to manipulation interpretation from many angles source. Respondent were asked to give score on the extent of influence of pre-defined societal related factor that contribute for under-representation of women in leadership position at CBA. Five pre-defined societal related factors were scored as presented on table 4. The pre-defined societal factors are: *“cultural change towards women’s role and ability”*; *“culturally assumed experience of leadership by leading family & raising children”*; *“aware society to accept women’s leadership”*; *“influence of successful female leaders in the society”* and *“equal education opportunity for women.”*

The '*cultural change towards women's role and ability*' is one of the societal related factors used in the analysis to measure its extent of influence on women representation in leadership position. Traditionally, women are assumed to have low capacity and ability to effectively deliver responsibilities embedded in leadership because of which women push themselves back from aspiring any leadership position. With respect to this challenge respondents were asked to measure to what extent this variable is a deterrent factor for women in assuming leadership position. All respondent rated this challenge to have '**large extent**' influence on representation of women in leadership.

The other societal related challenge is '*culturally assumed experience of leadership by leading family & raising children*' and respondents measured this challenge as a factor that influenced women under-representation in leadership position. Respondents the average score given to this factor as societal challenged affecting women under-representation in leadership position is 4.41 (which is very close to '**Very Large Extent**' score). All respondents gave score of 'Very Large Extent' and 'Large Extent' implying that the culturally assumed experience of leadership by leading family & raising children is the most fundamental societal related factor that contribute for women under-representation in leadership position at CBO.

A variable '*aware of society to accept women's leadership*' is the other crucial challenges that respondents evaluated in assessing the extent to which this challenge has contributed for under-representation of women in leadership position. The respondents gave average score of 4.75 for this challenge which implies that this challenge is affecting 'Very Large Extent' women representation in leadership position. All respondents gave score of 'Very Large Extent' and 'Large Extent' in measuring the extent of influence of this challenge on representation of women in leadership.

Respondent also evaluated '**Influence of successful female**' as important factor that affecting to 'Very Large Extent' women representation in leadership implying the presence of successful female leader has positive influence for women to assume leadership position. A variable '**Equal education opportunity for women**' is also

evaluated by respondents as having ‘Very Large Extent’ influence on the under-representation of women in leadership and this is to mean women with lower education level compared to male is an important reason for underrepresentation of women in leadership position. Institute of Leadership & Management reported women expressed a need for more female role models at senior level, and 41% of women cited a lack of female role models as a barrier to women’s progression. Some of the women interviewed added that they needed a role model they could identify with, rather than a senior woman who has ‘given up everything’ to get to the top.

Generally, societal related factors are challenges that contributed for under-representation of women in leadership position at CBO.

Table 4. Societal factors contributing for under-representation of women in leadership position

Societal factors	Frequency of respondents					Average score
	Very Large Extent	Large Extent	Small Extent	Unknown	Not at All	
Cultural change towards women’s role and ability	-	77	-	-	-	4
Culturally assumed experience of leadership by leading family & raising children	32	45	-	-	-	4.41
Aware society to accept women’s leadership	58	19	-	-	-	4.75
Influence of successful female leaders in the society	60	17	-	-	-	4.77
Equal education opportunity for women	54	23	-	-	-	4.7

Source: Own survey (2022)

4.6.2. Organizational factors contributing for under-representation of women in leadership positions

Organizational culture is defined as the realities, values, symbols rituals held in common by members of an organization which contribute to the creation of norms expectations of behavior. It defines conduct within an organization, determines what is not valued, how authority is asserted (as cited in Mbugua, 2007).

It was observed those women's career advancements are not affected by one factor alone but a combination of different factors. Organizational factors, different in nature and extent are said to have decisive contribution for low participation of women in leadership position. According to Phillips (as cited in Mbugua, 2007) organizational culture is defined as the realities, values, symbols, and rituals held in common by members of an organization and which contribute to the creation of norms and expectations of behavior. It defines conduct within an organization, determines what is and is not valued, and how authority is asserted. The values, which support the great majority of organizations, and thus define success, often include money, power, and status. Eight organizational factors identified and presented to respondents to evaluate to what extent these factors influence women aspiration for leadership and hence contributed for representation in leadership.

One of the factors identified as potential challenge influencing women representation in leadership is '**Affirmative action**'. Respondents indicated lack of affirmative action or deficiency in implementation of the existing affirmative action policies have affected to a '**Large Extent**' women promotion in leadership. it is important to note that affirmative measures and women's rights to equality in employment are enshrined in the Ethiopian Constitution. Indicating the influence of affirmative action for increased representation of women in leadership, Collings and Singh (2006) in exploring gendered leadership reported majority (93.4%) of lecturers in higher education institutions believed that affirmative actions were commonly practiced in the universities to support women for promotion so that have better contribution for increased representation of women in leadership.

Respondents evaluated 'promotions concerning on women's possible merit for leadership' '**Large Extent**' contribute for representation of women in leadership. This creates a condition in which an attitude among majority that, regardless the professional merit they may have, women cannot compete leadership position like their male counterpart because women can only be able to fit home responsibility than the professional work.

Respondents were asked to evaluate to what extent gender stereotype has affected women representation in leadership at CBO. The response indicates that gender stereotypes to a 'large extent' (average score=4.48) prevent women from promoting into leadership, both at board as well as managerial positions level. The importance of 'develop women network in the Bank' as a factor was also hypothesized to influencing women representation in leadership and respondents' response to what extent this factor affects women from assuming leadership revealed that though it affect to 'large extent' (average score=4.02), it not as strong as other factors described above. The presence of a 'strong mentoring & coaching system' which specifically serve and encourage women is rated by respondents as having impact on representation of women in leadership to a 'very large extent' (average score=4.81) which implies that if women are coached and mentored to be a leader, it would empower women to aspire and strive to assume leadership positions at any level. But lack of such system at CBO is mentioned as one crucial factor that contributed for under-representation of women in leadership at CBO. Almost all respondents have a view that the recruitment and promotion involve so discriminatory procedures which has contributed for under-representation of women in leadership at CBO respondents rated this variable is affecting women to a 'very large extent' (average score=4.98) in acquiring leadership positions. This has been the major challenge that arise from societal level and become an element in organization policies and procedures, intentionally and unintentionally. Gender bias is pervasive at work and in organizations, creating inequalities at every stage of the employment cycle. Gender-based stereotypes affect which candidates get recruited for certain roles and which do not, which candidates get selected for those roles and why, how salaries are negotiated, how managers provide

feedback to their employees, and which employees receive career development opportunities and career encouragement, and which do not. Each of these factors compounds across women's careers, producing and sustaining gender inequality from recruitment to selection to promotion.

Respondents' assessment on the extent of influence of the 'allocation of quota for women positions in the Bank' revealed that quota for position specifically assigned for women has important influence in improving the scenario of under representation of women in leadership. However, due to lack of such allocation of quota for positions, it has contributed for under-representation of women in leadership. This factor is rated by respondents as having influence over women assuming leadership to a 'large extent' (average score=4.22). It is believed that the availability of customized trainings opportunities for women would help increase proportion of women in leadership but due to lack of such opportunities at CBO, this factor is rated by respondents as having 'very large extent' contribution for women under-representation in leadership. Respondents also believe that most women are not promoting into leadership because the lack motivation and ambition in assuming leadership position at CBO. If there are any who aspire leadership position, they are insignificant in number. Many societal and individual related factors would be attributed for women to lack aspiration and motivation in acquiring leadership position. The respondents agreed that such factor has contributed for women under-representation in leadership at CBO to a 'very large extent' (average score=4.66).

Table 5. Organizational factors contributing for under-representation of women in leadership

Organizational factors	Frequency of respondents					Average score
	Very Large Extent	Large Extent	Small Extent	Unknown	Not at All	
Affirmative action	15	62	-	-	-	4.19
Promotions concerning on women's possible merit for leadership	36	36	5	-	-	4.4
Eliminating gender stereotypes	37	40	-	-	-	4.48
Develop women network in the Bank	2	75	-	-	-	4.02
Strong a mentor & coaching system	71	4	-	-	-	4.81
Non-discriminatory procedure for recruitment & promotion	76	1	-	-	-	4.98
Allocation of quota for women positions in the Bank	21	52	4	-	-	4.22
Customized trainings opportunities for women	70	7	-	-	-	4.90

Source: Own survey (2022)

4.6.3. Individual factors contributing for under-representation of women in leadership positions

Five individual specific factors that pose challenge and prevent them from assuming leadership positions were identified in which respondents evaluated them to what extent these factors influence women-representation in leadership position at CBO. The factors are: *'better emotional intelligence than men'*; *'natural ability to create influence better*

than men’; ‘support from family & supervisors’; ‘self-motivation and ambition’; and ‘hard work.’

Respondents’ response on whether emotional intelligence of women is better than men and such factor has contributed for under-representation of women in leadership vary significantly. Respondents gave average score of 4.07 which has better intelligence than men and believe that it has influence over women representation in leadership to a ‘large extent’. Despite this fact, it is observed that the women are under-represented in leadership position. There are other factors that hold women back from assuming leadership position. However, the respondents agree that women who are already in leadership at CBO are highly intelligent and the position they acquired is resulted from their intelligence. Some research report indicated that though women are more emotionally intelligent, however, in the millions of people who have taken emotional intelligence assessments worldwide, men and women have been shown to be equally emotionally intelligent (Shawn, 2019). A study conducted by Reiter (2014) indicated that emotional intelligence has four parts: self-awareness, managing own emotions, empathy, and social skill. There are many tests of emotional intelligence, and most seem to show that women tend to have an edge over men when it comes to these basic skills for a happy and successful life. That edge may matter more than ever in the workplace, as more companies are starting to recognize the advantages of high emotional intelligence when it comes to positions like sales, teams, and leadership.

Respondents asked to rate if women have natural ability than men in influencing people and the response indicate that it is to a ‘great extent’ (average score=4.14) that women have the natural ability than men in influencing people around them. Such natural ability, however, did not allow them to promote into leadership position due to other factors that strongly affected their promotion into leadership position. Though it is controversial asserting that women have natural ability to influence than men, there are some research reports that support this assertion. Although there is a great deal of public interest in ensuring more women become leaders, thereby reversing their under-representation in the ranks of power, too many suggested solutions are founded on the misconception that

women ought to emulate men. The thinking is: “If men have most of the top roles, they must be doing something right, so why not get women to act like them?” But this logic fails to account for the relatively dismal performance of most leaders who are overwhelmingly male. As it was argued before, the real problem is not a lack of competent females; it is too few obstacles for incompetent males, which explains the surplus of overconfident, narcissistic, and unethical people in charge.

Lack of support from family & supervisors is also the other hypothesized contributing factor for under-representation of women in leadership. Women have multiple responsibility and tasks to perform both at home and at workplace and assuming leadership which entail more burden and responsibility frustrate women and put them in stressful situation unless their burden is reduced through their family and supervisor’s support. The respondents were asked if lack of support from family and supervisors have contributed for under-representation of women in leadership. The response indicate that this factor has contributed for women under-representation in leadership to a ‘a great extent’ (average score=4.48).

Self-motivation and ambition are believed to influence the likelihood of women promotion into leadership. This implies that as women natural have low self-motivation and ambition for assuming leadership position, then the over representation of women in leadership position become very low. Respondents were asked if this factor have contributed for under-representation of women in leadership position and their response indicate that lack of self-motivation and ambition among women have to a ‘very great extent’ (average score=4.66) contributed for under-representation of women in leadership at CBO. In support of this finding Belkin (2003) explains the phenomenon of women leaving organizations in their 30’s and 40’s, just as leadership positions appeared to be within their reach and the reason for this were that women were choosing to become stay-at-home mothers, implying that women have inherently lower career ambition than men.

Table 6. Individual factors contributing for under-representation of women in leadership

Individual factors	Frequency of respondents					Average score
	Very Large Extent	Large Extent	Small Extent	Unknown	Not at All	
Better emotional intelligence than men	32	34	3	1	7	4.07
Natural ability to create influence better than men	41	31	5			4.14
Support from family & supervisors	26	50			1	4.48
Self-motivation and ambition	54	20	3			4.66
Hard work	71	4				4.81

Source: Own survey (2022)

Generally, according to the respondents, there are institutional (organizational), socio culture and individual factors that have major contribution to the low representation of women in the leadership positions of governmental organization respectively by proper implementation of women policies in the organization, equal treatment during assignment leadership position, providing training to build women's capacity and creating awareness to the society that women capable for leadership position the researcher recommends that women should be encouraged and supported in order to compete on leadership positions.

4.5.4 Other challenges

Most respondent (75.3%) don't want to say about their existing position, whether they are comfortable with their existing position or not. This may indicate that are not comfortable but don't want to disclose.

Table 7. Opinion on Current position if respondent is comfortable with the current position

Measurement	Strongly Disagree		Neutral	Strongly Agree		Total
	Disagree	Disagree		Agree	Agree	
Frequency	1	3	58	15	-	77
Percent	1.3	3.9	75.3	19.5	-	100.0

Source: Own survey (2022)

As indicated in table 8 of the total respondents, 79.2% believes that their management style has a good perception by their direct report. This is very important to work towards the same goal. At branch level unless there is such esprit it would be difficult to meet the annual target on different key Performance Indicators.

Table 8. Perception direct report to women management style

Variable		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
		Employees under my supervision have a good attitude toward my management style	Frequency	1	1	13	
	Percent	1.3	1.3	16.9	79.2		98.7

Source: Own survey (2022)

As indicated in table 9, of the total respondent 68.8% believe that there is lack of support to women leadership. They want to have mentor who provide guide and support, who can give them counseling (75%) and guide them in balancing work and life (80.5%). They need someone who provides them with opportunities to demonstrate their talents and abilities. 80% respondent disagree that there is mentor to guide women in leadership.

Table 9. Coaching and leadership support

Variable	Measurement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
There is a lack of support for women's leadership	Frequency	1	13	10	51	2	77
	Percent	1.3	16.9	13.0	66.2	2.6	100.0
I need someone who guides me in my work to be more confident in myself	Frequency		4	10	61	2	77
	Percent		5.2	13.0	79.2	2.6	100.0
I need someone who provides me with opportunities to demonstrate my talents and abilities	Frequency		51	4	9	13	77
	Percent		66.2	5.2	11.7	16.9	100.0
I need someone to whom I turn to whenever I need counseling	Frequency		3	2	58	14	77
	Percent		3.9	2.6	75.3	18.2	100.0
I need someone who shows me how to achieve a better balance between my work and personal	Frequency	1	1	13	48	14	77
	Percent	1.3	1.3	16.9	62.3	18.2	100.0

Source: Own survey (2022)

Of the total respondents 76.3% are one way or other facing discrimination or mistreatment on the promotion to managerial post or moving up war to leadership ladder. However, women in leadership do not consider this as a challenge and want to remain silent. As shown in table 10 only 48.1% of the respondent consider discrimination as

women manager's challenge while 37.7% prefer not to say amount it. However, 85.7% of respondent confirm that their managers do not delegate women to perform higher position duties during their absence while also 74.6% agree that top manager don't want to give extra responsibility to women leaders. This shows that there is a discrimination or gender bias in the organization.

Table 10.Discrimination and top management

Variable	Measurement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
never discriminated against or treated less favorably to promotion to my managerial position	Freq.	34	24	13	4	1	76
	Percent	44.2	31.2	16.9	5.2	1.3	98.7
Discrimination is a challenge that women manager is facing in CBO	Freq.		11	29	34	3	77
	Percent		14.3	37.7	44.2	3.9	100.0
Top Managers do not delegate women to perform higher position duties during their absence	Freq.	9	2	39	27	77	9
	Percent	11.7	2.6	50.6	35.1	100.0	11.7
Top Managers do not give women extra responsibilities to learn position duties.	Freq.	-	16	2	42	17	77
	Percent	-	20.8	2.6	54.5	22.1	100.0

Source: Own survey (2022)

The respondent (78%) believes that the number of women in leadership role is small not because men are better in decision maker than women but may be due to the senior executives and top management have a perception that women simply do not have a desire to excel in their current job positions. Most respondent (53.2% and 55.8%) are neutral about management and other staff bias towards men than women leadership and

its impact on women leadership (Table 11). However, 39% agree the existence of gender bias and 36.4% of them believe it affects them in their leadership role.

Table 11. Bias and number of women on leadership

Variable	Measurement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
The number of women in leadership is small because men are more decision makers than women	Freq.	38	22	11	5	1	77
	Percent	49.4	28.6	14.3	6.5	1.3	100.0
senior executives and top management have a perception that women simply do not have a desire to excel in their current job positions	Freq.		3	7	35	32	77
	Percent		3.9	9.1	45.5	41.6	100.0
there is management and other staff bias towards men than women leadership	Freq.	1	5	41	30		77
	Percent	1.3	6.5	53.2	39.0		100.0
gender bias management and other staff have affects me to assume the leadership position	Freq.	1	27	43	4	2	77
	Percent	1.3	35.1	55.8	5.2	2.6	100.0

Source: Own survey (2022)

CBO has no policy or strategy to support women in leadership. Therefore, there is no support for them to advance in their leadership career. 92.2% of respondent has confirmed this. This is mainly because, as a wealth maximizing organization any one regardless of gender can be in leadership position as far as he/she contribute to the objective. However, the profit /wealth of the company may be maximized if more

women is on board to leadership post as most of them are not engaged in corruption during loan and foreign currency management which are very crucial performance indicator in the industry.74% of respondent agreed that Women managers are less/not engaged in corruption during loan foreign currency approval (Table 12).

Table 12. Women behavior and Organizational policy

Variable	Measurement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
newly established labor union is supporting women managers in many aspects	Freq.	Frequency	1	71	4	1	
	Percent	Percent	1.3	92.2	5.2	1.3	
bank support women managers in their career advancement	Freq.	2	69	3	3		77
	Percent	2.6	89.6	3.9	3.9		100
CBO has a policy or strategy to support women managers	Freq.	2	69	3	3		77
	Percent	2.6	89.6	3.9	3.9		100

Source: Own survey

81.8% of respondent agrees that inflexible working hours are a challenge to women managers. Out of this 67.5% confirm that the number of women in leadership is small because Women don't have enough time due to family commitments. Flexible time may assist existing women leadership to balance their work life. This may also motivate other female employees to work towards leadership position.

There are no clear criteria for selecting women to leadership role in CBO. Besides, there is no time frame for them to deliver the result when a manager assumes the new role. According to the respondent (76.6%) agree that there is no adequate time given by the bank for women manager to show their ability. This may impact women to move forward and apply for the management role.

Table 13. Adequate and flexible time

Variables	Measurement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Inflexible working hours are a challenge to women manager	Frequency	2	3	9	61	2	77
	Percent	2.6	3.9	11.7	79.2	2.6	100.0
The number of women in leadership is small because Women don't have enough time due to family commitments	Frequency	4	17	4	52		77
	Percent	5.2	22.1	5.2	67.5		100.0
No adequate time for women manager to show their ability	Frequency	1	5	12	55	4	77
	Percent	1.3	6.5	15.6	71.4	5.2	100.0

Source: Own survey (2022)

4.7. Women's participation in leadership positions and organizational performance of CBO's

Organization performance is the level of achievement of individual success within a certain period in each of the fulfillment of its obligations relating to various opportunities such as performance, goals, and characteristics that have been designed and agreed upon by all members in an organization. An organization is said to be high-performing if the organization can produce a planned performance at high quality by using great human resources. Organization performance is a reflection of the level of ability to achieve expectations in carrying out something related to planning activities and the provisions of designing and achieving the target organization that is packaged in the form of good progress in the organization.

In order to evaluate the contribution of women leadership to the organizational performance of CBO, five key performance indicators are presented on the table below. Data were collected for the period 2017-2022 for each of the performance indicators. The performance indicators are foreign currency generation, customer base, non-performing loan (NPL), Digital Banking, and gross profit.

Foreign exchange shortages due to weak export performance and high demand for foreign currency will continue to present significant market challenges. Banks, therefore, are essentially and widely engage in foreign currency generation as it is a good source of profit for the banks. At the core of banking business, there is foreign currency generation which need effective leadership for sustainable generation of foreign currency. Women headed CBO branches has shown incredible performance in foreign currency generations. During the last five years the contribution of women headed CBO branches to the total CBO level foreign currency generation has grown tremendously from 0.67% in 2017 to 1.19% in 2022.

Table 14. Foreign currency generation at CBO branches banks headed by women managers (2017-2021)

Performance indicator	Foreign currency generated (in millions USD)				
	2017	2018	2019	2020	2021
Total foreign currency generation at CBO level	189.13	279.17	310.42	360.64	351.05
Total foreign currency generation of banks managed by women	1.26	2.44	4.41	3.41	4.18
Proportion (%)	0.67%	0.87%	1.42%	0.95%	1.19%

Source: own survey (2022)

Customer base which is an important indicator for performance of any banks in general plays essential role in the growth and competitiveness of CBO in the bank industry. The data collected on the customer base growth trend for women headed branches compared with the customer growth at CBO level in general revealed the share of customer base increment of women headed banks to that of the customer base growth at CBO level has shown steady growth rate (table 15). This implies that women headed CBO branches are performing well which has been manifested through contribution to the customer base of the bank at increasing rate. This could be attributed to the specific natural characteristics and ability of women in approaching and lobbying individual to register at the branch to open accounts.

Table 15. Customer based at CBO branches banks headed by women managers (2017-2022)

Performance indicator	Number of customers					
	2017	2018	2019	2020	2021	2022
Customer base at CBO level	1,674,025	1,814,881	1,308,232	1,156,445	1,523,526	1,123,702
Customer base of CBO branches managed by women	39,022	65,562	33,423	42,134	56,862	41,972
Proportion (%)	2.33%	3.61%	2.55%	3.64%	3.73%	3.74%

Source: Own survey (2022)

Non-performing loan in which borrower is in default and has not made any scheduled payments of principal or interest for a certain period of time is one of the very challenges the bank industry in general face in Ethiopia affecting the performance and competitiveness of the bank industry. NPL reduces profitability of the banks and is often prevent banks from lending more to their customers which in turn slows down economic growth. When a lender records a large percentage of its outstanding loans as non-performing loans, it can hurt the financial performance of the lender. Banks mainly make money from the interest they charge on loans, and when they are unable to collect the owed interest payments from NPLs, it means that they will have less money available to create new loans and pay operating costs. The money represents an income that is potentially lost, and it affects the profitability of the lender. Not only does it affect the lender, but it also leaves potential borrowers with fewer options to get loans from the lender.

For healthy performance of CBO over years, the NPL rate should decrease. The data obtained in this regard indicate the non-performing loan at CBO branches headed by women has shown a significant decrease from 1.18% in 2018 to 0.71% in 2022. This is an indication that women's leadership essentially contribute CBO reducing its NPL over time. The key informant discussion conducted with female managers indicated that women are confident and competent on their leadership position and are result oriented who is regularly and closely follow up, support, and monitor employee's performance. NPL is highly attached to the quality of manager during due diligence review. Women are capable of doing this review in unbiased manner and taking calculated risk. Research on women and risk generally concludes that women tend to be more risk averse than men which is an essential leadership quality specially in banking sector (Francis et al., 2015).

Table 16. Non-performing loan at CBO branches managed by women (2017-2022)

Performance indicator	NPL (in millions ETB)				
	2018	2019	2020	2021	2022
Total NPL at CBO level	456.64	287.09	784.03	876.25	1091.8
Total NPL of CBO branches managed by women	5.38	8.86	18.17	14.2	7.8
Proportion (%)	1.18%	3.09%	2.32%	1.62%	0.71%

Source: Own survey (2022)

In the banking industry in Ethiopia digital banking services are expanding at high pace and banks are giving much focus on creating the digital platforms through which customers can manage their entire personal finance. In terms of number of digital banking customers, there is a positive growth trend both at CBO level as well as at CBO branches headed by women. In this regard, it is observed that women headed banks have contributed a positive and significant increase in the number of digital banking customers and the data revealed that in CBO branches that are headed by women have shown steady growth of digital banking customers over last 4 years and the growth is higher than the growth at CBO level. This implies that women are much better than men in terms of their contribution towards increasing digital banking customers. Promoting digital banking requires strong employees' commitment and extraordinary effort to attract increased number of digital banking customers. Towards this, as key informants indicated, women branch managers possess special merit as employees tend to obey and perform their duties and strictly execute instructions given by female managers that male managers who could be associated with the unique communication skill women managers have in properly sharing their intentions, instructions and ideas that men to employees working under their supervision

The proportion of contribution of women headed CBO branches to the digital banking customer number has grown from 0.94% in 2018 to 9.32% in 2020, which is more than 9-fold increment (table 17). In support of the research's findings, previous studies, Nicole (2019) showed that once women land leadership positions they excel - often surpassing

men - because they have developed soft skills necessary for effective leadership. Traits like empathy, communication, and listening are qualities that serve women well when in management positions.

Table 17. Number of digital banking customers at CBO branches managed by women (2017-2020)

Performance indicator	Number of digital banking customers			
	2017	2018	2019	2020
Digital banking customers at CBO level	70,346	80,517	404,512	548,921
Digital banking customers at CBO branches managed by women	4,089	3,462	23,397	51,158
Proportion (%)	0.94%	4.30%	5.78%	9.32%

Source: Own survey (2022)

Gross profit an important milestone for measuring the performance of business organizations. The profit level varies across banks depending on the level of effectiveness of the leadership. The proportion of gross profit women headed branches contributed for CBO's gross profit shows increasing trend. For example, during the period 2017 to 2021, the proportion of share of gross profit contribution of women headed CBO branches has grown from 0.52% to 2.35%. This is a remarkable performance that women in leadership are contributing for CBO success in generating high gross profit across years. In explaining how women managers are effectively discharging their responsibility of leadership in improving organization performance, interviewed key informants pointed out that women branch managers because of their exemplary role in leadership and effectiveness in improving organizational performance different changes are taking place in the organization. Because of high performing women in leadership other female employees at CBO have increasingly aspire to assume leadership position. The existing women leaders are becoming role model for other female staff which encouraged them to follow the footprint of their senior women in leadership. Though not, broader scale, there is a significant change in mid set and attitude towards women. Because of effectiveness of female branch managers, team performance has increased, overall achievements of annual targets have shown remarkable progress.

Similar to this research’s finding, there are several previous findings that confirmed this. As Lenard et al. (2014) indicated when women are members of the board of directors, they take their monitoring role very seriously and higher percentage of women on the board is associated with lower variability of stock market return. Robinson and Dechant (1997) note that women directors are perceived to be more hard-working, with better communication skills, which contributes to better problem-solving ability of the entire board. Eagly and Carli (2003) propose that women must demonstrate additional competencies to reach directorship positions, which implies that women are quite diligent as directors. Some studies also suggest that companies with more women board members have higher profitability and better stock price performance. Performance of funds that are majority-owned by women has outpaced the financial industry (Credit Suisse, 2012).

Table 18. Gross profit at CBO branches managed by women (2017-2021)

Performance indicators	Gross profit (in million ETB)				
	2017	2018	2019	2020	2021
Gross profit at CBO level	2321.83	2321	3526.81	5736.3	8078
Gross profit at CBO branches managed by women	12.07	27	48	105.7	189.88
Proportion (%)	0.52%	1.16%	1.36%	1.84%	2.35%

Source: Own survey (2022)

4.8. Policy gaps that contributed for women under-representation in leadership.

Organizational policies are key instruments that are designed and implemented to improve the performance of organizations. The policies, however, need to be evaluated before implementation if they can bring about positive impact on the overall aspects of the organization. Increasing women representation in leadership position in CBO required a policy support. Without putting in place organizational such policies, the desired change in increased representation of women in leadership position cannot be achieved. People in leadership were interviewed to identify the policy gaps that contributed for women under-representation in leadership.

The results obtained from the interview indicated there is high discrimination against women even to the extent that it is taboo to speak even the issue of women in leadership as an agenda. As a profit-making organization who ever bring the result would be on the seat. The gender equality has never been discussed in the any of the higher officials meeting.

The following are gaps observed in the Human resource and other companies' policies.

- National bank of Ethiopia is the governor of the financial sector including CBO. On its directive SBB/71/2019, about the size and composition of board room it says 'the board shall comprise female director provided that eligible candidate is available among the shareholder'. This policy has gaps by itself. It is optional and doesn't say the percentage of women in the board room. The governing bank at least consider how the quota system be incorporated in the directives; this is mainly considering vote bias in nominating BODs.
- The policies in the CBO overlook about the issue of women in leadership. There is no succession plan either in the short run or long run to fill the leadership roll in higher position. There is no positive action policy established that ensure either women's equal access to and full participation in power structures and decision-making or women's capacity to participate in decision-making and leadership.
- There is no platform to organize leadership and gender awareness training and procedure or system of mentoring. The CBO should organize regularly a platform where various issues regarding gender can be discussed to create awareness across the organization. There is no system of mentoring that help give support women to be promoted in leadership. Therefore, CBO should design an implement a coaching system specifically for women to develop their leadership skill and knowledge.
- There is no clear direction and follow-up to understand the contribution of women branch manager. The database is also not clustered in such manner that shows the women performance in different KPIs.
- There is no special consideration for women candidate during screening of new employee recruitment.

- When employees are moving up to management, it is not the Ethiopian labor law that governs rather the CBO in house policy does. Unless the in-house policy including HR, is clearly create conducive environment, It would be individual supervisors merit to give the decision power for women leaders. Besides, this gap is the cause for sextual harassment and women afraid to claim their right

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1. Summary of Findings

Women participation in various economic activities is recognized as a determinant factor in driving economic development throughout the world. However, their participation in the social, economic, political, and other forms of life is very low as compared to their men counterpart. This study was carried out with a general objective of investigating challenges that contributed for under-representation of women in leadership position and its impact on the organizational performance of CBO. The research investigated factors that contributed for under-representation of women in leadership and the effect of women representation in organizational performance of CBO by taking the case of women headed City branches in comparison with the overall performance of CBO.

The findings of the study will have significance to come up with common leadership development lessons that could serve as models for women now entering, progressing, and leading in the workplace at CBO.

The study has limited itself finding out the major societal, organizational, and individual hindrances that women leaders are facing in CBO's context using selected city branches that are headed by woman managers by utilizing both primary and secondary evidence.

Methodologically, set of blended tools and techniques of data collection and analysis were employed in this study which are meant for collecting ample information and data to effectively address the study objectives. The study utilized descriptive research design to describe the existing as well as the emerging challenges of women in leadership positions and their performance in the case of CBO.

The findings of the study are summarized as follows:

Demographic and socio-economic characteristics of the respondents were identified as factors that have contribution for representation (under-representation) of women in leadership position. Age of respondents is measured in years and age is hypothesized to

positively influence probability of women assume leadership position. Significant proportion of women that are in leadership position are within the age range of 35 to 44 years which implies that age is one of the determinant factors for women to assume leadership position. Married women because of multiple responsibilities she may shoulder that arise from her marriage, may tend to have less probability of aspiring or assuming leadership position at CBO. It is most often the case women after getting married may face time constraint as she become busy with managing domestic chores. This may affect women stop aspiring leadership position as leadership require more time for delivering effective leadership. Number of children is found to have affected women from acquiring leadership positions as having higher number of children makes women busy in managing them so that may tend to not to aspire any additional role from office that put more burden on her. The education level of the respondent has an influence over probability of women assuming leadership position implying that the higher education level the higher the probability for women to assume leadership position.

Service year is an important factor for women to assume leadership position. This factor is hypothesized to positively influence the probability of women to get any leadership position in CBO. The research's finding indicates that as longer work experience is one of the criteria for assuming leadership position, it is most likely that the fact that the proportion of women with longer experience is very low might be one of the reasons for under-representation of women in leadership position. Significant proportion of women in leadership position at CBO have work experience of not greater than 10 years.

The study indicated societal, organization and persona related factors are factors that are responsible for under-representation of women in leadership position at CBO. Societal related factors such as “cultural change towards women’s role and ability”; “culturally assumed experience of leadership by leading family & raising children”; “aware society to accept women’s leadership”; “influence of successful female leaders in the society” and “equal education opportunity for women.” are source of challenges that arise from societal attitude and belief negatively affecting women from assuming leadership position.

The study also found that organizational factors are also source of challenges for women to assume leadership position at CBO. It was observed those women's career advancements are not affected by one factor alone but a combination of different factors. The study revealed that organizational factors, different in nature and extent have decisive contribution for low participation of women in leadership position. The organizational factors that contributed for under representation of women in leadership includes the following: affirmative action; promotions concerning on women's possible merit for leadership; gender stereotypes, lack women network at CBO, lack of mentor & coaching system, discriminatory procedure for recruitment & promotion; lack of quota for women positions, and absence of customized trainings opportunities for women.

Individual specific factors were also found to be major challenge for woman which prevented them from assuming leadership positions were identified in which respondents evaluated them to what extent these factors influence women-representation in leadership position at CBO. The factors are: 'better emotional intelligence than men'; 'natural ability to create influence better than men'; 'support from family & supervisors'; 'self-motivation and ambition'; and 'hard work.'

The study also investigated the contribution of women leadership in key performance indicators CBO. In order to evaluate the contribution of women leadership to CBO, indicators include foreign currency generation, customer base, non-performing loan (NPL), digital Banking, and gross profit are identified. The finding of the study revealed that women header branches of CBO have positive and increasing rate of contribution to the overall organizational performance of CBO.

5.2. Conclusions

The study was conducted with general objective of identifying women leadership challenges alongside emerging socio-economic factors, organizational and individual challenges that affect women in leadership positions and its impact on the performance in the case of CBO and to recommend institutional policy measures that need to be taken to create enabling working environment for women in leadership positions.

Generally, individual, organizational, and societal related factors are source of key challenges that undermine the promotion of women in leadership position. These factors have to be therefore, address properly in order to improve the representation of women in leadership positions.

It is observed that individual related factors are highly influential factors which emanated from both factors that are associated with the organizational policies, rules and procedures being implemented in career promotion. It is most often the case women after getting married may face time constraint as she become busy with managing domestic chores, and most often societal and organizational related factors become more sever challenges after the women become married and have children. This may affect women stop aspiring leadership position as leadership require more time for delivering effective leadership. To address the individual and organizational level challenges it is found essential to create better access for women to improve their educational status which is believed to be a source of confidence, aspiration, and technical capability.

The study indicated societal and organization factors are factors that are responsible for under-representation of women in leadership position at CBO. Societal related factors such as “cultural change towards women’s role and ability”; “culturally assumed experience of leadership by leading family & raising children”; “aware society to accept women’s leadership”; “influence of successful female leaders in the society” and “equal education opportunity for women.” are source of challenges that arise from societal attitude and belief negatively affecting women from assuming leadership position. These challenges are believed to be addressed in the long run but addressing organizational

level factors could be addressed in the short run. The study also found that organizational factors are also source of challenges for women to assume leadership position at CBO. It was observed those women's career advancements are not affected by one factor alone but a combination of different factors. The study revealed that organizational factors, different in nature and extent have decisive contribution for low participation of women in leadership position. The organizational factors that contributed for under representation of women in leadership includes the following: affirmative action; promotions concerning on women's possible merit for leadership; gender stereotypes, lack women network at CBO, lack of mentor & coaching system, discriminatory procedure for recruitment & promotion; lack of quota for women positions, and absence of customized trainings opportunities for women.

The impact of women under-representation is apparently clear in CBO case. It is proved that women in leadership have created positive impact on organizational performance, therefore, it can be concluded that under-representation of women in leadership is negatively affecting the overall performance of CBO. Under performance of foreign currency generation, customer base, non-performing loan (NPL), digital Banking, and gross profit of CBO is partly associated with under-representation of women in leadership.

5.3.Recommendations

Generally, according to the respondents, there are institutional (organizational), socio culture and individual factors that have major contribution to the low representation of women in the leadership positions of governmental organization respectively by proper implementation of women policies in the organization, equal treatment during assignment leadership position, providing training to build women's capacity and creating awareness to the society that women capable for leadership position the researcher recommends that women should be encouraged and supported in order to compete on leadership positions.

The following specific recommendations are made to address the challenges that women are facing in assuming leadership positions.

- The current status of women representation in leadership at CBO is low. This requires a comprehensive and all rounded measure so as to improve the current status of women in leadership position. The measures should include policy and administrative and programmatic measures that help improve women representation in leadership.
- CBO to approach NBE to look at the corporate governance directive about BOD gender composition advise rather than leaving open, at least it would better mention the number of women in the board room to be 30%-50%.
- Individual related factors are also found to be major obstacle for women promotion in leadership position. To address this problem there has to be ear marked customized training opportunities that build up the confidence and technical capacity and moral strengthen of women. Education will empower women and it unlock every challenges so that women could be promoted into leadership positions.
- Introduce regular campaign to create awareness about the importance of promoting women in leadership. Continuous campaign should be organized through trainings, workshops and various events that can be organized regularly.
- CBO level gender mainstreaming policy should be designed and implemented. It is observed that women headed CBO branches are high performing branches which indicate the effectiveness of women in leadership position that significantly contributed for improved organizational performances. Therefore, CBO need to design and implement gender policy which provide women opportunities for acquiring leadership positions, get access to education opportunities, reduced organization related factors that undermine women promotion into leadership.
- Organization related challenges are key factor that contributed for under-representation of women in leadership. Therefore, putting in place coaching and mentoring system that provide special support for women employees help them develop their leadership skill and encourage them aspire to the leadership

positions. It is also recommended that there has to be policies, and rules that introduced quota system that aimed at giving women opportunities for leadership positions.

- Introduce special incentive and reward system for best performing women managers which will serve as encouraging other women to work hard and aspire for leadership positions.

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7. ANNEXES

7.1. Data Collection instruments-semi structured questionnaire

Addis Ababa University School of Commerce

Department of Business Leadership (MBL)

Assessment of the Challenges Women in Leadership and Organizational Performance:

The case of Cooperative Bank of Oromia

Dear Sir/Madam

I am a postgraduate student in the department of Business Leadership at Addis Ababa University. Currently, I am undertaking research on “**Assessment of the Challenges Women in Leadership and Organizational Performance: The case of Cooperative Bank of Oromia**”. You are one of the randomly selected respondents to participate in this study. Thus, I would kindly request you to answer the following questions.

Your honesty and kindness would be of great help for the study in many aspects. Finally, the information that you will share will be kept **confidential** and only used for the academic purpose. It would be also highly appreciated if you complete the questionnaire and return it to me as early as possible.

General Guidelines:

- ❖ There is no need of writing your name
- ❖ For open ended questions, please give your genuine response on the space provided and if you need to add additional point you can use the blank space at the back of the questionnaire by mentioning the number of the question that you need to elaborate.
- ❖ This questioner has three parts
- ❖ The researcher defines leadership position as President, V/President, Department Manager and Branch Manager only.

Contact Address: If you have any difficulty, please do not hesitate to contact me and I am available as per your convenience at *Mobile 0911470915 E-mail Zekarias.snsf@gmail.com:*

Thank you in advance for your support and commitment

**1. Part 1: Demographic Information (please indicate your choice by w
(√) mark.**

1. Age of the respondent:

.18-24 .25-34 .35- 44 .45-54 . Above 54

2. Marital status: . Single . Married . Widowed . Divorced

3. How many children do you have?

.1 .2 .3 .4 . More than 4

4. Highest educational qualification achieved?

. Diploma/TVET . BA/BSc degree . Master's degree . Above
Master's degree

5. Years of service in Cooperative bank of Oromia

. Less than 3 years . 3-5 years . 6-10 years . 11-15 years
Above 16 years

6. Are you at a leadership position now or any time before? . Yes . No

7. If yes on qu#6, please indicate the position you had or you have now?

. Executive . Manager . Board of Director

8. Service year in current position

. Less than 3 years . 3-5 . 6-10 . 11-15
Above 16 years

2. Part II Challenge of women managers

Please identify to what extent do you agree on the below listed challenges to affect women in participating leadership (management) positions in the Banks.	Scale Measurement				
	Put ticks mark (√)				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. Women are equally represented as men in leadership positions in CBO					
2. I am comfortable with my current position					
3. Employees under my supervision have a good attitude toward my management style					
4. I have mentors in the bank who provided guide and support					
5. In CBO Women have equal /more opportunity than men in promotion and advancement to top leadership positions					
6. I never discriminated against or treated less favorably to promotion to my managerial position					
7. There is a challenge of failure of line managers to assume women's advancement as their responsibility					
8. There is a lack of support for women's leadership					
9. There is a lack of mentoring /coaching					
10. Inflexible working hours are a challenge to women manager					

11. I need someone who guides me in my work to be more confident in myself					
12. I need someone who provides me with opportunities to demonstrate my talents and abilities					
13. I need someone to whom I turn to whenever I need counseling					
14. I need someone who shows me how to achieve a better balance between my work and personal					
15. Discrimination is a challenge that women manager is facing in CBO					
16. Lack of adequate time for settlement in the management position is a challenge					
17. There is prejudice & stereotyping on women leadership in CBO					
18. There is an attitude that women do not take responsibility for their action as a manager					
19. I believe I am qualified for any managerial position on any branch grade (2,3...)					
20. Top Managers do not provide women with opportunities to upgrade their leadership skills					
21. Top Managers do not delegate women to perform higher position duties during their absence					
22. Top Managers do not give women extra responsibilities to learn position duties.					
23. Top Managers do not offer women					

clear job description of higher position that helps in moving up.					
24. The number of women in leadership is small because men are more decision makers than women					
25. The number of women in leadership is small because women are not interested in higher positions					
26. The number of women in leadership is small because there is a Socio-cultural influence					
27. The number of women in leadership is small because there is Organizational culture influence					
28. The number of women in leadership is small because Women don't have enough time due to family commitments					
29. A newly established labor union is supporting women managers in many aspects					
30. The bank plays a big role in promoting women to leadership					
31. There is affirmative action across the bank regarding women's leadership					
32. The bank support women managers in their career advancement					
33. Top management has a tendency of giving high targets for the branch headed by women					
34. CBO has a policy or strategy to support women managers					
35. I know the FDRE national women policy					

36. I think my lack of confidence deterred me to assume the leadership position. (President or executive ...)					
37. I have a desire and readiness and readiness to excel up to the leadership position					
38. I think senior executives and top management have a perception that women simply do not have a desire to excel in their current job positions					
39. I think there is management and other staff bias towards men than women leadership					
40. The gender bias management and other staff have affects me to assume the leadership position					

3. Part (III) Assessment Factors affecting women’s participation in leadership (management) position in the CBO

Please identify to what extent the following factors affect women in participating leadership (management) positions in the Banks.	Scale Measurement				
	Put ticks mark (√)				
	Very Large Extent	Large Extent	Small Extent	Unkno wn	Not at All
I. Societal factors					
a. Cultural beliefs and attitudes towards women role and ability					
b. Gender - based stereotyping					
c. Lack of women role model					
d. Double responsibility (Family & work responsibility)					
e. Lack of support from family					
I. Organizational factors					
a. Various forms of discrimination					
b. Organizational culture/attitudes assign and recognize women to higher leadership position					
c. Glass ceiling effect					
d. Top Management attitude towards women					
e. Lack of institutional networks for women employees					

f. Non availability of qualified women					
g. Highly linked male networks & alliances with the management					
h. Job characteristics, (e.g. irregular & inflexible working hours)					
I. Individual factors					
a. Self-motivation and ambition					
b. Lack of women's interest in positions of higher responsibilities					
c. Lack of education					
d. Lack of women confidence & inability to express themselves					
e. Lack of successful women role models					
f. Personal sacrifice & Hard Work					
g. Breaks in employment such as maternity leave					
h. Lack of mentoring/coaching					
i. Family commitments					

7.2. Checklist for key informant interview

Interview Questions for Women managers

Interview questions for the participant's Interview Protocol

Date.....

Time

Position

1. How do you see the unique leadership quality that women senior managers in your organization? (mention under, commitment)
2. What significant changes were brought after women managers hold positions in your organization?
3. Do employees in your organization are willing to obey or perform their duties when their women managers pass instructions, or they are willing to obey their men managers?
4. How will the family pressure, commitment, and spouse interest affect your performance in your senior position? (For women managers)
5. Regardless of employees in the organization and your family how does the community accept women as senior managers, since they are exposed to spending most of their time outside the home? Does it encourage or otherwise?
6. Do you have a mentor in the organization that helps you with your current positions?
7. What do you think are the opportunities that are given by the Ethiopian government in general and in your organization specifically? Do you think they are enough or still need improvement?
8. What do you think are the major challenges of women managers in CBO?
9. What policy or administrative measure should be put in place to increase women representation in leadership Position? Or if there is any such policy of law that is meant for increasing women representation in leadership, what are the reason for under-representation of women in leadership position?

7.3. Interview for Human Resource Director

Interviewee's Position: _____ Date _____

1. Do you believe gender equity is achieved in various aspects of human resources management? (Recruitment, training, promotion...)? If yes, what is the success story? If not, where are the gaps, and what needs to be done?
2. Is there any HR policy in the Bank that treats women and men differently? If yes, please specify.
3. Any policy on gender diversity in the Bank? Institutional targets for the percentage of women staff?
4. Are there specific strategies or guidelines to support the identification of potential women employees or any initiatives that specifically target women for promotion? If not, what do you suggest?
5. Do you think qualified senior women in the Bank are interested in leadership positions? If not, please give reasons.
6. Do you think that steps should be taken by CBO's management to ensure that there are more qualified women in a leadership position and to encourage more women to apply for leadership/managerial positions? If so, what?
7. Does it matter if a person is male or female in certain positions? For which positions and why?
8. What do you think about the percentage of women in the top leadership position of CBO in 5 years' time?
9. The qualifications and characteristics of the person you were looking for a given position discourage potential women candidate?
10. When you are looking to fill a managerial position:
 - a) What are the five most important qualifications or characteristics that you look for?
 - b) Are those qualifications and characteristics more commonly associated with men or with women?
11. Anything that comes into mind about women in leadership? Opinions, stories?
12. What policy or administrative measure should be put in place to increase women representation in leadership Position?

