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**Women's Employment and Empowerment at
Workplace: *The Case of Professional Women
Employees in the Banking Sector in Ethiopia***

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List of Acronyms

AAU:	Addis Ababa University
BoD:	Board of Directors
CEO:	Chief Executive Officer
CoDS:	College of Development Studies
CSA:	Central Statistical Agency
EEA:	Ethiopian Economics Association
ETB:	Ethiopian Birr
ExCo:	Executive Committee
FDRE:	Federal Democratic Republic of Ethiopia
GoE:	Government of Ethiopia
GWHQ:	Generalized Workplace Harassment Questionnaire
HR:	Human Resource
ICT:	Information and Communications Technology
ILO:	International Labor Organization
LFS:	Labor Force Survey
OECD:	Organization for Economic Cooperation and Development
SSA:	Sub-Saharan Africa
US:	United States

Executive Summary

Women's employment in general, and engagement in the formal sector in particular, is among the several key factors that have a bearing on their empowerment. Many people perceive women's employment as ladder key starting point leading to their economic empowerment due, in part, to factors such as stronger economic rights emanating from protective laws and policies regarding pay, security, and benefits, among others. The Government of Ethiopia (GoE) in alignment with targets set by different multi-lateral organizations, promotes gender equality and women's empowerment goals, and has adopted a number of institutional and policy measures that support these goals. Resultantly, women's participation in the labor force of the country has been growing progressively over the years. Despite the availability of policy and legal frameworks, however, gender disparities persisted in Ethiopia.

In the banking sector, the issue of vertical gender disparity remained an area of concern. Despite that, women's employment and empowerment in the banking sector in Ethiopia is under-researched. This study was aimed to examine employment and workplace empowerment of professional women in the banking sector in Ethiopia. Focusing on the cases of seven banks (one public and six private banks) selected from three cohorts, the study specifically aimed to: (a) inspect the gender dimensions of employment and upward progression in the banks; (b) examine the state of women's participation in management positions and identify the main factors (individual, household, organizational) associated with professional women's participation in management positions; and (c) examine whether professional women working in the banks are safe from workplace harassment, and, if not, to find out how professional women respond to workplace harassment.

The study was conducted in four cities in different parts of the country: Addis Ababa (central part), Hawassa (southern part), Bahir Dar (north-western part), and Adama (Central Eastern part). The study employed a QUANT-dominant concurrent mixed research design, which was informed by feminist research paradigms which allowed the researchers to place women's voices at the center of the analysis. More specifically, 124 employees sampled using multi-stage sampling strategy participated by responding to the Bank Survey Questionnaires; 544 women responded to the Bank Employee Women Survey Questionnaire and 30 purposively sampled professional women participated in in-depth interviews and key informant interviews. The survey data on key variables were analyzed by employing

univariate, bivariate and multi-variate analytical strategies and the qualitative narratives were analyzed using thematic analysis techniques. The results from both the quantitative and the qualitative data were cross-validated through key informant interviews that were held with five Directors of Human Resources/People and Organizational Development directorates of the banks.

The result of the study revealed that women employees in the banking sector constitute a little more than a quarter (28%) of the bank workers. Results from both data sets revealed that women's representation in low level positions is high compared to their representation at mid- and senior-level management positions. At the time of the study, the Chief Executive Officers (CEOs)/Presidents of all the banks studied are male. Only 16% of members of the Board of Directors (BoDs) are women. The proportion of women who hold the position of top management was 7.8% and that of women who occupied mid-level management positions was 13%.

Results of the study revealed that three individual characteristics played an important role in women's career advancement, these are: (a) women's education and husband's education, (b) work experience, and (c) household division of labor (work/life balance). The proportion of women that participate in management positions at least doubles with increase of a woman's and spouse's educational status from bachelor's degree to master's degree. Among organizational factors, lack of adequate institutional support such as child care centers and mentorship programs, presence of gender stereotypes and prejudices against women, women's lack of sufficient personal network, and their inadequate access to further trainings were found to hamper women's career progression. Furthermore, higher gender asymmetric practices in banks negatively affected women's aspiration to hold management positions in the banks. Household and personal characteristics that leave many working women with unproportioned domestic responsibilities suffocated women's time to engage in upgrading their educational status, getting exposures to managerial works, and forging professional social networks, all of which were important variables for promotion to senior-level management positions.

The binary logistic modelling showed that 43 percent of the women had ever experienced general workplace harassment (of different forms) during their service in the banks. Of the women employees that indicated their having ever-experienced workplace harassment, 87.7 percent said that the harassment occurred during the past year, mostly more than once (70.7%). The qualitative data also confirmed the presence of workplace harassment against women employees in the sector.

Women's experience of workplace harassment depends on individual level characteristics and a range of organization level characteristics. Among the range of individual level factors, women's marital status was found to be significantly related to their experience of workplace harassment (never married women experienced harassment (49.7%) more than the ever-married women (40.8%). Larger proportion of the harassment was perpetrated by the banks' customers though the harassment from within the banks was also high. Moreover, women employees who are serving in the top or middle management positions were more likely to experience harassment at their workplace than other women. That is probably because of two reasons: one could be that those women, based on their status, have better understanding of what constitutes workplace harassment and what does not; second, those women spend much of their time in the male-dominated professional and social space. The study also indicated the significance of the nature of organizational practices and corporate culture of the banks from a gender perspective in determining the incidence of workplace harassment among the women employees. About 41% of the women that faced workplace harassment took confrontational responses, while the larger proportion (59%) chose non-confrontational coping mechanisms. Contrary to data from employees, the management bodies of the banks said they didn't receive reportable incidences of workplace harassment; and that is likely because of the absence of secure and safe reporting mechanisms.

There is need to devise appropriate mechanisms of narrowing the gender gap at all levels of the banks, more so at senior management positions; institutionalizing women empowerment elements, including options to release them time to invest in their career development; creating child care centers, breast feeding time, etc.; tackling women workplace harassment ("absence of war doesn't necessarily mean there is peace"); encouraging individual and organizational responses to workplace harassment; institutionalizing gender mainstreaming policies, codes of ethics and whistleblowers policies focusing on preventing and managing women's workplace harassment. The impacts of work-life balance on women's academic and career progression, increased vulnerability to workplace harassment, and the right to unleash their potential deserve to be studied further.

1. Introduction

1.1 Background

Empowerment has attracted the attention of governments, multilateral institutions, scholars, and development practitioners. The multidimensional nature of empowerment, coupled with its location in requirements, processes and outcomes, is among the factors that account for its complexity. The complexity in turn poses challenges in terms of formulating programs, assessing outcomes and measuring progress on the ground over time and ultimately in the adoption of packages that best fit for a particular context. For instance, choices of appropriate areas of intervention may be determined by looking at not only the direct impacts but also the catalytic effects of interventions on target beneficiaries or claimants, on a range of systems or on a combination.

Women's employment, in particular formal employment, is among the several key factors that have a bearing on their empowerment. It is also said to be the best avenue for women's economic empowerment due, in part, to factors such as stronger economic rights emanating from protective laws and policies affecting pay, security, and benefits, among others.

The Government of Ethiopia (GoE) has adopted a number of institutional and policy measures that promote gender equality and women's empowerment goals. Taking gender equality and empowerment as a national priority, the government has positioned women's empowerment at the center of policy, legal and institutional frameworks. For example, the National Policy on Ethiopian Women (1993) is the main policy framework for gender equality and the development of women. The Policy emphasized that all economic and social programs and activities should ensure equal access for both men and women to the country's resources and in the decision-making process so that women at all levels can benefit equally with men from all development processes and their outcomes. Some of the implementation strategies embedded in the policy include: establishing Women's Affairs Department in all government organizations; supporting women's associations; promoting research on lightening women's workload; taking legal measures to ensure equal pay for equal work; and targeting the elimination of prejudices and customary practices that discriminate against women.

Since the early 1990s, the GoE has implemented several major policies and development plans aimed at promoting gender equality. For example, the 2003 Labor Proclamation created enabling work conditions for women by granting three

months maternity leave and emphasizing that women were not to be discriminated against in the workplace. The National Employment Policy and Strategy (2016) sets various strategies which primarily aimed at development of women's skill and capacity building, providing appropriate legal protections for women against gender related discrimination in labor market and employment, and institutionalizing appropriate support mechanisms that facilitate women's participation in the labor market (FDRE, 2016). In 2017, the GoE enacted new legislation (Civil Servants Proclamation No. 1064/2017) that guarantees more favorable working conditions for civil servants, particularly women. Reasserting equal pay for equal work, providing childcare services, and extending maternity leave from 90 to 120 days and paternity leave from 5 to 10 days are among the major developments that support and strengthen the role of mothers in paid full-time work. Later, Labor Proclamation No. 1156, issued in 2019, extends maternity leave to four months (120 days). The proclamation prohibits sex-based discrimination in compensation and employment, prohibits sexual harassment and violence in the workplace.

The various national economic development plans also have women's empowerment in focus. The two five-year Growth and Transformation Plans (for the periods 2010/11- 2014/15 and 2015/16 - 2019/20) gave special emphasis to enhancing the benefit and participation of women in economic and social development. Similarly, under the current Ten- Year Plan (2020/21 - 2029/30) (FDRE, 2021), equitable participation of women and children was identified among the six strategic pillars for ensuring overall development of the country. In this regard, the plan outlined several areas of focus, including ensuring gender equity in economic and social sectors by enhancing participation of women at all levels of education and ensuring asset ownership of women; ensuring the participation of adequate number of women and youth in leadership and decision-making positions; and creating awareness among citizens about the role of women and youth in the country's overall development.

Although, women's participation in the labor force of the country has been growing progressively over the years as a result of the strong policy and legal frameworks presented above, gender disparities persisted in all sectors in Ethiopia. The National Labor Force Surveys (CSA 2006, 2021) indicate that despite all efforts, gender inequality in general and underrepresentation of women in the economic spheres in particular remain a huge challenge. Moreover, studies show that the paid formal labor market is dominated by men, who largely occupy high or semi-skilled, high paying jobs. Women in Ethiopia still remain at the lower end of

a segregated labor market and they concentrate in few informal occupations, hold positions of little or no authority, and receive less payment than men. Women are underrepresented in white collar works-while they represent almost half of total employment of their combined share as “technicians and associate professionals,” “professionals” while their proportion in “legislator, senior officials and managers” does not exceed 30 percent. Among white collar workers, women earn less than men: given the same observable characteristics, women in Ethiopia are paid 22 percent less (Martha, 2012). Besides, while employment is generally expected to lead to women’s empowerment, whether that is the case has not been examined. The state of women’s employment and empowerment, specifically in the banking sector in Ethiopia, is under-researched. Hence, the purpose of this study was to examine employment and empowerment of professional women in the banking sector in Ethiopia.

1.2 Statement of the Problem

The worldwide rise in women’s labor force participation has been one of the most significant economic and social changes in the last century (Bottero, 2000; Goldin, 2006; Semyonov, 1980). This phenomenon has led to a concomitant growth of research in the area (Bottero, 2000; McDowell, 1997; Perrons, 2004; World Bank, 2011). A common theme running through much of this research is that contemporary trends in women’s employment reveal a mixed picture of progress and inertia. In other words, despite significant progress noted in reducing the gender gap in the labor market, gender inequality at workplace remains an indisputable reality of the twenty-first-century.

The increase in women’s employment globally is tied to structural shifts in the world economy away from agriculture and industry towards services, with the associated use of technology and the spread of information and communications technologies (ICTs). The shift towards a service-based economy benefits women as requiring least physical labor; services tend to be ‘more typically a female-employing sector than was manufacturing’ (Perrons et al., 2006). In 2019, almost 60 percent of employed women aged 15 years and above were engaged in services, a percentage which is up from its 38.5 percent share in 1991 (World Bank, 2021). Retail banking is among the sub-sectors in the services where a significant growth in women’s share of employment has been noted. It is among the service jobs requiring emotional labor which places special importance on communication, personal contact and customer service. Women are regarded as innately possessing

such skills; therefore, new job opportunities are opening up for them (Bird, 1990; Bradley et al., 2000). Educated women, particularly in urban areas, have been able to avail themselves of these new avenues of employment, resulting in an increased share of women in financial and business services. Some scholars have also explained this pattern from cultural point of view arguing that, as society starts to change the long-held ideologies of domesticity and seclusion in favor of women's participation in the labor market, women were only allowed to work in a narrow range of white-collar occupations that were deemed suitable for 'respectable' women. Bezbaruah (2015), for example, claims banking is often perceived to be one of the 'woman-friendly' occupations in India primarily due to its office-based environment and regular working hours that "enable women to work without traversing the tenets of domesticity and sexual propriety".

Consistent with the global trend, women in Ethiopia are increasingly entering into the labor force showing an increase in the female Employment to Population Ratio from 58.5 percent in 1999 to 69.8 percent in 2013 (CSA, 2014). Although agriculture remains the major employer in the economy, periodical analysis of the labor force in the major sectors in the country between 2005 and 2021 shows an increment in the service, while the share of agriculture declined (CSA, 2021). Seid et al. (2015), focusing on the sectoral contributions of labor to the Ethiopian economy, indicated that the finance sector offered a second highest level of employment expansion in the period between 1990 and 2011, next to the construction sector. The study further revealed that financial services is among the few sectors which were found to experience higher employment growth (7.3 per cent) than growth in output (5.9 per cent) during the same period.

This positive contribution of the finance sector to the Ethiopian economy both in terms of expanding the labor market and its economic output can be attributed to the expansion of the banking sector in the country since the early 1990s. The partial liberalization of the financial sector was one of the policies implemented by the transitional government after the overthrow of the socialist regime in 1991. Following that, new financial institutions emerged and the private sector became an active player in the financial system (Addison & Geda, 2003; Dagnaw, 2009). At the time of the current study, a total of 26 commercial banks, of which 25 are private and one is state-owned (public), were operational in the market and more private banks were under establishment. This led to a rapid growth in the distribution of bank branches across the country, opening the doors for large numbers of educated women to enter the banking sector in urban area.

Despite the absence of official gender disaggregated data on the workforce in the banking sector in Ethiopia, women are commonly seen to constitute a sizeable workforce. Although a low wage by global standards, professional workers in financial institutions earn relatively high salaries for their work, putting them at the economic cutting edge of a rising cost of living in urban Ethiopia. The economically rewarding nature of the sector in the labor market encourages investment in the human capital required for sector. This can easily be noted from the official data on student's enrollment in higher education institutions by discipline (Ministry of Education, 2016), such that more than a fourth (26.6 percent) of the total students enrolled in Ethiopian higher education joined the field of business and economics, making the field with the second highest share of enrolment next to engineering and technology (34.1 percent). The share of enrolment for business and economics is even much higher (46 percent) when only non-government higher education institutions are considered.

This study was motivated by some important gaps noted in the available body of literature. First, the scholarly works on the financial sector in Ethiopia tend to concentrate on analysis of the financial and regulatory aspects of the sector (Addison & Geda, 2003; Asratie, 2021; Dagnaw, 2009), with little or no research in the area of gender gap in employment and empowerment in the financial sector. Hence, women's employment in the banking sector in Ethiopia is under-researched. In terms of geographic coverage, without underestimation of the growing pool of researches in South Asia (Bangladesh, India, Pakistan, and Sri Lanka, in particular), the issue of women in banking in general are mostly explored in the context of developed World, especially in the USA and Europe. Thus, literature focusing on women's employment in SSA particularly is scanty. This is partially a reflection of the under-representation of the Global South in social science research in general (Murphy, 2008).

Second, in a review of the existing literature on women's empowerment in Ethiopia, significant effort was noted in documenting women's experiences in relation to either access to microfinance service or the semi-skilled/unskilled wage employment in the export industries such as garment factories and flower farms. However, not much attention has been given to the empowerment of women in white-collar jobs, probably because, based on women's access to economic resources, those women are assumed to be empowered (Martin & Meyerson, 1998). Such assumptions are contradicted by the continued discrimination women face even in supposedly privileged white-collar professional work. It is clearly

necessary to explore the pathways through which these women can be sufficiently empowered to challenge gender-based discrimination at workplace.

Furthermore, existing research on women's empowerment in general emphasizes how women's employment translates into changes in the domestic domain. But, as Kabeer (2008) notes, far less known are 'the processes by which they [women] become empowered as workers'. Though the issue of exploring women's empowerment in the domestic domain, which requires analysis of individual and relational power dynamics in households, is an important research agenda in its own right, it is also crucial to look at how the gendered norms and organizational contexts affects women's position in the workplace and analyze and compare the multiple channels through which women can seek to challenge gender inequalities in the workplace. The significance of these issues can also be easily understood in view of theoretically well-developed arguments related to the gendered nature of organizations (Acker, 1990) and significance of gendered norms in shaping women's choice and aspirations at work place (Radhakrishnan, 2009).

Hence, the aforementioned gaps noted in women's empowerment literature and the ever-increasing expansion of formal employment in service sectors and the concomitant large absorption of women into these sectors warrants a systematic scrutiny. This study therefore, examined women's employment and empowerment in the banking sector, also dwelling on whether women are safe from workplace harassment, and how they and the institutions respond where the ill might have happened. The study addressed the research questions outlined below:

- How are professional women's everyday experiences of work and employment in Ethiopia's banking sector? How is this playing out in women's participation in leadership positions and articulation of their work environment?
- What contextual factors influence women's experiences of work and employment? How and why?
- Are women employees sufficiently empowered to be able to challenge gender inequalities in their workplace? How do the professional women workers navigate the gendered work environment? What informs their response to gender inequality at workplace?

1.3 Objectives

The purpose of the study is to examine empowerment at work place among professional women in the banking sector in Ethiopia. Focusing on the case of selected public and private banks, it specifically aims to:

- assess the gender dimensions of employment and upward progression in the banks;
- examine the state of women's participation in management positions and identify the major factors (individual, household, organizational) affecting women's participation in the management positions in the banks;
- examine whether professional women working in the banks are safe from workplace harassment, and, if not, to determine the incidences and major determinants (individual, household, organizational) of workplace harassment against women; and
- inspect women's and banks' responses to workplace harassment, if any, and determinants of workplace harassment.

2. Literature Review

This section first provides a review of the main developments in women's employment in general. It then extends the discussion on women's employment by presenting the key concerns raised in the area. Empirical studies and theoretical discourses that help understand important issues related to gender inequalities at workplace are also reviewed. Finally, a synopsis of the main elements of the conceptual framework developed based on a synthesis of the review of literature and used to guide the study is provided.

2.1 Major Developments in Women's Employment

2.1.1 A Woman's World: Changing Patterns of Work and Employment

In almost every country in the world, men are more likely to participate in labor markets than women. However, these gender differences in participation in the labour market have been narrowing substantially in recent decades. Overall, the global gender gap in labor force participation, stood at 27% in 2018 declining a little from the 29.1% in 1990 and the 32% in 1980 though the gender gap in labor force participation varies greatly across regions (ILO, 2018). The gender

participation gap is most pronounced and persistent in North Africa, the Arab States and Southern Asia (ILO, 2018). For example, the ratio of female to male labor force participation in countries such as Syria and Algeria is less than 25%. In contrast, Sub Saharan Africa, Northern America, Latin America and the Caribbean, Europe and parts of Asia have lower than average gender participation gaps and have shown an apparent improvement in closing the gender participation gaps during the last decades. A notable reduction of the gender participation gap has occurred in many Latin America countries such as Brazil where the gap was halved from 41.2% to 20.4% and Mexico where the gap decreased by roughly 16 percentage points. In Africa, the gender participation gap declined by approximately 8 and 10 percentage points in Nigeria and Ethiopia, respectively (ILO, 2018). The overall decline in the global gender participation gap during these last three decades is primarily attributed to the remarkable increase in women's economic activity (Wirth, 2001; World Bank, 2011: 199; Verick, 2014).

2.1.2 Change in the Labor Structure: Importance of Service Sector

The increase in women's employment is tied to structural shifts in the world economy away from agriculture and industry towards services. The official data reveals that the employment percentage in service sector has significantly increased from 35.1% in 1991 to 50.8% in 2019 while the corresponding figure is almost halved for the agriculture sector declining from 43.4% to 26.4% and remained relatively stable for the industry, showing an increase of only less than 1% (World Bank, 2021).

A closer look at the employment pattern in the services sector by gender in particular, reveals that the growth of women's employment in the services has been a worldwide phenomenon. In 2019, almost 60% of employed women aged 15 and above in general were engaged in service sector which is up from its 38.5% share in 1991 (World Bank, 2021). Financial services such as banking, with its emphasis on customer service, is one sector in which emotional labor has become a crucial aspect of the job, giving women an inherent advantage (Bird, 1990). For instance, as Gothoskar (1995) indicates, women were recruited in foreign banks in India as it was felt that they provide 'better customer service' than men.

2.2 Gender Inequalities in the Labor Market

Despite the aforementioned considerable progress noted in women's labor force participation, studies find that 'gender revolution' remains incomplete (Perrons, 2009). Women are still far from achieving parity with men in the workplace due to attitudinal and institutional discriminations. The range of official data from different parts of the world manifest gender disparities do exist in employment status and the quality of jobs. Enthusiastic expectations that rising women's employment would result in greater gender equality have, however, been countered by assertions about the feminization of the labor market. Feminization in this context refers not just to a numerical increase in the number of women, but also to growing informalization and casualization, and deteriorating conditions of work. The persistent gender inequalities in the world of work have been drawing huge attention among different development actors worldwide including women's movements, governments, businesses, trade unions, and civil society organizations.

2.2.1 Vertical segregation

Although women continue to increase their share of managerial and professional jobs, as the International Labour Office (2004) indicated, the 'rule of thumb is still: the higher up an organization's hierarchy, the fewer the women'. The under-representation of women in the senior-most managerial positions is a recurring theme of studies across the services sector in general (Lyonette & Crompton, 2008; Maxwell et al., 2007; McDowell, 1997; Özbilgin & Woodward, 2004). In the US, women's share of Fortune 500 chief executive officer (CEO) positions has never jumped 5% up until 2017, though it has recently reached a record high value of only 8.2% in 2021 (Catalyst, 2021). Women are also underrepresented on board seats; they, for example, accounted for only 26.5% of Fortune 500 board of directors (Alliance for Board Diversity & Deloitte, 2021). This is commonly referred to as "vertical gender segregation". It can be argued that this vertical occupational segregation in the labour force has implications for the well documented phenomenon of gender wage gap in which case women are paid less than men for the same job done by men and women (Hegewisch & Hartmann, 2014; ILO, 2019; Bleiweis, 2020).

In the banking sector in particular, the issue of vertical gender segregation remains an area of concern. Despite making up more than half the workforce in financial institutions, women continue to dramatically lag behind their male

counterparts in leadership roles. Data from 20 global markets shows women comprise nearly 60% of employees in the financial services industry, but hold only 19% progress through the leadership ranks to senior level roles. The gender imbalance becomes more alarming at top of career and governance ladder with women holding only 14% of board seats and a mere 2% of CEO positions (PWC, 2013).

2.2.2 Horizontal segregation

The gender segregation in the labor market has also a horizontal aspect. Horizontal segregation refers to an even distribution of women and men in different sectors, different professional fields and different job functions, even within the same workplace and profession. There is persistent horizontal segregation with many occupations remaining strongly female segregating (often with men in the highest positions) or male segregating— such as nursing, primary teaching and most trades. This gendered nature of job functions, tasks and professions is created and reproduced through societal and cultural constructions of and relations between gender and work; hence, shaping the way in which individual women and men develop their identities and thereby influence women's and men's work orientations and work life (Bloksgaard, 2011). A distinctive feature of the horizontal segregation is the fact that often a higher status, opportunities for further qualification and more prestige will be attached to what men are doing, which is also reflected in the fact that 'male jobs' are often better paid than 'female jobs' (Bettio & Camilleri-Cassar, 2009).

A closer look at the gender distribution of the workforce in the banking sector also points to clear patterns of horizontal segregation. Certain functions, such as Human Resource (HR) and public relations and communications are commonly seen to be associated with feminine attributes (McDowell, 1997). This explains the clear pattern noted in the literature that the HR functions in banks are almost completely composed of female employees, while corporate or wholesale banking remain dominated by men (Ogden et al., 2006). The gendered association of jobs in banks has become so entrenched that Mullings (2005), in her study of the Caribbean banking industry, found it 'surprising' that women dominated not just in the 'feminine' areas of banking such as office and administration, but in other areas like business and finance.

Many scholars argue that horizontal segregation noted in the banking industry has consequences for women's career advancement, as it translates into

gender differences in upward career mobility (Bolton & Muzio, 2008; McDowell, 1997; Tienari et al., 1998). There are also signs that managerial jobs may be becoming subject to the same processes of feminization observed for clerical-level jobs. In the British banking sector, for instance, by the 1990s, women had moved into positions formerly occupied by men, such as branch managers, but only after these positions had been deskilled or downgraded, and consequently, offered less pay and status (Burton, 1996; Özbilgin & Woodward, 2004; Tienari et al., 1998).

2.3 Women in the Banking Sector

Several empirical works have captured a range of gender issues in the banking sector. A study on gender diversity in the Hong Kong financial services (PwC, 2018) indicates that entry-level jobs in the financial sector are divided almost equally between women and men. The proportion of women falls to approximately one-third at the senior management level, and is lower still at board level (21%) (PwC, 2018). The study found that 52% of entry-level positions are filled by women, falling to 47% for experienced higher roles. In relation to women in leadership, despite having achieved nearly equal gender balance at the entry and administrative levels, the share of women in senior management and boards is substantially lower than that of men. In five companies IFC surveyed in Tanzania, 46% out of about 8,000 employees were women (IFC, 2021). At the executive committee and board levels, one third of the members were women. Regarding senior and middle management, respectively, between 28 and 38% of managers were women. Entry level and mid-level administrative roles were split nearly equally between men and women. However, despite having achieved nearly equal gender balance at the entry and mid-administrative levels, the percentage of women in senior management and on corporate boards was substantially lower, compared to the percentage of men.

Wyman (2016) also indicated that female representation in leadership roles has continued to grow, but slowly. Globally, women occupied 20% of Board level positions as the beginning of 2016, up from 18% in 2013; 16% of Executive Committee (ExCo) members are women, up from 14% in 2013. Only 8% of CEOs are women. While the share of senior leadership positions occupied by women is increasing, there are still structural obstacles to gender balance becoming the norm in the highest management positions of financial services firms.

2.4 Barriers to Women's Employment and Empowerment

There are many contextual factors present which obstruct women in obtaining and advancing their careers. Obstacles to women's career development could be assigned to three main groups—social, organizational and personal obstacles. The three groups are interrelated, whereby the social context influences organizational practices, as well as personal judgment (Vokic et al., 2019; Abadi et al., 2022).

2.4.1 Social barriers to women's career development

Traditional attitudes towards male and female roles within society and family are the major social barriers that women face during their career development. Some of these social barriers are the patriarchal power relations, male's negative attitude, and stereotypes towards women's capabilities (Abalkhail, 2019 as cited in Abadi, Dirani & Rezaei, 2022). Moreover, there is unequal distribution of unpaid work at home, and care responsibilities between men and women globally (Klasen & Minasyan, 2017). Long hours at home spent cooking, cleaning and caring for family limits the amount of time individuals can spend in paid work. Women have a disproportionate share of responsibility for unpaid carework, such as caregiving which can prevent them from entering full-time jobs, remaining in the labour market, and advancing their careers, earnings and pension entitlements (OECD, 2017). As a result of the gender role socialization processes, men, but even women themselves, believe that women are not as capable as men in performing the most demanding jobs (e.g., managers, politicians, physicians) (Vokic et al., 2019).

The double burden is also a significant impediment to women's career development. Women continue to spend far more hours than men when paid work and unpaid work (such as housework and childcare) is combined (OECD, 2017). The double burden is typically larger in developing countries, where inadequate access to time-saving infrastructure (e.g., water piped into the home) and technology (e.g., washing machines) increases the total time required for unpaid domestic work (OECD, 2017). A lack of affordable childcare continues to act as a barrier to paid work for many parents, and especially women. A lack of gender quotas (in politics, corporate boards, management, etc.) and a lack of female role models (especially in senior positions) could also contribute to the difficulties that women face during their careers (Vokic et al., 2019).

2.4.2 Organizational barriers to women's career development

There are many barriers that women face in developing their careers as a consequence of their employers having prejudices about women's work and their managerial capabilities, not providing sufficient understanding and infrastructure for women's needs to balance work/career and home/family/care, or not having the infrastructure for developing talented women (Vokic et al., 2019; Abadi et al., 2022). Many employers are reluctant to hire, train and develop, and/or promote women to higher levels (Abadi et al., 2022; OECD, 2017). According to Mattis (2002 as cited in Bell, 2011), many selection, appraisal, compensation and promotion systems advantage men. In addition to discriminating against women based on the differentialist perspective, employers also discriminate as they believe that women are less present and less dedicated to their work, not interested in the career progression (especially working mothers), and less likely to remain at the firm because of home/family responsibilities (GEM, 2016 as cited in Vokic et al., 2019).

With regard to vertical career progression, employers favour male managers -the idea of 'think manager, think male' (Bell, 2011). At the same time, female employees are denied on- and off-the-job training or job assignments, as well as exposure and experience required for advancement and promotion (Bell, 2011; Gronlund & Magnusson, 2016). The vertical discrimination is, according to GEM (2016 as cited in Vokic et a., 2019), not something that happens at a specific point in time in one's career, but is instead the cumulative result of many instances of bias or discrimination over the course of a career that leads to women's careers developing at a slower pace than men's careers. Scholars argued that these organizational dynamics that produce gender-specific outcomes are rooted in the separate but interlocking systems of capitalism and patriarchy which work in concert to structure social organization (Hartmann, 1976; Acker, 1988).

2.4.3 Personal barriers to women's career development

Miheret (2019), through her study of factors affecting women's participation in leadership position- the case of Bank of Abyssinia (Ethiopia), mentioned that various factors contributed to the fact that women are not highly involved in the leadership positions. The study identified educational gap, lack of recommendation, and lack of confidence from the women side among the factors that contribute to the limited number of women in leadership. Large volumes of

literature conclude that the lack of confidence from the women side is conditioned by social norms/gendered constructs. The available limited study in the bank industry in Ethiopia revealed lack of support from supervisors, few numbers of female candidates in the pipeline, inflexible working hours, family commitments and difficulty in balancing work and household responsibility, lack of support for child care and time women spend to socialize in the society as the underlying barriers that affect women's career advancement in the banking industry (Hana, 2015).

Moreover, societal factors such as discrimination against female child education and general beliefs about women's domestic roles were identified as eroding women's self-development and success in their work. At the organizational level, discriminatory recruitment, appointment and promotion procedures, unclear promotion criteria, management commitment, and support, and few opportunities for further training affected women's participation in leadership position. At the personal level, such factors as women's lack of confidence and their attitude in terms of self-image and personal belief to discharge their responsibilities were found to be deterring women from taking management positions (Bayush, 2020).

2.5 Theoretical Understandings

2.5.1 Gendered Organization Theory

The gendered organization theory marked a fundamental paradigm shift in the study of gender, work, and organizations as it focuses on organizations and how they can sustain gender inequality through their cultures and practices (Acker, 1990, 1992; Benschop & Doorewaard, 1998; Britton, 2003; Britton & Logan, 2008; McDowell, 1997, 1999). It argues that every aspect of an organization is suffused with gendered expectations, which in other words means that:

. . . advantage and disadvantage, exploitation and control, action and emotion, meaning and identity are patterned through and in terms of a distinction between male and female, masculine and feminine. Gender is not an addition to ongoing processes, conceived as gender neutral. Rather, it is an integral part of those processes. (Acker, 1990: 146)

The mainstream discourses of organizations separate structures from people in them casting organizations as gender neutral and asexual, with jobs filled by 'bodiless abstract worker'. The gendered organization theory, however, effectively dismantles this notion by arguing that when the job requires complete

and unrelenting commitment to work, in reality, the closest the disembodied worker doing the abstract job ‘turns out to be a male worker whose work is his life and whose wife takes care of everything else’ including his personal needs and his children (Acker, 1992).

Women, who normally are disproportionately burdened with domestic responsibilities outside the boundaries of job, usually find it difficult to meet the criteria of the ‘ideal worker’- someone who works long hours, arranges outside responsibilities around paid work and can relocate and travel as requested (Kelly et al., 2010; Williams, 2001). Women are consequently marginalized in the workplace and marked as ‘other’, as out of place, because they do not fit the idealized image of a rational male worker (McDowell, 1997).

In the gendered organization theory, organizations are conceptualized as institutions whose very fabric and essence are anchored on gendered assumptions that privilege men over women. Gendering practices/structures, gendering cultures, workplace interactions, individual identities, and organizational logic were identified as the five processes through which gender is reproduced in organizations (Acker, 1990).

The dominance of the gendered organizational theory in guiding the empirical works aimed at understanding gender inequalities in the banking sector in particular is evident (Acker, 2006; Benschop & Doorewaard, 1998; McDowell, 1997; Tienari et al., 1998). This is, perhaps because banks epitomize the gendered organization. Excerpts:

Banking, in terms of number of employees, is a female domain, but in terms of power and control, it is firmly in the hands of men. ... The mass of women working for banks are in low-status and relatively low-paid jobs. A wage gap between women and men also exists in the banking sector. Thus, banks are gendered organizations in the most obvious sense: wages, tasks and hierarchical positions are all distributed differently to women and men. (Acker, 2006: 195)

Hence, the gendered organizational theory provides a useful lens through which the complex issue of labor market inequalities in the banking sector in Ethiopia can be explored. This approach provides a critical perspective for the study as it helps extending the analysis beyond the issue of women’s marginalization at individual level by also questioning to what extent the overall organization structures of banks in Ethiopia are formed by and through gender. Obviously, this stimulates the focus on gender as an aspect of structures, rather than (or more than) individuals.

2.5.2 Kabeer's Empowerment Model

There is now a significant body of literature discussing how women's empowerment has been conceptualized (Batliwala, 1994; Kabeer, 1999, 2008; Rowlands, 1995). Despite the diversity in the emphasis and agenda in the discussions of empowerment, it is evident that there is a nexus of a few key overlapping terms that are most often included in defining empowerment. The strand of terms such as options, choice, control, power, and agency are among the key concepts where consensus is apparent. Naila Kabeer's empowerment model consolidates these key issues that are frequently raised in relation to the conceptualization of women's empowerment. Kabeer defines empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." Kabeer's 'strategic life choices' are major decisions "such as choice of livelihood, whether and who to marry," recognizing that not all choices are equally significant (Kabeer, 1999). Two important aspects of the Kabeer's empowerment model are related to the idea of process, or change from a condition of disempowerment and that of human agency and choice. Hence, the process of empowerment is conceptualized as the outcome of three inter-related components: resources (including economic resources like income and social resources like family support, which enhance the ability to make choices), agency (the ability to define one's goals and act upon them) and achievements (outcomes of agency).

For women to challenge gendered discrimination in the workplace, they need to be empowered as workers. Along with the gendered organizational theory discussed above, Kabeer's empowerment model offers a useful conceptual understanding on how the empowerment of women employees in the banking sector may be circumscribed by their access to resources and agency.

2.5.3 Respectable Femininity

It is widely argued that difference in social norms is among the key factors explaining the multiple diversities and complexities of women's lived experiences (Kabeer, 2008; Mohanty, 1984). Empirical studies from developing countries revealed the importance of acknowledging the cultural and social context of women's work (Bezbaruah, 2015; Kelkar et al., 2005; Mullings, 2005; Radhakrishnan, 2009). Radhakrishnan's (2009) notion of respectable femininity is an important analytical concept that allows accounting for cross-cultural variations

in patterns of gender inequality in the workplace. Respectable femininity is a gendered ideological construct which prescribes the rules of conduct for women in a particular socio-cultural setting (Radhakrishnan, 2009). It manifests as behavioral expectations in work place, street, and home. Respectable women demonstrated self-restraint (Whiteside, 2007), were sober and well-mannered, and confined themselves to mainly private spheres (Thorpe, 1996 cited in Fernando & Cohen, 2014).

The gendered norms of respectability play a profound role in the personal and work lives of professional women in particular. The working women, being conscious of their ‘image’ or ‘reputation’ in a society and feeling guilty of violating the basic principles of public/private sphere dichotomy as well as the norm of domesticity, have to endure the enigmatic struggle of becoming a ‘good woman and a successful careerist’ at the same time (Ansari et al., 2016; Fernando & Cohen, 2014). They tend to go all-out for meeting the competing demands of managing a professional career and maintaining a work-life balance. The situation becomes particularly taxing when the respectable femininity norms clash with the conventional career management techniques and create an insurmountable paradox in the careers of females and dampen their aspirations for higher echelons of services hence materializing a significant panel of glass ceiling in their career.

Hence, the respectable femininity offers for the proposed study a lens through which to understand how professional women working in the banking sector in Ethiopia assert and navigate a dominant position in the face of the social norms built largely around the notion of ‘family comes first, job second’ in women’s identity construction. Furthermore, it helps to explore how women respond to the potential gender inequalities at workplace.

2.6 Conceptual Framework

This section presents the conceptual framework that was used to guide the study and provides synopses of the main elements of the framework. As indicated in Figure 1, women’s empowerment at workplace can be manifested in terms of women’s participation in leadership positions and their agency (experience of workplace harassment and the associated forms of resistance) in their organization. Various sets of factors including individual level factors, household characteristics, and organization level factors (corporate practices and cultural aspects) play a key role in ensuring professional women’s empowerment at workplace.

Individual level factors: refer to different attributes related to two domains of women's life: socio-demographic and work-related domains. The socio-demographic characteristics identified for the analysis are age, place women grew up, marital status, religion, education, monthly salary, and husband's education. The key work-related characteristics were years of experience, network (access to informal group and membership in labor union), and work position related attributes (level of responsibility, and functional area of the work). Gender role attitude and self-confidence are also among important individual level characteristics that shape women's experience at work place.

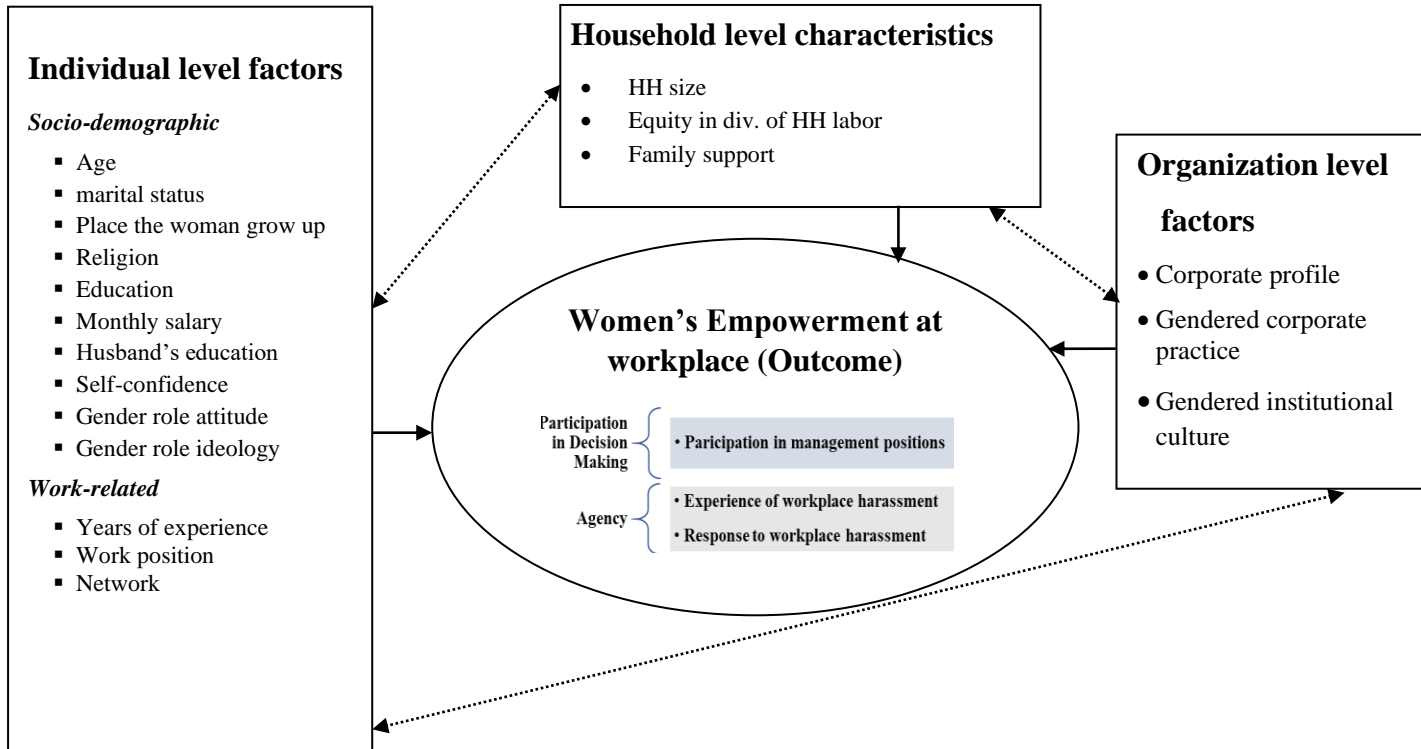
Household characteristics: Household size, demand of special care in households, and fairness of division of domestic works in households were considered in the study to have effect of women's empowerment at work place. Additionally, the significance of women's access to family support in her domestic responsibilities in the context of normative family structure in collectivist society is well documented. It enables women to effectively balance the demands of work and childcare, which so often derails their career progression (Bezbaruah, 2015). Kabeer et al. (2011) also identify the support of the family as a key 'relational resource' in influencing women's experiences of work and observe that 'women's family relationships also matter for the forms of agency that they are able to exercise'.

Organization level factors: it is important to scrutinize the ranges of organizational issues of the banks to be able to adequately understand the women's empowerment at workplace (Bezbaruah, 2015). Accordingly, three layers of organizational issues were considered in the study. These are: basic corporate profiles, gendered corporate practices, and the gendered institutional culture of the banks. These are described below.

- **Corporate profile:** Ownership type of the banks and tokenism (gender composition of the professional workforce and board of directors) are the two basic corporate characteristics identified in the study.
- **Gendered corporate practices:** refer to the structural aspect of the banks. In this regard, the practices related to training and career development system, recruitment and promotion, compensation, and institutional support are often identified in the literature as major components of the glass ceiling that constrain women's career advancement.
- **Gendered institutional culture:** refers to behaviors and practices that are formed based on the local cultural discourses on femininity, but have influence on the daily operation of the institutions. Analysis of gender inequality in

organization requires deeper understanding that goes beyond focusing on corporate policies and practices and also embracing the impact of gender based behavioral dynamics. In this regard, the major organization level behavioral and cultural factors that continue to bar women from certain jobs and hinder their career development include gender-based stereotypes and prejudices of HR managers, marginalization of women from informal networks/groups, domination of male values in the corporate culture.

Figure 1: Conceptual Framework of the Study



Source: Researchers' synthesis from the empirical and theoretical literature

3. Methods

This research employed mixed research methods which is primarily guided by feminist research principles with the aim to place women's voices at the center of the analysis (Hesse-Biber, 2007). The study is limited to capturing the experiences of professional women employees in selected commercial banks (both private and public) in Ethiopia. The target group of the study, professional women, refers to the women employees of the banks who have graduated from a higher education institution; hence have an education attainment of at least first degree. It should also be noted that the study covered professional women who are currently serving in management and non-management positions of the banks.

3.1 Methods of Data Collection

Both qualitative and quantitative data was generated from primary and secondary data sources using a range of techniques outlined below.

Survey: was conducted to capture quantitative information regarding the banks (using bank questionnaire) and individual women employees (female employee questionnaire). The female employee questionnaire was used to gather data on women's experiences of work and employment in the banking sector. The bank questionnaire was administered for human resource personnel, promotion committee members, and executive management of the banks to generate bank level information, hence complementing the data from the questionnaire survey of female employees.

In-depth Interview: This formed the core of the proposed study as the research aimed to explore women's experiences in the banking sector in Ethiopia and how they respond to gendered challenges at workplace. A semi-structured interview guide was developed with the purpose to capture issues such as: reasons for choosing banking as an occupation; the main barriers to career advancement; everyday experiences of work and employment (interactions with male employees and customers); experiences of workplace harassment, strategies for responding to these experiences; as well as their vision of their future and particularly, where they viewed that future.

3.2 Target Population and Sampling Frame

3.2.1 Sampling strategy

The study employed multi-stage sampling strategy. The first stage sampling involved identification of the study sites. For the purpose of ensuring geographic representation of the sample, the study covered four major cities in different parts of the country, namely: Addis Ababa (central part), Hawassa (southern part), Bahir Dar (north-western part), and Adama (Central Eastern part). The four cities are assumed to provide good national representations and geographic heterogeneity; hence allowing a wide spectrum analysis of the issue at hand.

The second stage sampling was undertaken to identify the sample banks to be covered in the study. A stratified sampling technique is applied to include fair representatives of banks taking into account various aspects of the banks including ownership type, maturity in the sector, among others. In relation to ownership type of the commercial banks in the country, there is only one publicly owned bank, while the others are all private banks. The private banks are official grouped (by the National Bank of Ethiopia) into the following three peer groups based on their maturity in the sector (year of establishment).

- Peer 1: refers to the first-generation Ethiopian private banks that were established during 1990s (1990-1999). This group constitutes six private banks.
- Peer 2: refers to the second-generation Ethiopian private banks that were established during the first decade of 2000s (2000-2009). This group also constitutes six private banks.
- Peer 3: refers to the third-generation Ethiopian private banks that were established during the second decade of 2000s (2010-2019). This group constitutes four private banks.

In order to get a fair representative of the private banks, two sample banks were randomly selected from each of the three peer groups. Accordingly, a total of seven banks constituting one public bank and six sample private banks were considered in the study.

The third stage of sampling is related to identification of the sample professional women. In order to maintain fair representation of female employees engaged in different functional areas of the banks, women professionals who are working in the head office and the main branch (in Addis Ababa)/the oldest branch (in the other three cities) of the selected sample banks were considered in the study. Furthermore, stratified sampling technique was employed to ensure the fair

representation of women employees from the sample banks engaged in different levels of responsibilities (managerial positions and skilled jobs).

As to the sampling frame, the list of all professional women currently working in the sample banks located in the four cities along with the necessary information including job category was sought from the HR departments of the target banks and used for identification of the sample professional women.

3.2.2 Sample size

The estimation of a representative sample of professional women employees that participated in the survey involved identification of the outcome variable(s) or indicator of interest. Given that the primary objective of the study is examining women’s empowerment at workplace, a good indicator for sampling purposes was the estimated proportion of professional women in the banks in the five study sites. As the most current and accurate proportion of the estimates of the attribute of interest is not readily available, the default 50% ($p = 0.50$) was used for maximum effects. The sample size, thus, was estimated using the following Cochran formula (Cochran, 1977) which is corrected for the potential design effect and non-response rate:

$$n = \frac{z^2 p (1-p) dk}{e^2} = \frac{z^2 p (1-p) [1 + \rho(m-1)] k}{e^2}$$

Where,

n = sample size to be determined;

z = z-statistics corresponding to the level of confidence desired. The commonly used level of confidence is 95% for which z is 1.96;

p = estimates of the indicator of interest (i.e., proportion of women in management positions), i.e., 50%;

d = sample design effect;

ρ = intra-cluster correlation coefficient (i.e., range from 0 [no intra-cluster correlation] to 1 [when all women in the same branch are exactly alike];

m = average number of eligible respondents selected per branch in the different cities, 8 women professional employees;

e = margin of error, sampling errors or level of precision. The commonly used value for e is 0.05;

k = Factor accounting for non-response. For this study, 1.10 is the factor necessary to raise the sample size by 10 percent for non-response.

The design effect was computed using the formula: $d = 1 + \rho (m - 1)$, where d is the design effect, ρ is the intra-class correlation, and m is the average number of sample respondents per cluster/branch. Our choice of sample size is based on a two-sided 95% confidence interval (i.e., $z = 1.96$), a margin of error of 5% (i.e., $e = 0.05$), intra-class correlations of 0.05 ($\rho = 5\%$) and an average number of eligible respondents per branch bank of 8 (i.e., $f = 1.45$), a prevalence rate of 0.5 (50%), and a non-response rate of 10%.

This would yield a total sample size of 575 respondents across the four cities. Once the total sample size is estimated, stratified sampling technique was used to draw the sample women employees by applying different levels of stratification (city, ownership type, sample banks). Accordingly, the sample size was distributed with 40% (230) and 60% (345) divides³ between Addis Ababa and the cities in the regions for which the total sample size for the latter is distributed equally among the four cities considered in the study. This yields a total of 230 participants from Addis Ababa and 115 from each of the three cities in the regions. The sample size from each study site was equally distributed between public and private banks. The sample size from the private banks was subsequently divided equally among the six private banks.

For the bank questionnaire, all human resource personnel and promotion committee members, and two randomly selected executive management of the banks constituted the population for that category. Accordingly, a total of 124 respondents were covered.

Fieldwork

The fieldwork began with a reconnaissance phase followed by the major data collection phase where survey was conducted and qualitative data was collected. In the initial phase, informal discussion was held with selected few professional women employees on gender issues in the sector and bank questionnaire was administered to get general information about the banks selected in the study. Apart from being an important data in its own right, the information obtained at the reconnaissance phase was primarily used to frame the original research questions with the intention to identify important issues that need to be explored in Ethiopian context and design appropriate tools to be used in the subsequent phase. For the actual data collection, the study adopted a QUAL-

³ The estimation was based on the average weight calculated from the data on distribution of branches for Ethiopian Banks between Addis Ababa (40%) and the regions (60%).

dominant concurrent design which allowed collecting quantitative and qualitative data simultaneously. The qualitative data was collected through in-depth interviews held with 30 purposively selected women and six HR/POD Directors of the banks.

3.3 Data Analysis

Data collected through multiple techniques, qualitative and quantitative, was appropriately analyzed, synthesized and the findings addressing the specific objectives of the study were presented. For the quantitative data analysis, both descriptive and inferential statistics were used in order to describe the study samples and examine relationships among variables and testing their statistical significance. Results were presented in the form of tables, graphs, and diagrams. The qualitative data was analysed using thematic analysis. Qualitative and quantitative results were integrated throughout the reporting as this approach helps linking the general patterns discerned from quantitative data with the insights and nuances provided by qualitative analyses, as suggested in McLafferty (1995).

A logit model (bivariate) was used to estimate women's likelihood of experiencing empowerment at workplace (λ), which can be expressed by the equation:

$$\text{logit}(\lambda, X) = \ln\left(\frac{\lambda}{1 - \lambda}\right) = a + \beta' X$$

where,

a = constant term representing the value of the logit (λ) for all variables X in the model

X = a vector of covariates (individual, household, and organizational)

β' = a vector of coefficients associated with the covariates.

Variable Definition

Dependent variable

Women's empowerment at workplace is the key variable of interest in the study. It was operationalized from two perspectives: women's participation in decision making and their unleashing agency. While participation in management position was used in relation to engagement in decision making, experience of workplace harassment and the associated response were used to capture the agency aspect of empowerment at workplace. Hence, in order to examine the likelihood of women's experience of empowerment at workplace three variables, namely

women's participation in management positions, ever experienced workplace harassment, and response to workplace harassment were identified as outcome variables. All the three outcome variables are dichotomous variables, with two possible response categories; Yes (coded 1) if a woman has ever participated in management/ever experienced workplace harassment/adopted confrontational response to workplace harassment or No (coded 0), otherwise in each of the respective variables. Detail definition of these three outcome variables is as follows.

Ever participated in management position: is an indicator for measuring women's workplace empowerment. It refers to whether or not a woman has ever held management positions in banking sector (lower, middle, or top management position). Women were coded '1' on this variable if they have ever participated in management position and '0', otherwise.

Ever experienced workplace harassment: is an indicator used for measuring the agency aspect women's workplace empowerment. The experience of workplace harassment was captured using the Generalized Workplace Harassment Questionnaire (GWHQ) which was originally developed using 29-items to assess harassing experiences at work in five conceptual domains: verbal aggression, disrespect, isolation/exclusion, threats/bribes, and physical aggression (Rospenda & Richman, 2004). For the purpose of the study a total of 12 items (three items each for the verbal aggression and disrespect aspects and two items each for the remaining three domains of workplace harassment) were selected showing the different dimensions of workplace harassment. The items capture if a woman has ever been in a situation where she faced harassing experiences in her work setting and the major perpetrators of the incidents. A woman is defined to have ever experienced workplace harassment (coded 1) if she has ever faced any of the incidents of harassment indicated under each of the five domains at her workplace. A woman is defined to have never experienced workplace harassment, if she has never experienced harassment in all incidents indicated under the five domains (coded=0).

Response to workplace harassment: is the other outcome variable used to capture the agency aspect of workplace empowerment. The route of resistance was noted to have various possible responses which were drawn from the review of related literature (Cortina & Magley, 2009; Wasti & Cortina, 2002) and were further grouped into two possible response categories: non-confrontational response which refers to passive reaction which includes accepting the situation-avoidance/denial and seeking help from friends/family (coded 0), and

confrontational response which refers to formal/informal reporting or confronting the perpetrator (coded 1). Reporting or confronting the perpetrator is often considered as active coping strategies (Cortina & Magley, 2009).

Independent variables

Drawing on the conceptual discussions and empirics presented in the 'Literature Review' section, various types of independent variables associated with individual level factors, household level factors, and organizational level factors were included in the empirical model.

- The first group tapped women's individual level characteristic, which include socio-demographic characteristics (age, marital status, place the woman grew up, religion, education, monthly salary, husband's education); work related attributed (years of experience, work position-/functional area, work position-level of responsibility, access to informal groups, membership in labor union); self-confidence measured using the Rosenberg self-esteem scale; sex role ideology (measured using sex role ideology scale- Kalin & Tilby, 1978; Mason, & Bumpass, 1975); and network (membership in labor union, membership professional association).
- The second group of independent variables consisted of household and family-related indicators which are believed to indicate women's family responsibilities and household context. These are: household size, equity in division of household labor (Braun et al., 2008)), and presence of someone who needs a special care in the household, and presence of family support.
- The third group of variables is related to the organization level factors. These include general characteristics; gendered corporate practices; and gendered institutional culture.
 - The general characteristics refer to the corporate profile (ownership type (public/private) and tokenism which is captured using gender composition of skilled labor and the Board of Directors of the banks.
 - In relation to the gendered corporate practices, asymmetric practice scale was constructed from the data on the women's rating of the attention given to the following four issues in their banks:
 - * building a training and career development system aiming at enabling women accumulate relevant line work experience and develop adequate career opportunities that subsequently allow them to make it to the top.

- * the implementation of corporate policies/programs related to recruitment and promotion that promote diversity initiatives (e.g., affirmative action) that helps to effectively lessen the obstacles for women wishing to join the sector and ascend through the ranks to senior management.
- * presence of the gender differentials in the different types of compensations including salaries, allowances and benefits, and time off for education at every level of organization.
- * presence of gender sensitive institutional support (childcare, mentorship, flexibility of working hours).
- The gendered institutional culture was measured using the asymmetric corporate culture scale. The scale was constructed from women's rating of the extent to which gender discriminatory cultures are engrained in the corporate practices (presence of gendered stereotypes among the HR managers, women's marginalization from informal networks; and domination male values in the corporate culture). Summary of the data input in the multivariate analysis is given in Table 1 shown below.

Table 1: Summary of the data input

Independent variables	Responses	Dependent variables		
		Women's participation in management (No =0 / Yes = 1)	Ever experienced workplace harassment (No =0 / Yes = 1)	Response to workplace harassment (non-confrontational - coded 0; and confrontational - coded 1)
Individual level factors				
Socio-demographic				
age	Cont	+		+
marital status	Ever married/never married (ref)	-	-	+
Place the woman grow up	Urban/Rural (ref)	+	-	+
Religion	Protestant, Other/Orthodox (ref)			
Education	masters degree/ First dergee (ref)	+	-	+
Monthly salary				+
Husband education	undergraduate & below/ masters & above (ref)	+		+
Self-confidence [SELFCONFIDENCE SCALE)		+	-	+
Gender role attitude [sex role scale]	cont. (Low value less traditional; high value shows more traditional)	-	+	-
Work related				
years of experience	Cont	+		-
office type	main branch, large branch/ HQ/district (ref)			

Functional area	Core/support (ref).	+		
Level of responsibility	Top-middle manag ^{'t} , non-m mang ^{'t} / Lower mang ^{'t} (ref)			+
Membership in labor union,	Yes/No (ref)		-	+
Access to influential group	difficult/easy(ref)	+	-	+
Household level factors				
household size	Cont	-		
Equity in division of household labor)	more than my fair share, about right share/Less than my fair share (ref)	-/+		
Need special care in HH	Yes/No (ref)	-		
presence of family support	Yes/No (ref)	+		
Organizational level factors				
Ownership type	public/private (ref)			
Proportion of women in professional workforce	Cont	+	-	+
Proportion of women in BoD	Cont	+	-	+
Gendered corporate practices (ASSYMETRIC PRACTICE SCALE]		-	+	-
Gendered institutional culture [ASSYMETRIC CORP CULTURE SCALE]		-	+	-

3.4 Ethical Considerations

The study observed the standard principles of research ethics. Issues such as obtaining informed consent from research participants, minimizing the risk of harm to participants, maintaining confidentiality and anonymity, giving participants the right to withdraw were duly considered. The proposed study was granted ethical clearance from the Research Ethics Review Committee of the College of Development Studies, Addis Ababa University.

4. Data and Results

4.1 General Description of the Study Participants

4.1.1 Characteristics of the Participant Banks

The seven banks included in the study are: one public bank, which is the pioneer and the oldest bank (80 years) with current paid-up capital of ETB 53.8 billion during the survey; and six private banks with varying duration of service in the sector (from 6 years to 28 years) and paid-up capital (ranging from ETB 1.5 billion to 8.1 billion).

The study also gathered data on the institutional arrangement of the banks, number of days of maternity leave, breast feeding time for mothers, labor union, affirmative action and availability of special units responsible for addressing gender issues as their presence or absence influences women's career progression in the banking sector. Accordingly, the number of days for maternity leave is the same for all the banks included, and that is as provided by the Labor Proclamation No. 1156/2019 (30 days pre-natal leave and 90 days post-natal). There is no breast-feeding time allowed for lactating mothers and affirmative action in the sampled banks except for one bank (private). Furthermore, only two banks (both private) were found to have a unit responsible for addressing gender issues, whereas two banks (one public and one private) have labor Union.

According to the data collected from the human resource departments of the banks, the public owned bank employed more than half (53.35%) of the workforce in comparison to the six private banks. Only three of the banks have women employees that constitute more than a third of the banking workforce.

Table 2: Distribution of workforce in the banking sector

Bank	Total Workforce	Proportion of female workforce	Proportion of female in top management positions	Proportion of female in middle management	Proportion of female in low management	Proportion of female in skilled positions	Proportion of female in non-clerical positions	Proportion of female in BoDs
Public bank	40,119	0.28	0.18	0.18	0.13	0.3	0.4	0.2
Private bank 1	17,557	0.26	0	0.05	0.22	0.3	0.3	0.25
Private bank 2	4,972	0.42	0.21	0.21	0.27	0.4	0.6	0.11
Private bank 3	6,547	0.21	0.01	0.09		0.2	0.3	0.09
Private bank 4	1,350	0.37	0	0.18	0.24	0.4	0.2	0.22
Private bank 5	1,020	0.51	0.5	0.43	0.29	0.5	0.8	0.55
Private bank 6	3,638	0.25	0.07	0.08		0.3	0.2	0.11

Source: Own computation based on survey data, 2022

On average, women employees in the banking sector represent a little more than a quarter (28%) of the bank employees. The data shows no women among the bank workforce hold the CEO/President position in the banking sector. With the exception of one private bank (PB5), which has 55% women on its Board of Directors (BoDs), the proportion of women employees on the (BoDs) of the other six banks was only 16%. As presented in Table 2, the mean proportion of women who hold top management position is 7.8% and the proportion of women who hold the position of middle management is 13% for the six banks. Women in the banking sector have difficulty in reaching leadership positions (CEO/President, top and middle management) and board membership compared to their male colleagues. This implies that there are impediments to progress to senior positions.

4.1.2 Characteristics of the Participant Employees

As clearly stated in the methodology section, one category of respondents participated by responding to the Bank Survey Questionnaire, the second category by responding to the women’s questionnaire and the third category were in-depth interviewees. The socio-demographic, household, work-related and other background characteristics of the participants are presented in this sub-section.

Participants in the Bank Survey

A total of 124 employees in the seven banks participated by responding to the Bank Survey. Out of those respondents, 19.4 % (24) were from the public bank, while the remaining were from private banks (with respondents from each sample private bank varying from 10% to 15.3%). The majority (71%) of the respondents are male and the remaining 29% of them are females. Concerning their educational qualification, 62.1% of the participants held MA/MSc degree; 35.5% held a bachelor degree, and 2.4% were with vocational and college diploma. Regarding their functional area and level of responsibility, 62.1% of the participants were Human Resources staff; 17.5% were Executive Management members; 4% of them were Recruitment and Promotion Committee members; 3.2% were Human Resource Directors; and 2.4% of them were Recruitment and Promotion Committee Chair persons.

Characteristics of participants in the Women Survey

A total of 544 participants (94.6% of the originally planned 575 women employees) responded to the Bank Employee Women Survey Questionnaire. The distributions and characteristics of those participants are presented here.

Distribution by bank, city, and office type: Respondents from public owned bank constituted a little more than half (51.7%, 281) of the participants in this survey and the 263 (48.3%) respondents were drawn from the six private banks. This distribution is proportionate to the population of employees of the Banks. Regarding city, the majority (60.5%) were from Addis Ababa and the remaining 39.5% were in the three cities: Adama (12.9%), Hawassa (13.2%) and Bahir Dar (13.4%). In terms of office type, respondents were equally distributed for headquarters (30.5%), main branches (30%) and largest branches (28.1%) of the banks while 11.4 % of the respondents were from district offices (Table 3).

Table 3: Distribution of women employee by bank, city, and office type

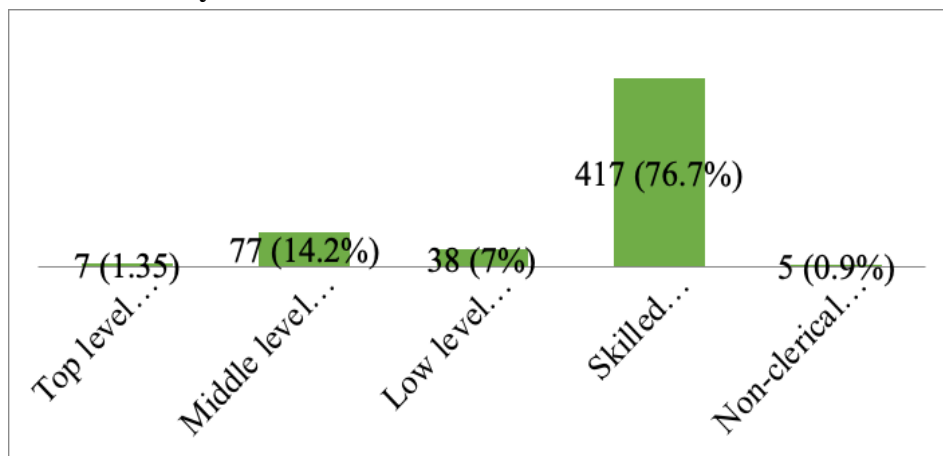
	Frequency	Percent
Bank		
Public bank	281	51.7
Private bank (PB1)	44	8.1
Private bank 2 (PB2)	46	8.5
Private bank 3 (PB3)	37	6.8
Private bank 4 (PB4)	30	5.5
Private bank 5 (PB5)	61	11.2
Private bank 6 (PB6)	45	8.3
City		
Addis Ababa	329	60.5
Adama	70	12.9
Hawassa	72	13.2
Bahir Dar	73	13.4
Office type		
Head Quarter	166	30.5
Main Branch	163	30
District Office	62	11.4
Largest Branch	153	28.1
Total	544	100

Source: Own computation based on survey data, 2022

Distribution by functional areas and levels of responsibility

The majority (64%) of the respondents work in core banking operations, and the remaining one-third of them in support and oversight functions. Regarding the participants' level of responsibility in the banks, the largest percentage of them (76.7%) are skilled banking personnel- not in management; others are in different tiers of management (Figure 2).

Figure 2: Level of responsibility of women that participated in the women survey



Mean age of the study participants is 32.81 years. Regarding religion of the participants, the vast majority of them (over 80.7%) are Orthodox Christians, 16% are protestants and less than 4% follow other religions. Over two-thirds are married, 29.2% were single, and 3.3% either divorced or widowed. Average number of children per a study participant was 1.26, and average household size was 4.1 persons per household of a participant. Most (87%) of the spouses of the participants held at least bachelor's degree. Participants and their spouses earned nearly equal amounts of median monthly salary incomes, which are ETB 27,024 for women and ETB 25,000 for a spouse/partner. Respondents work experience in the banking sector ranged from 2 to 38 years, the mean being 9.56 years (See Table 4).

Table 4: Socio-economic characteristics of the study participants and their spouses, N=544

Characteristics	Freq.	%
Age (Mean \pm SD)	32.81 \pm 6.23	
<i>Religion</i>		
Orthodox	439	80.7
Protestant	87	16.0
Muslim	15	2.8
Others	3	0.6
<i>Marital status</i>		

Characteristics	Freq.	%
Single/never married	159	29.2
Currently married/cohabit	367	67.5
Separated /divorced	11	2.0
Widowed	7	1.3
No. of children (Mean \pm SD)	1.26 \pm 1.18	
Household size (Mean \pm SD)	4.1 \pm 1.88	
Husband's/partner's education		
Primary Education (Grade 1-8)	1	0.3
Secondary Education (Grade 9-12)	23	6.3
Vocational or Diploma Graduate	22	6.0
First Degree	163	44.4
Master degree and above	158	43.1
Total	367	100
Monthly salary (ETB) (Median \pm SD)	27,024.50 \pm 22,404.65	
Husband's/partner's monthly income (Median \pm SD)	25,000.00 \pm 26,305.15	
Years of experience (Mean \pm SD)	9.59 \pm 5.73	

Source: Own computation based on survey data, 2022

Major factors that motivated women's entry into the banking sector: Participants' having achieved appropriate educational qualification and skill was mentioned as the most important factor motivating women to join the banking sector. Better salary, career advancement, remuneration and other benefits and conducive working environment were rated as important motivators in decreasing order of importance (Table 5).

Table 5: Factors that motivate women to join the banking sector

Motivation	Frequency	Percent
Educational qualification and skill	239	43.9
Hope of better career advancement	101	18.6
Better employment opportunities	46	8.5
Remunerations and other benefits	70	12.9
Prestige and attractiveness	12	2.2
Friends and family pressure	10	1.8
Conducive work environment	66	12.1
Total	544	100

Source: Own computation based on survey data, 2022

Also the in-depth interviewees stated that working in the banking sector had been their childhood dream, and they mentioned reasons like financial freedom resulting from the good salaries, decent workplace, social prestige, and access to low interest rate loan facilities.

Table 6: Mean hours the participant women spent on different chores

Characteristics	Mean Value
Hours per day, spent on meal preparation or cooking	
Yourself	1.3
Spouse	0.3
Children	0.06
Other family members	2.0
Hours spent on housecleaning	
Yourself	0.57
Spouse	0.26
Children	0.09
Other family members	1.3
Hours spent on shopping for groceries and household goods	
Yourself	0.7
Spouse	0.55
Children	0.02
Other family member	0.6
Hours spent on washing dishes or cleaning up after meals	
Yourself	0.38
Spouse	0.12
Children	0.06
Other family members	1.16
Hours spent on laundry, including washing, ironing, and mending clothes	
Yourself	0.66
Spouse	0.32
Children	0.08
Other family members	1.40
Hours spent on childcare or elderly/sick care	
Yourself	0.9
Spouse	0.72
Children	0.03
Other family members	1.60

Source: Own computation based on survey data, 2022

On average, each study participant reported spending considerable amount of time engaged in different domestic chores, such as meal preparation or cooking (1.3 hrs/day), house cleaning (0.57 hrs/day), shopping for groceries and household goods (0.7hrs/day), washing dishes or cleaning up after meals (0.38 hrs/day); laundry, including washing, ironing, and mending clothes (0.66 hrs/day); childcare or elderly/sick care (0.9 hrs/day). In most of these, a participant woman spent longer times than a spouse, mostly closer to the time other family members (including house maids) spent on those activities (see Table 6).

It was reported that 56.4% of the study participants lived with spouse or own family, 20.8% with parents/relatives, and 11.6% lived alone. Close to 36% of the participants had no domestic worker at home and along this same line, 35.3% of the participants do not get support in their domestic responsibilities. Majority of the participants (90.6%) reported they do not have family members that require special care. Relatedly, about 43% of the participants indicated they did more than their fair share of domestic chores (see Table 7).

Table 7: Household and social level characteristics and membership of different social groups, (N=544)

Characteristic	Frequency	Percent
Household-level (Living condition)		
Living alone	63	11.6
Living in shared rental house	61	11.2
Living with parents/siblings/relatives	113	20.8
Living with spouse/or own family	307	56.4
Have domestic worker in your household		
Yes	350	64.3
No	194	35.7
Get support in domestic responsibilities from relative/others in HH		
Yes	352	64.7
No	192	35.3
Presence of family member who requires a special care service in HH		
Yes	51	9.4
No	493	90.6
How much participants share HH work		
Much more than my fair share	94	17.3
A bit more than my fair share	140	25.7
Roughly my fair share	218	40.1
A bit less than my fair share	66	12.1
Much less than my fair share	26	4.8
Level of social engagement (participants' self-rated)		

Characteristic	Frequency	Percent
Too extended	39	7.2
Fairly extended	96	17.6
About right	177	32.5
Fairly limited	140	25.7
Too limited or none	92	16.9
Access to influential individuals/informal group self-rated)		
Very difficult	8	1.5
Somehow difficult	113	20.8
Somehow easy	341	62.7
Very easy	82	15.1
Membership of any labor union		
Yes	258	47.4
No	286	52.6
Membership of any professional association		
Yes	15	2.8
No	529	97.2
Membership of any women's group		
Yes	25	4.6
No	519	95.4

Source: Own computation based on survey data, 2022

Results from the qualitative data support these findings. The in-depth interviewees unanimously reported that they also shoulder much of the domestic responsibilities and taking care of children. It is thus not surprising to notice that about 42% of the participants have either limited or no social engagement and network access to most influential people is either difficult or very difficult for more than 22% of them. The overwhelming majority do not have membership of any professional association and of any women’s group (See Table 7 for details). The resentments of participants in the qualitative study reinforce these results. They said work in the banking sector lives them with only Sunday as their day-off and thus they have difficulty achieving work/life balance.

Participants in the In-depth Interviews (IDI)

The 30 women that participated in the in-depth interviews (IDIs) were selected from all the participating banks. Nine were from the public bank, the remaining 21 interviewees were from the six private banks. Two-thirds (66.7%) of them were from Banks in Addis Ababa, and the rest from the participant banks in Bahir Dar, Hawassa, and Adama.

Regarding educational status, more than half of them hold MA/MSc, and close to another half hold Bachelor degrees. The women have work experience ranging from 2.5 to 32 years, where half of the respondents have 6 - 10 years of experience in the banking sector. A third of them (i.e. 33.3% or 10 of them) are managers/assistants/deputy managers (customer service, branch, human resource, marketing, banking finance); 2 are Division Heads or Directors; 5 are Senior Officers (customer service, loan, accounting, procurement); 2 are Chief Officers/Assistants to a President; another 2 are Credit Analysts; still another 2 are Internal Controllers (Auditors); 20% (6) are Officers (Talent Acquisition, Accounting, Sales, Digital Banking, Customer Service at front desk); and 1 is Assistant to a District Manager.

Table 8: Demographic, educational and work-related characteristics of Indepth Interviewees

Characteristics	Freq.	Percent
Age		
25-30	8	26.7
31-40	17	56.7
41-50	5	16.7
Marital Status		
Married	21	70.0
Single	8	26.7
Divorced	1	3.3
Number of children		
0	2	6.7
1	1	3.3
2	7	23.3
3	8	26.7
4	3	10.0
Education		
Diploma	1	3.3
BA/BSc	13	43.3
MA/MSc	16	53.3
Years of Experience		
2 - 5	5	16.7
6 – 10	15	50.0
11 – 15	3	10.0
16 – 20	6	20.0
32	1	3.3

Source: Own computation based on survey data, 2022

In terms of age, the participants were between 25 years to 50 years, with 26.7% (8) of them between 25 and 30; 56.7% (17) of them in the 31- 40 years of age; and 16.7% (5) of them were between 41 and 51 years of age (see Table 8). Also six HR/POD Directors participated as key informants.

Regarding marital status, 70% (21) of them were married; 26.7% (8) of them were single at the time of the data collection, and one was divorced. Close to two third of them (i.e., 63.3% or 19) have at least a child, where 1 has one child; 23.3% (7) have two children each; 26.7% of them have three children; and 10% (3 of them) have four children. Household size is 1 for most of the singles that account for close to a third of the participants; about half of them have 5 - 6 persons, and close to 10% (3 of them) have 7 - 8 persons; the remaining have 2 - 4 persons in the household.

4.2 Results on Key Variables

4.2.1 Univariate Analysis Results

4.2.1.1 Women's participation in management positions and the associated barriers

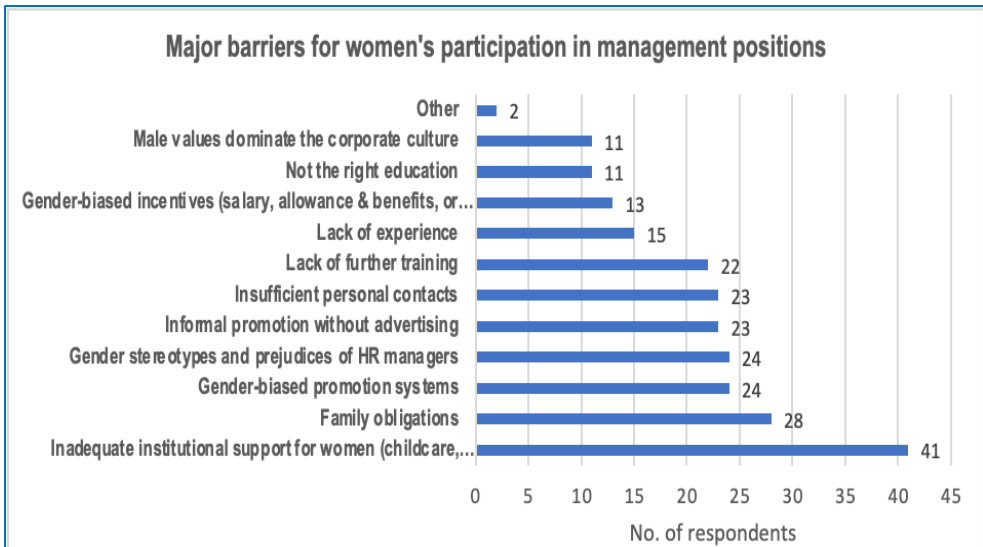
The survey result shows that women's participation in management positions in the sample banks is very low. Responses on women's participation in management positions indicated that 24% of the 544 women employees reported that they have ever served in management positions in the banking sector. Of those women who ever served in management positions, 58.6 % currently hold management positions in the sample banks.

The women also reported a range of barriers (see Figure 3) that constrained them from participating in management positions. Lack of adequate institutional support such as child care and mentorship programs and women's extended family obligations were noted to be the two most important factors constraining women's participation in management positions. These are followed by the limitations noted in the institutional practices of the banks, specifically the gender stereotypes and prejudices of human resources management personnel and the informal promotions without advertising, women's lack of sufficient personal networks, and their inadequate access to further training opportunities.

Narratives shared by the participants in the in-depth interviews agree with and further substantiate these findings. They complained over the confounding effects of their household responsibilities and absence of organizational setups like

child daycare centers, which in-turn narrowed their work-related social networks and access to influential people in the banks.

Figure 3. Major barriers for women's participation in management positions



Source: Own computation based on survey data, 2022

On top of the above results, participants in the qualitative sessions also indicated that fear of workplace harassment women managers experience from colleagues and customers and the extra-responsibilities that come with a management position do not encourage them to seek management positions. For example, a Branch Deputy Manager, 38 years, with four children, said that she never wants to be a Manager or a member of the Senior Management as those further compete for her time for her children. Another one said, for a woman, to be a manager is to face confrontations from resistant and hesitant co-workers and subordinates, from bosses, and the inappropriate demands and disrespect from some customers who are attuned to the prevailing patriarchal norms.

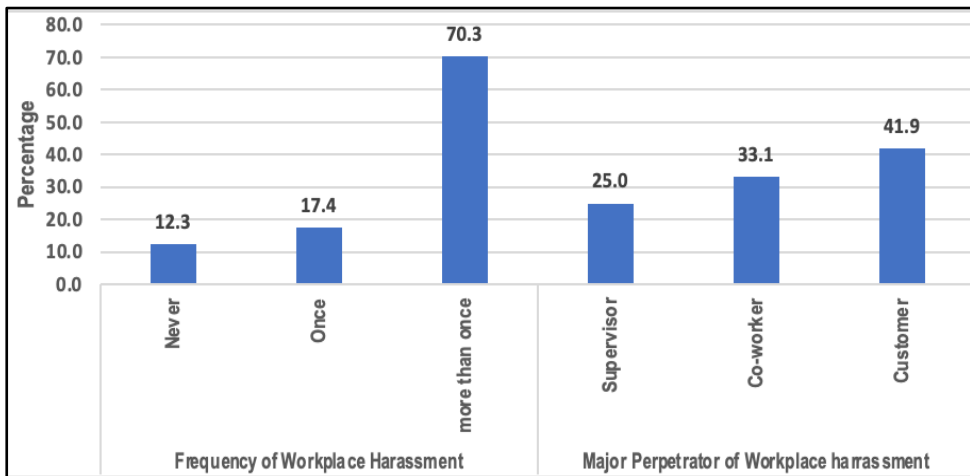
4.2.1.2 Women's experience of workplace harassment

Results of the data show that a sizable proportion of women (43%) reported that they have experienced a general workplace harassment in the banking sector. Furthermore, the majority of these women have experienced the workplace harassment (87.7%) in the past 12 months (see Figure 4). About 70.3% of the women who ever experienced workplace harassment said they faced the problem

more than once during the last 12 months. Among all women who indicated their having ever-experienced workplace harassment, 42% implicate the banks' customers as major perpetrators of workplace harassment, and about a third and a quarter of them, identified the perpetrators as co-worker and supervisors, respectively.

Accounts made by the in-depth interviewees not only corroborated the results of the quantitative data but also revealed the intensity of the problem. Here are some quotes. “Manager of the branch I was working before kept on urging me accept his wrong proposal. He also made sure my promotion to a Senior Accountant position was stumbled because I refused his proposal. Because of that, I missed the promotion, and then, I had to transfer to another branch.” An unmarried woman, Bahir Dar. Another woman said she transferred from a banks head office in Addis Ababa to Adama to escape the continued suggestions from her boss. Another one, 33, married, with two children, recounted how a work colleague that used to work at the head office of a bank she works for and who used to check the financial documents she had to post from the branch she works, kept on sending to her sexual harassment messages and photos, and eventually got transferred as a manager of the branch she works in. She says although she tried to reprimand him in different ways, the ‘chasing manager’ still continued to use every opportunity to make suggestive remarks relating to her appearance, dressing, character, etc.

Figure 4: Incidence (during the last 12 months) and major perpetrators of workplace harassment (%)

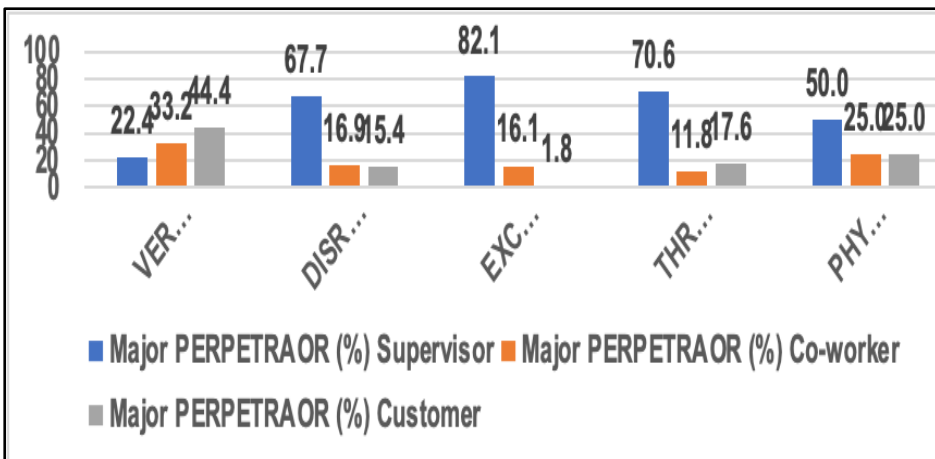


Source: Own computation based on survey data, 2022

Differences were noted in women’s experience of the different types of general workplace harassment (not shown here). Among the five types of general workplace harassment, verbal abuse was reported by the highest proportion of women (close to 40%) followed by disrespect (12%), exclusion or isolation (10.3%), threat (3.1%), and physical aggression (0.7%). Results also show that the majority of the women have ever-experienced the different types of workplace harassment indeed faced the problem during the last 12 months. About 85 percent of the women who experienced verbal abuse, disrespect, and exclusion/isolation in their workplace have reported that they have faced the problems at least once during the last 12 months. 13 of the 17 women who have experienced threat and three of the four women who have experienced physical aggression during their work in the banking sector indicated that these problems have happened to them at least once during the last 12 months.

Results showed variations in the perpetrators of the different types of workplace harassment. Accordingly, customers (44.4%) and co-workers (33.2%) were found to be the major perpetrators of verbal abuse, while supervisors in particular were the major perpetrators of disrespect (67.7%), exclusion (82.1%), threat (70.6%) and physical aggression (50%) at workplace (Figure 5).

Figure 5: Major perpetrators of the different types of workplace harassment (%)



Source: Own computation based on survey data, 2022

Also, the qualitative narratives confirmed that women banking staff experience disrespect and undermining of them by male colleagues and customers, and they viewed that as part of the socio-cultural patriarchal dictates. These

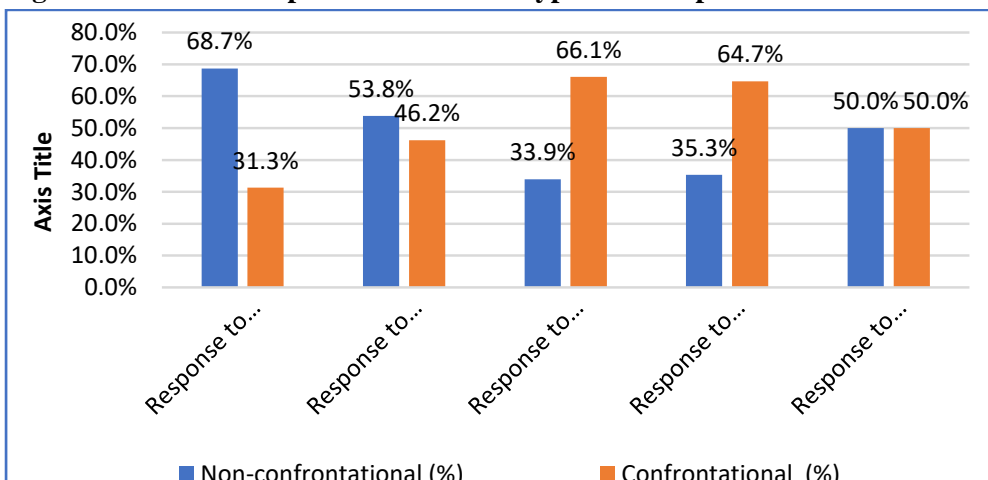
happened even to women holding management positions. For example, 50 years of aged woman, a branch manager, mother of three adolescent children, said that it was common many customers and some co-workers show disrespect to and look down on women; but she never gave attention to those wicked attitudes, and she even never thought of her being a woman but of her being a capable banking professional.

4.2.2 Women’s responses to workplace harassment

The women that indicated their having experienced workplace harassment were asked how they responded to the situation. Two-fifth (41%) of them said they took confrontational responses, while the larger proportion of them (59%) remained non-confrontational.

Among women who remained non- confrontational, the significant majority (89.9%) employed passive placating responses by either avoiding the perpetrator or the harassing context (conflict avoidance) or adopting denial and minimization of the seriousness of the situation (minimization/trivialization), while the remaining 10.1% sought advice/understanding/support (informal social support) from friends or family members. Results from the qualitative narratives hinted that those women chose non-confrontational responses on the following reasons: fear of aggrieved reprisals, not to expose themselves to going a subject for gossip around workplace, due to lack of reliable institutional mechanisms, and hoping they could still smoothly discourage the offenders.

Figure 6: Women's Responses to different types of workplace harassment



Source: Own computation based on survey data, 2022

Further disaggregating the proportion of women who were confrontational or assertive in their response, the data shows that about half of them addressed the perpetrator directly- asking or reprimanding the perpetrator to cease the offensive behavior. The remaining others used intra-organizational relief mechanisms (advocacy seeking behaviors), namely taking with a supervisor or someone in the management or reporting the situation informally (28.9%) or filing formal complaints (20.6%).

Women often adopted non-confrontational responses when they are faced with verbal abuse (68.7%) and disrespect (53.3%). On the contrary, confrontational responses were commonly employed for exclusion (66.1%) and threat/manipulation (64.7%) (Figure 6). No difference was observed in the type of women's response to physical aggression. Out of the total of four women who faced physical aggression, two took non-confrontation and another two confrontational responses.

Results from the qualitative data showed that women's responses to workplace harassment are informed by considerations of their personal vulnerability, organizational culture and institutional mechanisms of the banks, and socio-cultural contexts. Accordingly, close to three-fifth (59%) of them opted for non-confrontational responses because they thought it would be a boss who gets listening ears from above even though they take complains to a senior management; their perception that a boss will avenge them in anyway whether they win or lose the case; and desperation that the banks are either late or reluctant to take adequate corrective measures that would reprimand other potential perpetrators. For example, the woman who chose to distance herself from the issue by transferring from Addis Ababa to a branch in Adama said the management to which she reported the case chose mediation roles that wouldn't affect the offender. Another woman who indicated her reporting the case to the management and receiving temporal relief from the harassment revealed that there were many of her colleagues that did not report their encounters of harassment to any formal entity on the belief that 'a boss and rock were the same in the sense they would hurt whether one falls on them, or they fall on one.'

4.2.3 Bivariate Analysis

This section presents the distribution of the three key empowerment indicators considered in the study, namely: women's participation in management positions, experience of workplace harassment, and response to workplace harassment. A range of variables associated with women's individual level socio-

demographic, work-related, household level, and organizational level factors were considered in the analysis of women's workplace empowerment and the results were presented in Tables 9 and 10.

Women's participation in management positions was higher among ever-married women than among women who are never married (27.5% vs. 13.8%). Workplace harassment is more common among the never married (49.7%) than the ever-married women (40.8%). About a quarter of women who grew up in urban areas (24.2%) and 18.0% of those who grew up in rural areas participated in management positions. That is not a big gap compared to the 69.9% and 30.1% urban-rural divide at entry level. Women who grew up in urban areas have higher representation at entry and in management positions than women that grew up in rural areas. That can be explained by results from the qualitative data which show that women that grew up in urban areas have better exposure to opportunities that improve their communicative and networking skills compared to their rural-origin counterparts.

With regard to religion, about a third (33.3%) of Muslim women employees participated in management positions, while the figure is lower among the Orthodox (23.75) and Protestant (20.7%) religion followers that held management positions in the banks. The percentage of Muslim women at management positions is a high reading but, it is because that is computed from the very small population of Muslim women in the banking sector (only close to 2.7%).

The proportion of women that participate in management positions tends to increase with an increase in their educational level and husbands' educational attainment. For example, the data shows that the proportion of women that participate in management doubles as women's educational attainment increases from Bachelor's degree (16.1%) to Master's degree (32.5%) and as their husbands' education level increases from Bachelor's degree and below (19.1%) to Master's degree and above (38.6%). In relation to work related factors, women who have an easy access to influential groups/individuals at workplace and those who are not a member of the labor unions have a higher likelihood of participation in management positions as compared to their respective counterparts.

Looking at the household level characteristics, women living in households where their engagement in domestic work is less than their fair share (31.5%) and those who have family support in their households (25.6%) have higher representation in management positions compared to women in households where women's engagement in domestic chores was perceived to be more than her fair

share (23.1%) and women that do not have family support in their household responsibility (19.8%). These results are corroborated by results from the qualitative data, where the participating women asserted that women, more so married women with children, also shoulder lion's share in household responsibilities including the reproductive roles and taking care of children and supporting them in their education, and thus, they are busy with those roles during both before and after office hours, while men invest in improving their educational status, forging networks with influential people and pave the way to their career development up to senior management positions. The women unanimously said that after office they rush to home while the men go to classes or gym or socialization events.

Regarding organization-level factors, about a quarter of women employees in the public bank and a little more than a fifth of the women in the private banks (21.3%) indicated they have ever participated in management positions. Higher proportion (28.5%) of women working in the headquarters or district offices participate in management positions as compared to women working in the main branches which are located in Addis Ababa (23.9%) and large branches located outside of Addis Ababa (15.7%). This is proportionate to the distribution of the sample among these components of the banks.

It was found that women who are older, who served longer in the sector, earn better, work in banks that have lower gender-asymmetric practice scale and gender asymmetric corporate culture scale have the experience of participating in management positions (see Table 10).

Moving on to the second key empowerment indicator, workplace harassment, relatively higher rate of experience of general workplace harassment was noted among the never married women (49.7%), Muslim women (55.6%), and women who grew up in urban areas compared to the never married women, women who are followers of Orthodox or Protestant Christianity, and women who grew up in rural areas, respectively. Variation was also noted in women's experience of workplace harassment by their educational attainment, such that 40.7% of women who have master's degree and 45.6% of the women who held first degree responded that they had experienced workplace harassment.

Also women's household level characteristics had bearings to workplace harassment. Accordingly, the likelihood to experience workplace harassment was found to be higher for women living in households where they engage in domestic work more than their fair share, those who do not get family support in their family responsibilities, and those living in households that have family members who need special care service compared to that for their respective counterparts.

It was noted that women who work in private banks and non-core functional areas (support and oversight) showed slightly higher likelihood to experience workplace harassment as compared to the women who work in public bank and serve in the core functional areas, respectively. Women working in the headquarters and district offices are less likely to experience workplace harassment than the women working in other office types of the banks. Workplace harassment was higher for women who are currently serving in top or mid-level leadership positions in the banks than that for other women. The qualitative results in which women expressed weak aptitude for mid-level and senior management positions appear to be consistently founded on these results of the quantitative data. Furthermore, proportion of women who experience workplace harassment was higher among younger women, women who earn lower monthly salary, and women who work in banks with higher scale of gender asymmetric practice scale and higher gender asymmetric corporate culture scale.

Results regarding the patterns of distribution of women's response to workplace harassment show that the likelihood of adopting confrontational responses was slightly higher (43.9%) among Protestant women than it is for the Orthodox and Muslim women (40% each). Women tend to adopt confrontational responses with an increase in their educational level and their husbands' educational level. While about equal proportion (39 percent each) of women who have first degree and whose spouses have an educational level of first degree employed confrontational response, the figure increased to 44 % and 41% among women who have master's degree and have spouses with master's degree and above, respectively. Likelihood of taking confrontational responses was higher for women that have membership to labor union, easy access to influential people or groups, women living in households where women contribute less than their fair share in attending domestic works, and women that have family support in discharging household responsibilities. It was also found that women who work in non-management positions and serve in non-core banking functional areas of the banks have relatively higher likelihood of pursuing confrontational responses compared to their counter parts. Women who work in the major branches in Addis Ababa revealed lower (28.0%) experience of adopting confrontational responses compared to the women who work in large branches located outside Addis Ababa (45.2%) and women who work in the head quarter and district offices (48.9%). Furthermore, the likelihood of using confrontational responses was higher among women who earn relatively higher salary, who served longer in the sector, and who have higher confidence scale than the other women do.

Table 9: Distribution of key empowerment indicators by different domains of variables

TYPE	VARIABLE	Total out of 544	Participation in management out of those in the left column		Experience of WPH	Percentage of women that took confrontational responses to WPH
			YES (%)	YES (%)	Total	
INDIVIDUAL LEVEL	Marital Status					
	Never Married [EVER_MARRIED_NO]	159	13.8	49.7	79	41.8
	Ever married [EVER_MARRIED_YES]	385	27.5	40.8	157	40.8
	Place the woman grew up					
	Rural [RURAL]	61	18.0	39.3	24	41.7
	Urban [URBAN]	483	24.2	43.9	212	41.0
	Religion					
	Orthodox [ORTHODOX]	439	23.7	42.1	185	40.5
	Protestant [PROTESTANT]	87	20.7	47.1	41	43.9
	Muslim & others [mUSLIM_OTHER]	18	33.3	55.6	10	40.0
	Education					
	First degree [FIRST_DEGREE]	298	16.1	45.6	136	39.0
	Masters & Above [MASTERS_DEGREE]	246	32.5	40.7	100	44.0
Spouse Education (n=367)						
First Degree & below [SPOUSE_FIRSTDEGREE_BELOW]	209	19.1	38.3	80	38.8	
Masters & above [SPOUSE_GRADEDUC]	158	38.6	43.0	68	41.2	
Access to influential group						
Easy [EASY]	423	25.5	44.7	189	41.8	
Difficult [DIFFICULT]	121	16.5	38.8	47	38.3	
WORK RELATED	Membership in Labor union					
	No [LABOURUNION_NO]	286	30.4	43.7	125	36.0
	Yes [LABOURUNION_YES]	258	15.9	43.0	111	46.8

	Equity in HH div of labour					
	More than my fair share [MORE_FAIR]	234	23.1	50.9	119	29.4
	About my fair share [RIGHT_SHARE1]	218	20.6	33.9	74	45.9
	Less than my fair share [LESS_FAIR]	92	31.5	46.7	43	65.1
HH RELATED	Family Support					
	No [FAMSUPPORT_NO]	192	19.8	48.4	93	32.3
	Yes [FAMSUPPORT_YES]	352	25.6	40.6	143	46.9
	Need for Special care					
	No [SPECIALCARE_NO]	493	23.3	42.8	211	41.7
	Yes [SPECIALCARE_YES]	51	25.5	49.0	25	36.0
	Ownership type					
	Private [PUBLIC_NO]	263	21.3	44.1	116	40.5
	Public [PUBLIC_YES]	281	25.6	42.7	120	41.7
	Office type					
	HQ/district [HQ_DISTRICT_YES]	228	28.5	38.6	88	48.9
	Main branch [MAINBRANCH_YES]	163	23.9	46.0	75	28.0
ORGANIZATI ON LEVEL	Large branch [LARGE_BRANCH_YES]	153	15.7	47.7	73	45.2
	Functional area					
	Support & oversight [CORE1_NO]	196	25.0	44.4	87	46.0
	Core [CORE1_YES]	348	22.7	42.8	149	38.3
	Level of responsibility					
	Top/Middle management [TOP_MIDDLE]	84	63.1	48.8	41	34.1
	Low management [LOW_MANGT1]	38	60.5	34.2	13	23.1
	Non- management [NON_MANGT]	422	12.3	43.1	182	44.0
	Total	544	23.5	43.4	236	41.1

Source: Own computation based on survey data, 2022

Table 10: Distribution of key empowerment indicators by different continuous variables

Descriptive Statistics	Total	Max [Min]	Participation in		Experience of		Response to WPH-	
			management position		WPH		CONFRONTATIONAL	
			NO	YES	NO	YES	NO	YES
Age (Mean ± SD)	32.81 ± 6.23	58.00 [22.00]	31.36 ± 5.39	37.52 ± 6.47	33.20 ± 6.47	32.30 ± 5.88	32.50 ± 5.64	32.01 ± 6.22
Monthly Salary (Median ± SD)	27,024.50 ± 22404.65	380,000.00 [2,800.00]	22,800 ± 22823.40	42,000.00 ± 14684.12	27,795.00 ± 14086.02	24,632.00 ± 30001.82	22,883.00 ± 37813.34	28,532.00 ± 11880.27
Sex role scale (Mean ± SD)	10.03 ± 1.93	16.00 [4.00]	10.01 ± 1.93	10.10 ± 1.96	10.03 ± 1.74	10.05 ± 2.17	10.01 ± 1.97	10.09 ± 2.43
SELFCONFIDENCE SCALE (Mean ± SD)	37.80 ± 4.10	50.00 [22.00]	37.78 ± 4.00	37.86 ± 4.44	37.65 ± 3.82	37.99 ± 4.43	37.36 ± 3.98	38.90 ± 4.90
HH size (Mean ± SD)	4.41 ± 1.88	11.00 [1]	4.26 ± 1.91	4.91 ± 1.70	4.64 ± 1.84	4.12 ± 1.91	4.00 ± 1.94	4.29 ± 1.87
Years of experience (Mean ± SD)	9.59 ± 5.73	38.17 [2.00]	8.05 ± 4.60	14.58 ± 6.19	9.98 ± 6.08	9.08 ± 5.21	8.99 ± 5.05	9.20 ± 5.45
ASSYMETRIC PRACTICE SCALE (Mean ± SD)	19.04 ± 3.50	30.00 [9.00]	19.19 ± 3.48	18.56 ± 3.54	18.21 ± 3.22	20.13 ± 3.56	19.66 ± 3.51	20.80 ± 3.55
ASSYMETRIC CORP CULTURE SCALE (Mean ± SD)	7.35 ± 2.28	15.00 [3.00]	7.38 ± 2.29	7.25 ± 2.26	6.82 ± 1.92	8.03 ± 2.52	7.85 ± 2.35	8.30 ± 2.74
Proportion of Female in skilled positions (Mean ± SD)	0.32 ± 0.09	0.53 [0.23]	0.32 ± 0.09	0.33 ± 0.10	0.33 ± 0.10	0.31 ± 0.08	0.32 ± 0.09	0.30 ± 0.06
Proportion of Female in BoDs (Mean ± SD)	0.22 ± 0.12	0.55 [0.09]	0.22 ± 0.12	0.24 ± 0.14	0.24 ± 0.14	0.20 ± 0.10	0.21 ± 0.12	0.18 ± 0.07

Source: Own computation based on survey data, 2022

Finally, as part of the bivariate analysis, Chi-square and one-way ANOVA tests were run to check the significance of the aforementioned patterns in relation to the distribution of the three indicators of empowerment. Accordingly, a significant relationship was noted between women's participation in management positions and a range of variables including women's marital status, education, spouses' educational attainment, work experience, access to influential group, membership in labor union, and office type where women work. The results also show that the percentage of women who experienced workplace harassment significantly differ by the perceived equity in household division of labor, gender asymmetric practices, gender asymmetric corporate culture, proportion of women in skilled labor position in the banks, and proportion of women serving in the Board of Directors position in the banks. The distribution of the proportion of women who used confrontational responses to workplace harassments differed significantly by the perceived equity in household division of labor, presence of family support, office type, asymmetric gender practices, proportion of women in skilled labor, and proportion of women serving in the Board of Directors position in the banks.

4.2.4 Multivariate Analysis Results

The multi-variate analysis employs a binary logistics regression in order to estimate the odds of the three outcome variables discussed above. Accordingly, Table 11 presents the coefficients and standard errors from the binary logistic regression model used to estimate the likelihood of women's participation in management positions in the banks. The result shows that women's education and their husbands' educational attainment significantly affect women's participation in management positions. Women who have master's degree have 2.7 times higher chance to participate in management positions compared to women who have first degree (reference category). In the same token, women who have a husband with educational level of masters and above were 3.2 times more likely to participate in management positions as compared to women who have husbands with educational level of first degree and below (reference category). Among the household related factors considered in the study, the perceived equity in household division of labor was found to have a significant effect on women's chance of participating in management positions. Women living in households wherein they attend about the right share of or more than their fair share of domestic works have about 75 % less chance to engage in management positions compared to women living in households wherein they attend less than their fair share of domestic works (Table 11).

Table 11: Model estimation for women employees' participation in management positions in the banking sector (n= 544)

Variable	B	S.E.	Exp(B)
A. INDIVIDUAL LEVEL FACTORS			
Age	-0.003	0.053	0.997
Place the women grew up (Ref= RURAL)			
URBAN	-0.698	0.481	0.498
Religion (Ref = ORTHODOX)			
Protestant	-0.247	0.428	0.781
mUSLIM_OTHER	0.784	0.762	2.19
Education (Ref = First Degree)			
MASTERS_DEGREE	0.996	0.281***	2.707
Husband education (Ref= undergraduate & below)			
SPOUSE_GRADEDUC	1.153	0.31***	3.168
Sex role ideology			
Sex role scale	-0.007	0.08	0.993
B. HH RELATED FACTORS			
Household size	0.151	0.118	1.163
Equity in HH div of labor (Less than my fair share)			
MORE_FAIR	-1.334	0.52*	0.263
RIGHT_SHARE1	-1.373	0.5**	0.253
SPECIALCARE_YES	-0.331	0.534	0.718
FAMSUPPORT_YES	-0.429	0.392	0.651
C. WORK RELATED Factors			
Years of experience	0.231	0.062***	1.26
Access to influential group (Ref= Easy)			
DIFFICULT	-0.364	0.372	0.695
Membership in labor union (Ref=No)			
LABOURUNION_YES	-1.798	0.423***	0.166
D. ORGANIZATION RELATED			
Ownership type (Ref=Private)			
PUBLIC_YES	-0.302	0.38	0.739
Office type (Ref= HQ/district)			
MAINBRANCH_YES	0.791	0.369*	2.206
LARGE_BRANCH_YES	-0.24	0.42	0.787
Functional area (Ref= non-Core)			
CORE1	0.097	0.326	1.102
ASYMMETRIC PRACTICE SCALE	-0.074	0.043†	0.929
Proportion of Female in skilled labor	0.670	1.942	1.953
Constant	-3.005	1.946	0.05

† p<0.1

* p<0.05

** p<0.01

*** p<0.001

Source: Own computation based on survey data, 2022

In relation to work-related factors, years of experience was found to have a significant positive effect on women's odds of participation in management position. Women's membership in labor union, however, was noted to be negatively associated with their participation in management position. To be specific, while one-year increase in women's years of experience increases their likelihood to participate in management positions by 26 percent, women's membership in labor unions decreases the same likelihood by 84 percent. This result is contrary to expectation. The main reason behind it is the point that as labour unions favor the employees' quests for rights, members of the union are discouraged from taking management positions in the banks so as to avoid conflicts of interest.

Among the range of organizational level factors, the type of office women work was found to have a significant effect on women's participation in management positions. Women who work in the major branches (located in Addis Ababa) have 2.2 times higher chance of working in a management position as compared to women who work in the head offices or district offices of the banks. Furthermore, women working in banks with higher gender asymmetric practices negatively affects (though marginal) their chance to hold management position in the banks.

Results of the model predicting women employees' likelihood of experiencing workplace harassment revealed that a range of individual level, household level, and organizational factors are associated to women employees' likelihood of experiencing workplace harassment (Table 12). Among the range of individual level factors, marital status was found to have a significant effect on women's probability of experiencing workplace harassment. Ever married women have 39 percent lower odds of experiencing workplace harassment as compared to the never married women. None of the patterns observed in relation to the household and work-related factors were found to be significant. The result, however, revealed the significance of different organization related factors, namely level of responsibility, gender asymmetric practices, gender asymmetric corporate culture, proportion of female in the Board of Directors position as important variables in determining women employees' likelihood of experiencing workplace harassment. Women currently serving in top or mid-level management positions have 2.6 times higher likelihood of experiencing workplace harassment as compared to women in the lower management positions. As expected, a unit increase in the gender asymmetric practices scale and gender asymmetric corporate culture scale of the banks equally increase the women employees' likelihood of experiencing workplace harassment by 17%. Furthermore, a unit increase in women's proportion in the board is associated with reduction of the likelihood of women's experiencing of workplace harassment by 81% (see Table 12).

Table 12: Model estimation for women odds of women employees' experience of workplace harassment in the banking sector

Variable	B	S.E.	Exp(B)
INDIVIDUAL LEVEL			
Age	0.018	0.032	1.018
Place the women grew up (Ref=Rural)			
URBAN	0.301	0.305	1.351
Marital status (Ref= Never married)			
EVER_MARRIED	-0.481	0.221*	0.618
Religion (Ref = Orthodox)			
Protestant	0.231	0.264	1.260
mUSLIM_OTHER	0.473	0.532	1.605
Education (Ref = First Degree)			
MASTERS_DEGREE	-0.104	0.202	0.901
Sex role scale	0.013	0.050	1.013
WORK RELATED			
Years of experience	-0.047	0.036	0.954
Access to influential group (Ref= Easy)			
DIFFICULT	-0.199	0.239	0.819
LABOURUNION_YES	-0.127	0.246	0.881
ORGANIZATION RELATED			
Ownership type (Ref=Private)			
PUBLIC_YES	0.075	0.301	1.078
Office type (Ref= HQ/district)			
MAINBRANCH_YES	0.157	0.247	1.170
LARGE_BRANCH_YES	0.297	0.258	1.346
Functional area (Ref= non-Core)			
CORE1	-0.268	0.211	0.765
Level of responsibility (Ref= Lower management)			
Top/Middle	0.940	0.441*	2.560
Non_management	0.225	0.391	1.252
ASSYMETRIC PRACTICE SCALE	0.159	0.034***	1.172
ASSYMETRIC CORP CULTURE SCALE	0.158	0.048**	1.171
Proportion of Female in skilled positions	3.206	1.936†	24.669
Proportion of Female in BoDs	-3.939	1.249**	0.019
Constant	-5.138	1.344***	0.006

Source: Own computation based on survey data, 2022

The logistic regression result used for estimation of the odds of women’s use of confrontational response when they are faced with workplace harassment is indicated in Table 13. Among the range of variables considered in the model, women’s self-confidence, type of office where women work, and gender asymmetric practice scale were identified as important variables that significantly affect women’s use of confrontational responses to workplace harassment. A one-unit increase in women’s self-confidence scale increases women’s chance of employing confrontational responses by 11%. Women who work in the major branches in Addis Ababa have 59% lower chance of adopting confrontational responses compared to women who work in the head quarter or district offices. Furthermore, a unit increase in the gender asymmetric practice scale of the banks is associated with a 10.1% increase in women’s likelihood of employing confrontational responses when they face work place harassment (Table 13).

Table 13: Model estimation for odds of women’s confrontational response to workplace harassment

	B	S.E.	Exp(B)
INDIVIDUAL LEVEL			
Age	-0.054	0.053	0.947
Place the woman grow up (Ref=Rural)			
URBAN	-0.120	0.505	0.887
Marital status (Ref= Never married)			
EVER_MARRIED	-0.070	0.358	0.932
Religion (Ref = Orthodox)			
Protestant	0.022	0.390	1.023
mUSLIM_OTHER	-0.086	0.764	0.917
Education (Ref = First Degree)			
MASTERS_DEGREE	0.222	0.332	1.249
Sex role scale	0.010	0.073	1.010
SELFCONFIDENCE SCALE	0.104	0.038**	1.110
WORK RELATED			
Years of experience	0.082	0.062	1.086
Access to influential group (Ref= Easy)			
DIFFICULT	0.268	0.392	1.307
LABOURUNION_YES	0.582	0.419	1.790
ORGANIZATION RELATED			

Ownership type (Ref=Private)			
PUBLIC_YES	-0.644	0.499	0.525
Office type (Ref= HQ/district)			
MAINBRANCH_YES	-0.876	0.429*	0.416
LARGE_BRANCH_YES	-0.193	0.401	0.825
Functional area (Ref= non-Core)			
CORE1	-0.183	0.337	0.833
Level of responsibility (Ref= Lower management)			
Top/Middle	1.132	0.853	3.101
Non_management	0.934	0.782	2.545
ASYMMETRIC PRACTICE SCALE	0.096	0.047*	1.101
ASYMMETRIC CORP CULTURE SCALE	0.034	0.065	1.034
Proportion of Female in skilled positions	-2.207	3.012	0.110
Proportion of Female in BoDs	-2.027	2.190	0.132
Constant	-4.692	2.710	0.009

Source: Own computation based on survey data, 2022

4.3 Discussion and Interpretation

This subsection discusses the major findings of the study presented above in relation to women's employment and workplace empowerment in the banking sector. It discusses key results of the research focusing on women's employment in the bank industry, their participation in management, workplace harassment, and responses to workplace harassment. The findings drawn from the multi-variate and bi-variate analyses are triangulated and substantiated by revealing quotes from the in-depth interviews.

Women's participation in management positions and barriers to their participation

The findings from this research revealed the Ethiopian banking sector as a male-dominated terrain with little or no institutional support mechanisms in place for women career progression. Although the Banking sector demonstrates an increasing representation of women graduated mainly in the fields of business, accounting and economics than other sectors in Ethiopian economy, the study indicated the sector has gender imbalance whereby women are underrepresented in top and mid-level management positions. Among the sample banks included in the

study, there is no female CEO and only two banks have a female board chairperson. The results of the descriptive analysis and the qualitative data showed that women are underrepresented in top and mid-level management of the banking sector. Women employees in the sampled bank represent less than 33% of the bank workers, except for one private bank where 51% of the employees are women. Only 23.5% of the 544 women employees have ever served in management positions in the banking sector. Moreover, the proportion of women who hold top management position is only 7.8% among the six banks. Similarly, the proportion of women who hold the position of mid-level management is only 13% for the six banks. Results show that the number of women dwindles further as one goes up to senior management positions beyond Branch Manager.

Results from the qualitative narratives confirmed the survey results. Employment is based on job applicants' performances in exams (written and interviews), regardless of sex of the applicants. Only one of the banks (private) that participated in this study has affirmative action policy that accords 5 points for female candidates. In the case of the other banks, including the public bank, women are given priority only if they score equal points with their male counterparts. The participants' views can be summarized as 'there is no gender bias at employment, but gendered pattern of employment is visible both horizontally and vertically up, especially at positions above a branch manager'.

The banks' ascribing to the value of equality can be considered a positive move; but, that could not help attain parity; it rather reinforces the gendered pattern of employment on two structural causes: firstly, because the number of women is much lower than that of men in the pool of graduates that apply for job positions in the banks; secondly, the socio-cultural values of most of the Ethiopian society suppress females' voices and agency of expressing themselves starting from childhood through schools, and that leaves most of the women applicants shy to express themselves in job interviews, and thus, even if female candidates may outperform the male in written exams, the female are likely to lose the competition due to their shyness and stage fright during interviews. Regarding how socio-cultural values affect women's entry to the banking sector, a 50-year-old woman branch manager, divorced, with 3 children reported:

No deliberately created gendered pattern; nor is there affirmative action practiced in the bank I am working. However, from my experience as examiner, [I have noticed that] because of fear and lack of confidence, most of the women candidates do not pass the tests which are given during

recruitment or promotion of workers. The root cause is the socio-cultural construct of not seeing girls equally with boys. In addition, girls grow up overburdened with domestic chores more than boys; the culture of labeling girls as inferior to boys makes girls tend to accept that wrong attribution and they lose confidence starting from when they are in school. When they sit for exams with the boys, the girls consider themselves as inferior and get panic; that results in their poor performance in the exams.

The result of the current study is consistent with previous research which recognized that patriarchal systems cause women to be underrepresented and they obstruct women's career progression (Abalkhail, 2019 as cited in Abadi, Dirani and Rezaei, 2022). In patriarchal societies, there are structures regulating the roles of women. As a result, top management activity has been seen as the prerogative of men in many societies and aided the collective programming of the societal mind, making the under representation of women in management positions acceptable (Tai et al., 2005). The existing literature in Ethiopia also indicated discrimination against female child education and general beliefs about women's domestic roles were identified as ills eroding women's self-development and success in their work (Bayush, 2020).

In contrary to the six banks, women employees at one of the private banks represent more than 51% of bank workers. An executive assistant with seven years of experience in the sector asserts:

This bank employment policy is different from other banks because it was established by 11 women with the vision to employ and empower women bank professionals. Thus, our bank gives priority to women, especially fresh graduates so as to empower them to join the work environment the soonest possible, which means it targets to address the problem of unemployment among educated women in the field of management, administration and finance. So, there are more women than men, especially in branches.

Results showed concentration of women at front desks (Customer Service) and respondents explained that it is because managements of the banks believe that 'women are more curious and focused on their work than are men'; 'women can easily identify forged currency notes and fraud attempts by some customers';

‘women do their job with more loyalty than me’; and ‘women are, at the same time, good in customer handling, treating them with welcoming creative approaches’.

The study revealed that three individual characteristics played an important role in women’s career advancement, these are: (a) women’s education and husband’s education, (b) work experience, and (c) household division of labor. Moreover, year of experience, a work-related factor, was identified as an important factor in women’s career progression. Results from both data sets affirmed that education was one of the most important influencers of career progression of women working in the banking sector. According to the respondents, for a woman to be promoted to top and mid-level managerial positions, she has to upgrade her education. In support of the quantitative data, a woman, branch manager, said:

“women’s representation in low level positions in branches is high as compared with [their representation at] mid- and high-level management positions. The reasons behind this relate to education, work experience, performance and household responsibilities.”

In relation to work-related factors, years of experience were found to have a significant positive effect on women’s odds of participation in management position. To be specific, a one-year increase in women’s years of experience increases their likelihood to participate in management positions by 26%. In support of the importance of education and experience for career progression, a 31 years old, married woman, with 2 children mentioned:

Once women apply for promotion based on internal vacancy and if they are competent enough, they can join a managerial position. But, we women do not focus on our career development [as we also take care of] household/family matters. So, it takes longer for us women employees to upgrade our career as compared with men employees. For instance, it would have been good for me if I upgrade my education to a master’s level and develop my career.

31 year-old, married with two children.

A 36 years old woman working at Head office of one of the banks resented about a woman’s disadvantage:

Household responsibilities hamper women employees from promotion unlike men employees. Men employees do not assume much domestic

responsibilities and thus they have better opportunity to work towards upgrading their education and developing their career.

Creating a work/life balance is a very challenging concern for women in the banking sector due to the fact that bank service is customer-oriented and demands arriving at office early and leaving late, working for long hours and six days a week. These working time arrangements are challenging especially for women with family and childcare responsibilities.

The current study identified household division of labor as a major factor of women career progression in the banking sector. Women attested that their family and home responsibilities that create workload and limit women's time for education discriminate them against men in doing on personal educational upgrading and career attainment. In witness of their difficulty to create work/life balance, a 30 year-old woman said:

There are natural factors such as being pregnant and giving birth that negatively affect the career development of women. Women also have household responsibilities at home. These prevent women employees from working on personal as well as career development as they face shortage of time.

Another respondent explains how household responsibility limits married women's mobility to accumulate experience and how misconstruction of maternity leave affects women's promotion:

For getting promotion, I should go to rural towns/semi urban towns to get managerial experience where one could get promoted even twice a year. Otherwise, it takes long to get promoted in Addis Ababa as many experienced staff concentrate in Addis. But many of us cannot leave from Addis Ababa for family reasons. Because of this and related reasons, we women also lack confidence to claim our rights for promotion based on our qualification and experience. Whereas men are proactive to claim and secure their rights. Again, if a woman gives birth during the six-month performance evaluation period, she will not be at office for four months. So, with unsatisfactory performance evaluation results for those periods, a woman can't win although she may compete for a managerial position. In my view, for women who go on maternity leave, the past performance should be considered when they compete for a managerial position. (37-year-old, married and mother of 4 children).

The importance of educational attainment for managerial progression is supported by research findings from Azmi, Ismail, & Basir (2014) who asserted that women's career advancement is chiefly related to women's knowledge and skills acquired through education and training. Training and development is a vital resource that helps employees to keep abreast of new ideas, learn technical aspects and develop management and leadership skills, which assist in personal development and career advancement (Fernando, Amaratunga, and Haigh, 2014). Munjuri (2011) states that employees who invested in education and training have increased levels of career advancement. Regarding the importance of experience, a study by Afande (2015) on the banking industry in Kenya indicated that accumulating years of work experience and working long hours are amongst the factors that most explain the current model of managerial advancement for women in banking. Tharenou (2005) also highlighted the importance of education, work experiences and personality as individual factors determining women's advancement.

The result of the study regarding work life balance aligns with the findings of previous studies, such as Wang and Cho (2013). Women's careers are disproportionately hampered by childbearing, childrearing and preferences for family and home life to accepting higher managerial positions accompanied with higher pressure and stress. The double burden is also a significant impediment to women's career development. Women continue to spend far more hours than men when paid work and unpaid work (such as housework and childcare) is combined (OECD, 2017). This result concurs also with the available limited study in the bank industry in Ethiopia, which revealed lack of support from supervisors, fewness of female candidates in the pipeline, inflexible working hours, family commitments and difficulty in balancing work and household responsibility, lack of support for child care, and time women spend to socialize in the society as the underlying barriers that affect women's career advancement in the banking industry (Hana, 2015).

In addition to individual factors, findings of the present study revealed that also some organizational factors such as office type and gender asymmetric practices (though marginal) impeded women's participation in management positions in the banking sector.

Experiences of workplace harassment

Prevalence of workplace harassment and its explanations

In light of the objective of the study, the results from the descriptive analysis and binary logistic modelling clearly revealed that 43% of the sample women had ever experienced general workplace harassment during their service in the banking sector in Ethiopia. Of the women employees that indicated having experienced workplace harassment, 87.7% said that it happened to them during the past year; and 70.7% of them said they faced workplace harassment more than once. These results were confirmed by the also qualitative data.

The study participants disclosed that workplace harassment came from their male colleagues and from customers as well. For example, a woman who served as a loan officer shared how her former supervisor harassed her:

He [the branch manager] used to laugh at me when I report to him how I processed the large number of files without any help as I was the only one assigned to the position. I was always puzzled by his reaction as I was not sure whether this is because his expectation was too high or my contribution to the branch was miniscule.

Though to a lesser extent, threat and physical aggression against women employees were also reported. Many of the interviewees mentioned incidences of this type of harassment by referring to other women's experiences. This tendency of cross-referencing is not unexpected given the severity of this type of harassment. However, an Assistant Branch Manager, 33, married, with two children, courageously shared her own experience of sexual harassment as follows:

I was sexually harassed by a colleague of mine (we were not in same branch then but he was in the Head Office and responsible to compile the report that I prepare). I have an outgoing personality... I think he misunderstood that and thought as if I were easy going even if I am married. So, he started to ask inappropriate questions and even texting me on telegram and WhatsApp. In the beginning I did not want to reject him roughly, I tried to tell him how happy I am with my marriage; but, he refused to listen to me. The situation become worse to the extent that he was sending me his nude photo on WhatsApp. Initially, I thought to leave my job, but I truly love being a bank employee and I have invested a lot for it. I discussed the situation with my husband who advised me either to change a branch or to report to the senior management of the bank. Worse

enough, before I acted, the offender got transferred from the Head office to the branch where I work and he became my immediate supervisor. He often tries to hide his intentions in the presence of others. However, when we are alone, he often makes inappropriate compliments on my physical appearance, dressing, and how I look. I regret my not reporting it timely to the senior management.

It is widely argued that women working in such female dominated occupations like the front desk customer services of the banks experience workplace harassment due to the potential sex-role spillover (Nieva & Gutek, 1981). “Sex-role spillover is the carryover into the workplace of gender-based expectations for behavior” (Nieva & Gutek, 1981). It is commonly argued that whereas the women in “male” jobs are viewed as “women in jobs,” women in “female” jobs are viewed as women, who are normatively expected to be sexual objects or expected to project sexuality through their behavior, appearance, or dress. The notion that women in such situation are treated as woman first and as a work-role occupant second could be noted from the experience of a woman who face harassment from her former supervisor:

I was the only loan officer in the branch and my job description was to review credit files. That does not require me even to contact customers to do the job. The branch manager that was later assigned to the branch was restless. He deliberately used to order me to inform him how much money was deposited in the bank— a job not related to my official duty in any way, to bring water for his customers as if I were his messenger, and to answer his phone as if I were his secretary.

Although some variations were noted in relation to the major perpetrators by the types of harassment, the primary perpetrators of general workplace harassment against women were found to be customers (41.9%), followed by co-workers (33.1%), and supervisors (25%). The prominence of customers as the main perpetrator is primarily attributed to the strong assumption that women are believed to be better at customer handling for the good of the business, but putting them sometimes in a vulnerable position. For example, a woman narrated her experience of harassment from a customer who misunderstood her intention in the process of giving him an excellent banking service she could offer:

I try to humbly serve our customers with smiling face; but some customers misinterpret that from different angles. You might exchange phone numbers for business purpose; some customers try to abuse it seeking inappropriate relationship. In my experience, there was one person who frequently called and disturbed me.... As he was a customer, I tried to treat him like a child.

The in-depth interviewees repeatedly mentioned that they face disrespect, verbal abuse, and exclusion in particular. Referring to the disrespect women face from customers in particular, an in-depth interviewee, for example, stated:

Customers' attitude towards men and women employees is different. Some customers think women employees are not competent enough like men and they tend to underestimate the service women employees provide irrespective of women employee knowledge and skill.

Another woman, 35 years old, married and mother of two children said:

Some people [customers] undermine women's service. Though there are women and men in same position with similar knowledge and skill, those customers often undermine women's capacity. This is common in all sectors, not only in the banking industry. In some cases, customers insult women employees serving especially at front desk. But we often do not notice such incidences because of the huge workload we have to attend.

Despite the severity of the harassment, there seems to be tolerance to such incidents due to the huge importance attached to retaining customers remain competitive in the expanding sector. This could be noted from the above narrations of how the woman treated the customer despite his abusive behavior. Another interviewee also emphasized similar notion stating “*Even if customers make mistakes, employees are oriented to treat them politely so as to make them happy and come again. This is because the banking industry is becoming highly competitive, and it is the customers who pay us our salary*”.

It was also indicated that the banks design different mechanisms to remain competitive in the sector. These include, for example, undertaking saving account opening campaigns which are often held on the streets and through house-to-house visits. Women interviewees mentioned that such business engagement in the informal spaces have increased the incidence of harassment. As a case in point, an

interviewee cited one employee who was raped during a house-to-house campaign but never disclosed her encounter to the bank.

Why marital status matters?

Among the range of individual level factors, women's marital status was found to be significantly related to their experience of workplace harassment. This is consistent with the argument of previous research which emphasizes marital status, an important indicator of social status, as a significant predictor of vulnerability to sexual harassment from the inception of research on the topic in the mid-1970s (e.g. Gutek, 1985; Mathis and Prokop, 1981; Lafontaine and Tredeau, 1986). The study shows that single women, as compared to ever-married women, were clearly at high risk. This pattern could be explained by the fact that most (90%) of the ever-married women in the sample constituted the currently married women and the cultural norms that often protect this group of women from harassment. In other words, being married may provide protection for those women regarded as already "taken" by other men who have legitimate claims to them (Rosenberg et al., 1993). Taken from another perspective, single women may generally have lower levels of seniority than their ever-married peers and subsequently may be the targets of harassment more because of their newcomer status, hence or poor job status, than their marital status (see Kauppinen and Gruber, 1993, for a path model in this regard).

Women's participation in the senior management and the state of workplace harassment

As referred earlier, results show that women have lower participation in management position and the situation is worse when middle management (17%) and top management (14%) positions are considered. Surprisingly, the study revealed that women employees who are serving in the top or middle management positions are more likely to experience harassment at their workplace than other women. The significantly higher incidence of workplace harassment among this group of women is consistent with the findings of previous studies (see Gruber and Bjorn, 1982; McLaughlin, et al., 2012). These studies reported that women who worked in an area where they are a minority were more likely to be the targets of frequent harassment. The supervisory occupation that these groups of women hold often places them in a heightened visibility that they would be perceived as usurping men's occupational roles, hence exposing them to experience another kind of sex-role spillover. Martin and Jurik (1996) argued that women in male-traditional positions are often treated hostilely because they have infringed on male

power and privilege and threaten the "production of masculinity". This is in line with the gendered organization theory's articulation of the process gendered cultures, which underscores that leadership roles in organization are linked to images of masculinity; which implies the possibility that women who obtain such skills as a threat to that masculinity (Acker, 1990). The results from the qualitative data can be interpreted in the sense that work identity in the higher management positions in the banks is often constructed on gendered behavior and cultural symbols of stereotypical masculinity: aggression, sexual bravado, and embracing dangerous or risky situations. Such work identities create a work culture that is an extension of male culture. As argued in the Acker's (1990) gendered organization theory, the leader and the successful organization itself are often portrayed as aggressive, goal oriented, competitive, efficient (masculine traits), but rarely as supportive, kind, and caring (feminine traits). For example, while recognizing the presence of few women presidents in the industry, one of the interviewees described the situation in the bank where she works in the following terms:

Our former president was a woman. Then, it was concluded that our bank did not grow well because the president was a woman. People associate the growth of the bank with gender. So, after she worked for seven years, a male president was assigned and he is now well appreciated. Although women usually do not involve in corruption and often duly follow financial rules and regulations to avoid any type of financial risk, people fail to appreciate such good qualities of women and, in some cases, many rather consider them as unfit for higher management positions. Also customers do not think women in higher level positions could accomplish their expected duties.

Women's Responses to Workplace Harassment

As discussed above, around two-fifths (43%) of women working in the banking sector said they ever experienced different forms of workplace harassment. Those include male counterparts undermining and disrespecting women employees, inappropriate behavior signaling into sexual advances, and male customers misinterpreting good service for another relationship and, encouraged by that, continually disturbing women, including married ones, working in banks. The primary perpetrators of the general workplace harassment against women were found to be customers (41.9%), followed by co-workers (33.1%), and supervisors (25%).

The contexts and manifestations of the workplace harassment reported by bank employee women are salient and complex. Also, women's responses and coping mechanisms are noted to be diverse and informed by considerations of individual capability vs. vulnerability, socio-cultural, institutional and firm-image contexts. The main responses taken by women are: denial or ignoring the attempts as trivial and not deserving attention; discussing the cases with colleagues and sending through them messages that reflect integrity and a sense of strong discipline; involving the husband (where the harassment happened to married women) as an advisor on appropriate responses; expressing honorable contentment in their marriage; whistleblowing using online institutional reporting mechanisms like chatroom that maintain anonymity; discussing the problem with the 'offenders' themselves using the platform as a precaution (confrontational); changing workplace; and directly reporting (confrontational) it to the concerned official in the bank if the offender continued the behavior. The women expressed that they take any or a combination of these measures. In this regard, it was found that about 41 % of them took confrontational responses, while 59% chose non-confrontational coping mechanisms.

Here are some quotes affirming the non-confrontational responses or "safe rejection" some of the women chose as coping strategies:

Sometimes we discuss the situation in staff meetings. Others project their anger to family members. For example, my colleague complained to her husband about how her boss treated her all the way to her house. Some members of staff transfer to another branch at any cost; even to lower grade positions than they held. Only very few people report abuses to the Head office.

Credit Analyst, 27, Single living with her parents

The following verse testifies how some women chose to avoid getting promoted to managerial positions so as to avoid workplace harassment that tends to increase at higher positions:

The low number of women in managerial positions is, I think, the result of the gendered norm of the patriarchal society. Even branch manager women do not feel free while talking to customers. Because most of the customers of banks are investors, who, when a woman manager promotes the bank services to convince them to deposit money in the bank, tend to

misinterpret her efforts as if she wanted to approach them for another relationship. ... Women are thus reluctant to take managerial positions. ... [For example], in my case, most of the time, they [the Management Committee of the bank] contact me to work in a managerial position. But as managerial position has lots of work burden and challenges including contacting so many customers by traveling to different offices, business areas, etc., I do not go for it. Instead, I want to shift to work in other positions. Due to this, also the bank is hesitant to provide more women with the opportunity to work in managerial positions.

Senior Loan Officer, 35, Married, with two children

This result concurs with Clerkin's (2017) finding that there are contexts women do not want to take management positions because they fear they might be set up for failure/as scapegoat; the resources were not available for success; and with a full understanding of the role and its requirements, it would be a no-win situation. The above story tells us that not only those women are affected, but also banks are missing the good leadership of women, from which they, i.e., the banks, could have benefited. Research has found a "female advantage" to hiring women leaders on the conviction that women tend to be more likely to use effective leadership styles (Eagly & Carli, 2003). Another woman had to relocate to another branch to distance herself from her supervisor, considering both the socio-cultural and firm/institutional contexts. Excerpts:

I just transfer to another branch. I did not allow this situation [the harassment] to affect my self-esteem; I preferred to ignore it and thus moved to the other branch. In my experience, the branch manager is more trusted by a senior management than any employee in the branch. Furthermore, the way our parents and community raised us makes us submissive to, not challenging, a boss. The perfect example that explains the authority of branch manager was that two months after I transferred to the other branch, the previous branch advertised a vacancy which was fit for me [and for which I applied]; but, then, they delayed the recruitment for 6 months since the branch manager did not want me go back to the branch again. After I secured that same position in this other branch, they re-advertised the position again and hired someone else.

Some of the responses that were meant to manage the problem in a non-confrontational manner, encourage offenders to go further. The fore-noted story shared by an Assistant Branch Manager, 33, married reveals a lot.

Another woman indicated that reporting the case gave her some relief during which she moved to another branch. Excerpts:

My reporting the problem to the Head Office fetched me some relief and meanwhile I left the branch and joined Central and East District at a lower position. Other staffs that didn't report still complain of harassment; but, they do not want to report their cases to either the district or to the Head Office. In fact, one of my colleagues quoted to me that her mother used to say: “አለቃ እና አለት አንድ ነው፤ ብትወድቁበትም ይጎዳሻል፣ ቢወድቅብሽም ይጎዳሻል።” [a boss is like a stone in that he will heart you whether you fall on him or he falls on you] and [thus she didn't report the harassment fearing the reprisal]. But, I responded to her, “I only know አለት is Jesus Christ”.

Banking Officer, 25, Single, living with her parents

The above conversations and actions of the two women show the personal and socio-cultural contexts that harbor workplace harassment and also shape responses. There are cases some women took confrontational responses, but banks resorted to resolving the issue ‘smoothly.’ The below story shared by a Banking Officer, 25, single, reveals this:

The Branch Manager mistreats and disrespects me. I discussed the situation with him openly, telling him how his behavior affected me badly. But, he was very surprised by it and informed me that was how he is doing his job. Then, I reported the case in writing to the Head Office, also indicating about how I served the bank as a Loan Officer without help, the problem that I had in my house, and that I will be glad if they assign me at any position in Adama, even as Customer Officer. The lady in HR gave me a call in that very day and asked what really happened. Then, the Head Office mediated in the best interest of everyone.

In sum, it was found workplace harassment, and the negative energy exerted to design coping strategies and responses, affect women’s career progression as it entails emotional and psycho-social costs that derail them away from focusing on upgrading their educational status and working to get promoted to

senior positions. Harassment constrains women's freedom and the agency with which they could engage in developing their career and uplifting the efficiency of the banks. This goes with the literature which asserts that obstacles to women's career development could be assigned to social, organizational and personal obstacles, which are interrelated, and reinforce one another (Vokic et al., 2019; Abadi et al., 2022).

The banks' tendency to demand women employees to prioritize non-confrontational responses to inappropriate behaviors of some customers attaches huge importance to customers at the expense of the wellbeing of the women employees. A Deputy Branch Manager, Married, a mother of four, narrates the hassles she passed through because of such a policy. With some of the banks, institutional responses to reported offences tend to prefer win-win solutions that take the sense of mediation instead of disciplinary action. That sympathetic move does not reprimand other employees to end harassment.

Gender-based discrimination as a cushion for workplace harassment: A coupling of vulnerabilities and disadvantages

Although not directly a workplace harassment, it was found that in some banks, many branch managers increasingly resist the transfer or assignment of women bank staff to the branches they manage. That is a violation of women's rights to choose their workplace as men do; and the study revealed that resistance was construed on the basis of the misconception that work would be affected when those women would be on maternity leave. Again, in almost all of the banks studied, women returning from maternity leave miss performance evaluation points, which are important for promotion to the next higher ladder. These denials of women employees' rights likely delay their career attainments, and even leave them at vulnerable conditions.

Some managers do not want more women to be assigned in their branch because those managers believe that work would be affected when those women would be on maternity leave.

A Branch Manager, Mother of three children, Divorced

These days, many branch managers have started to oppose the assignment of women, especially those in their fertility ages, to the branches they manage. They consider maternity leave as a liability, that thwarts banks business growth, not as women's natural and lawful right.

Deputy Branch Manager, Married, with four children

It is likely that workplace harassment negatively affects women's empowerment, their aspiration and ability to unleash their potential by acting with full autonomy, and thereby limits their work efficiency as well. Of course, the impact would be worse where the harassment is perpetrated by work colleagues and supervisors. That makes the economic (efficiency) argument for tackling workplace harassment on the one hand and women's rights' argument on the other hand. Previous research shows employees perform better when their bosses are supportive, instead. (Shanock & Eisenberger, 2006)

5. Conclusion and Implications

Conclusions

Based on the key findings of the study, the researchers draw the following conclusions.

Patterns of employment and what it means for women to be working in the banking sector: Except for one private bank, which has a unique focus on women employment and empowerment as one driving goals of its establishment, a clear gendered pattern is visible in all of the banks that participated in the study. Senior management positions have remained dominantly masculine space.

The participants expressed that working in the banking sector is 'a dream come true' for most of the women. They dearly love their job in the banking sector. That sense of fulfillment emanates partly from the economic empowerment the banks enable women achieve through facilitating access to different loans at low interest rates and partly from the social dignity women cultivate for working in banks. However, the gains of economic empowerment and respect are not witnessed in the soft components of empowerment, such as women's freedom and agency. Many women even refrain from taking top management positions, also due to domestic care burden, which calls for integrated solutions. There is a lot to be demanded in these aspects. Women also have concerns regarding the ways they work and grow in the banks. Difficulty to find work-life balance is one, missing performance management evaluation scores when on maternity leave is another, and absence of affirmative actions, day care centers, and mechanisms of

incentivizing/encouraging spousal and familial support to bank employee women is still another.

Contrary to what many would expect, two in five women face workplace harassment either from the bank customers, co-worker men, or both, and majority of them face more than one count of harassment in a year. Women's workplace harassment is high in magnitude, diverse in form and manifestations, complex and increases up the career ladder. Institutional mechanisms to curb the problem are mostly not in place, and little known by women at various levels where they existed. Consequently, many of the women employees tend to distance themselves from assuming senior management positions.

Women's individual and banks' organizational responses to workplace harassment are shaped by individual, socio-cultural, institutional, and firm image contexts. Because of these, responses to workplace harassment are mostly non-confrontational and less reprimanding to halt workplace harassment.

Implications

More needs to be done concerning the development of mechanisms to encourage women's employment in the banking sector and their continued career development. Works to build women's capacity and support them to cope with the major individual and organizational challenges that they may encounter at workplace could encourage them to take up leadership positions. The first implication for banks is that the results of the study indicate that accumulating years of work experience and working long hours (performance management evaluation) are amongst the factors that most explained as the current model of managerial advancement for women in banking. This conflicts with women's work-life balance, which is suffocated by family roles and childbearing, and affects women's career progression. Therefore, professional and official support should be provided for women to help them achieve balance between family responsibilities and job commitments in the banking sector. Second, investing extensively in training and mentorship, supporting and promoting the participation of women employees in different level of management positions will contribute towards building future women leaders in the banking sector. Third, promoting and establishing labor unions, gender departments and professional female networks in the banking sector will also contribute to the development and advancement of women employees. Day care centers are not an option for women who are mothers with little children. Based on the current study's findings, workplace harassment is

an ill affecting many women employees in the banking sector. Hence awareness about the rights of female employees should be created in line with labor proclamation and organizational guidelines/HR policies. Banks need to devise safer options for women to report workplace harassment instead of considering banks as 'safe haven'. Moreover, appropriate complaint mechanism should be created and kept functional in the banking sector for redressing the complaint made by the employees and appropriate disciplinary action should be initiated. Moreover, the impact of work-life balance on empowerment of women working in the service sector needs to be explored further.

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