

Exploring Socio Economic Determinants of Attitude Towards Female Managers in Private and Public Banks: A Case of Bahir Dar City

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Abstract: Businesses and organizations that fail to fully understand attitudes towards female as managers will limit their success. For organizations, uncovering employee's attitudes about the ability of female to serve in managerial positions will affect the extent to which female are trained and developed for managerial positions or are assigned to supervisors who will encourage them and serve as mentors. Thus, the study aimed to examine socio economic determinants of attitude towards female managers in private and public banks: a case of Bahir Dar city. The demographic information of employees was independent variables and attitudes towards female managers was the dependent variable of the study. A total sample of 238 employees was selected by employing probability random sampling method. Enumerator administered schedule that has three sections was distributed to all the selected employees to collect the necessary primary data. Stratified sampling technique was used at the time of data collection. Descriptive and inferential statistical tools such as; frequency tables, percentages, means, standard deviations, and multiple regression were used to data analysis. The value of adjusted R Square obtained were 0.663, demonstrates that 66.3 percent of attitude variation towards female managers can be explained by the independent variables. Based on the statistical analysis, the variables namely gender, age, education level, and direct experience have found a significant influence on attitude towards female managers. The result indicates that significant differences were found on the basis of the above mentioned variables. However, no significant influence on attitude towards female managers were found on the basis of marital status and sector type of the employees.

Keywords: Employees' Attitude, Female Managers, Bahir Dar City

1. Introduction

“Think manager - think male” is a belief that generates the idea of having traditional male characteristics is a better predictor for success, thus reinforcing the stereotypical beliefs about women in managerial positions [1]. Barriers to females in management exist worldwide. According to a recent International Labor Organization report [2], although women represent more than 49% of the world's labor force, their share of management positions remains unacceptably low, with only a small proportion obtaining top jobs.

Despite changes in women's progress in the workforce, males, unlike their female counter- parts, continue to perceive the managerial position as requiring masculine

characteristics. To the extent this attitude is unchecked by structural limitations, the male decision-maker may still favor the male candidate. As a psychological barrier to the advancement of female in management, the 'think manager think male' phenomenon can foster bias against female in managerial selection, placement, promotion and training decisions [3].

Worldwide, a major barrier to women's progress in management continues to be the gender stereotyping of the managerial position and surveys of women in management positions have indicated a notion of masculine managerial model. Yet, women's abilities and potentials are not developed and optimized enough to enable them for a full contribution in companies' performances [4]

Female in managerial positions in the corporate world have been few in almost all countries of the world and especially in some developing countries. According to the International Labour Organization [2] survey conducted by the Bureau for Employers' Activities report, however the situation in Africa is different. Despite the increasing efforts and actions by national and international organizations to improve the status of women and get women involved in top managerial positions, the trends continue to be extremely low and are still under-represented in top managerial decision-making roles in the continent [2].

In Africa, percentage of shares of female as managers in the private and public sector is still low with just 27.2% in comparison to Americans with 37.8%, Europe with 31.06%, and Asia with 20.2% [2]. In a number of developing countries, particularly those in the African region, women's representation in management are among the lowest globally regardless of the share of women in the labor market. According to International Labor Office report [5], Ghana stands out as the country with the highest female's percentage share of all managers, with 39% ranked 26th in the world. The countries with the least female share of managerial position at all levels are also among the developing nation in the world: Ethiopia (22.1%), Egypt (9.7%) and Algeria (4.9%).

In Ethiopia, where the culture is mostly male dominating and hindering the potential of females, the existences of pervasive and persistent sex role stereotypes impede the advancement of female in the managerial workforce. Women who succeeded in obtaining management positions were subjected to continuous sexual harassment by supervisors, colleagues and clients. Women's manager role imposes a more demanding schedule on the personal lives of women than of men. Socialization and negative stereotyping have reinforced the tendency for political decision making to remain in the domain of men [6].

Ethiopia, like many other countries in Africa, females constitute about half of the population based on the recent data of CSA 2007. Regardless of this, the share of women in knowledge society decision-making in Ethiopia is low, although the number of Ethiopian female in managerial positions varies by sector. In societies, where traditional or patriarchal values remain strong, many women found less participated and low represented in decision making positions. Ethiopia is a patriarchal society that keeps women in subordinate positions [7]. Thus, investigating socio economic determinant factors affecting attitude towards female managers in private and public banks in the study area is crucial to know and to take necessary measurements.

1.1. Statement of the Problem

Traditionally, management is considered as men's occupations. This is due to barriers created by attitudinal prejudices in the workplace discouraging for women to hold and progress in managerial positions. In spite of this, recent global statistics show that women continue to increase their share of managerial positions in recent years worldwide.

However, the rates of progress are slow, uneven, and are concentrated at lower levels. They could not be able to breakthrough to the top management positions [8].

The context in which organizations operate today is being rapidly altered by changes in technology, increasing competition and globalization of the economy. As a result, there is a demand for new skills and fresh ways of working which require innovative abilities from the new leaders and managers. For organizations, uncovering employee's attitudes about the ability of women to serve in managerial positions will affect the extent to which women are trained and developed for managerial positions or are assigned to supervisors who will encourage them and serve as mentors. Such an understanding would provide an insight into the female perspective of management and leadership and thereby promote a deeper appreciation of the contribution of women to the success of organizational leadership and management.

There are various research studies conducted to examine attitudes towards female in managerial positions. The results of these studies show that attitude towards women managers varies based on demographic and organizational factors [9-19]. These studies about women in organizations reveal that there exists difference in attitude of men and women, being in the management positions. A study conducted to examine the differences between 173 male and female managers working in the health, social service, and education sectors in India using the Women as Managers Scale. This study found that Indian female managers held more favorable attitudes than did their male counterparts [11]. Similarly, Ng [13] studied differences between male and female part-time MBA students in Hong Kong using WAMS, finding significant differences related to sex were found. In a mixed sample of undergraduate business students, government employees, and bank employees in Nigeria, found that Nigerian females held more favorable attitudes towards women as managers than did Nigerian males [16].

A survey research conducted from a sample of 120 respondents selected from two private and public sector organizations to explore the difference between attitudes of employees towards female. It was found that four factors gender, age, prior experience and type of organization having a dominant effect on attitudes towards women managers. Moreover, the study found there exists attitudinal difference based on those variables. Overall the study showed females, younger age groups, those who had prior experience with female managers and public sector employees hold favorable attitude towards female managers than their counterparts [10].

Alexander [14] conducted a study on attitude towards women managers by their non-managerial male counterparts in some selected organizations of Ghana, identifies that the majority of males preferred to work under male managers and labeled managerial positions as a masculine position with the view that female managers are not mentally capable of managing difficult issues at work place. However, this study was limited in scope in that it neglected some important

variables that have been found to influence attitude for example age, educational level, marital status, interaction or experience with female managers.

Islam and Nasira [17] conducted a study attempted to measure the contemporary attitudes of the population of Bangladesh towards women leadership in organizations. Their result revealed that positive attitude is more correlated with one's higher level of education and past experiences of working with female managers. On the contrary, the study found subordinates' comparatively lower degree of positivity is a result of their educational lacking and predominantly less working experience with female managers.

A study in Kenya conducted by Amugune [15] about teacher's attitude towards female school managers in 20 public mixed secondary schools using a sample of 354 respondents revealed that educational level positively affected attitudes of teachers towards female managers. According to Jones and Lin [20], a survey of attitudes towards women as managers revealed that majority of the female respondents held positive and neutral attitudes toward women as managers while male respondents held unfavorable attitudes towards women as managers, evidence that there is attitudinal difference among women and men towards women in leadership position.

Another study conducted by using a sample of 85 workers from five different organizations in Addis Ababa found that workers generally held unfavorable attitude towards female managers. The study revealed that gender, age, marital status, and level of education influenced worker's attitude collectively and individually towards women managers. Moreover, Gender was found to be significantly affecting attitude of workers towards female managers. The other variables age, marital status and education level are found to have insignificant effect on attitude level of workers [12].

In 2006, researchers studied attitudes towards women as managers in Turkey and Pakistan found that both Turkish males and females shared negative views of women as managers and those women's attitudes were even more negative than men's. Further, in relation to attitudes towards women as managers, they found that Pakistani women held more favorable attitudes than Pakistani men, Pakistani women held more favorable attitudes than Turkish women, and that Pakistani men held more favorable attitudes than Turkish men [9]. In 2009, research studied on attitudes towards women as managers in sample of undergraduate and graduate business students in China and the U.S. Their study indicated that overall, women were perceived less favorably as managers by Chinese and U.S. males as compared with Chinese and U.S. females [21].

Ethiopian is a patriarchal society that has a system which values men's activities and achievements over that of women, reflected in all aspects of life. In most cases the cultural values and practices favor men. In a study carried out to investigate the attitude of Amhara society towards female as leaders, the findings revealed that irrespective of sex, age, and educational level, people had differences in attitude towards women leaders [7]. In Ethiopia it is not common to

see women into top management and executive positions. Notwithstanding, with some improvement, women continue to be drastically underrepresented in the halls of organizations. They are forced to occupy very few decision making positions due to prejudice by both men and women regarding their fitness for management.

Now a day, in spite of this, recent global statistics show that female continue to increase their share of managerial positions in recent years worldwide. However, the rates of progress are slow, uneven, and are concentrated at lower levels. They could not be able to breakthrough to the top management positions.

Previous researches about female in business organizations reveal that there exists the gap in perception of men and women, being in the management position. Undoubtedly, these studies indicate significant differences in attitudes of participants towards female as a manager exist due to personal and organizational factors. Most studies have done in countries where their organizational context and cultural settings are different from the context in Ethiopia. The researcher believes that the employees attitude towards female managers may vary across contexts. It is an important issue to recognize and evaluate socio economic determinant factors affecting employees' attitude towards female managers in organizations. Therefore, this paper intended to examine socio economic determinant factors affecting attitude towards female managers of private and public banks in Bahir Dar city. Moreover, how employees perceive and experience roles of female as managers and supervisors of banks have not been addressed in the study area.

1.2. Objective of the Study

The general objective of this paper is to explain socio economic determinants of employees' attitude towards female managers the case of private and public banks in Bahir Dar City. In more specific terms the paper addressed the influence of gender, age, marital status, education level, subordinates' experience, and sector type on employees' attitude towards female managers in the study area.

1.3. Scope of the Study

It is difficult to address all these issues in a single research. In particular, the study mainly focused on attitude of employees about female managers. Attempts was made to analyze the impact of six independent variables (gender, age, marital status, and educational level, direct experience with female manager and sector type) that determine employees' attitude towards female managers. Geographically, the study was conducted in Bahir Dar city, Ethiopia. The data collection of the study was from employees of eight commercial banks under female managerial positions through structured schedule. The survey covered 238 respondents which were selected by using probability random sampling technique. Both descriptive and inferential analyses were employed to deal with the analysis of the data by using SPSS software version 25.

2. Materials and Methods

2.1. Research Design

The aim of this paper is to examine the socio economic determinant factors affecting employees’ attitude towards female managers in commercial banks based on factors which are found to significantly influence attitude level in prior studies. The paper employed both descriptive and explanatory research design with quantitative approach for the study. Because, descriptive research design is used to describe the data and characteristic about what is being studied, it enables to obtain the current information, it is also used in fact finding studies and helps to formulate certain principles and give solutions to the problems.

On the other hand, the research problem tends to be explanatory which seeks to explain the relationship between demographic information and attitude towards female managers. Therefore, quantitative research design is appealing appropriate for this study to achieve the objectives of the study and to test the hypothesis. Creswell [22] indicated different methods associated with quantitative methods mainly focusing on survey and experimental designs. In this study the researcher used survey research method.

2.2. Study Population, Sampling Technique and Sample Size

Target population can be defined as the entire group of individuals, events or objects having common observable characteristics to which the researcher wants to generalize the results of the study [23]. The study population for this research was composed of one public and six private banks operating in Bahir Dar City. The total population of the selected Banks were 1120, out of which 864 were male and 256 female employees. However, only 588 of those

employees are supervised under female managers.

Another crucial step in conducting a survey is to determine which subjects shall be surveyed to obtain the appropriate information for the research objectives. The sampling method for this research were drawn from probability sampling method to ensure that there is no over or under representation in the sample as it is in the sample frame which is suitable for this research.

According to researchers, sample size is the number of items to be selected from the universe to constitute a sample or Sample size is the determined total number of sampling units needed to be representative of the defined target population; that is the number of elements (people or objects) that have to be included in a drawn sample to ensure appropriate representation of the defined target population [24].

The sample size is 238 respondents. The minimum required sample size for this study is specified by using Yamane [25] sample size determination formula:

$$n = \frac{N}{1+N(e)^2}$$

Where, n = sample size

N= Target Population, which is known (i.e., 588); and

e = the acceptable sampling error at 0.05.

$$\text{Hence, } n = \frac{588}{1+588(0.05)^2} = 238$$

Then after, proportional stratified sampling technique was employed to obtain respondents from each banks branch. This sampling technique deemed appropriate because employees' population is dispersed in six different banks. Besides; proportional stratified sampling helps to make the strata sample size proportional to population sample size that reduces sampling bias and also allow coming up with a better representative sample.

Table 1. Proportion Allocation of Employees Population.

Bank Branch	Number of Employees	Percentage of Population	Proportional Size	Sex Allocation		Total
				Male	female	
CBE	427	72.61%	173	123	50	173
Dashen Bank S. C.	61	10.37%	25	16	9	25
Awash International Bank	22	3.75%	9	7	2	9
Abay Bank S. C.	20	3.40%	8	6	2	8
Oromia International Bank	10	1.70%	4	3	1	4
Bank of Abyssinia	20	3.40%	8	4	4	8
United Bank S. C.	28	4.77%	11	8	3	11
Total	588	100%	238	167	71	238

Source: Field survey, 2019

Afterwards, the proposed number of samples were taken through availability sampling from each branches. When one person was unavailable, the researcher chosen the next person based on convenience.

2.3. Methods of Data Collection and Instrumentation

Both primary and secondary data were collected from relevant sources that help to achieve the stated objectives. The primary data are those which are collected afresh and for

the first time, and thus happen to be original in character [24]. For this study, primary data were collected from individual employees at branch in the selected banks through questionnaire. The questionnaire was designed so as to make it easy to answer and to cover most of the common research questions and contains close ended and some open ended questions. Schedule is very much like the collection of data through questionnaire, with little difference which lies in the fact that schedules are being filled in by the enumerators who

are specially appointed for the purpose [24].

For this research, primary data collection was collected via the adapted version of Women as Managers Scale (WAMS) developed to examine attitudes of employees towards female managers from employees under female managers in the selected Banks through enumerator administered questionnaire [26]. The WAMS is a popular instrument designed to measure general attitude towards female managers on a scale. The WAMS is designed to test the attitudes of the respondent on three dimensions including acceptance of female as managers, specific stereotypes barriers concerning female managers, and personality attributes generally attributable to successful managers. There are twenty-one (21) close ended statements included in WAMS out of which eleven items are worded positively and ten items are worded negatively. The explanatory variables of the study were the demographic information of respondents which include: gender, age, marital status, educational level, experience and sector type. Moreover, the dependent variable, attitude towards female managers is categorized in to two; "less favorable" and "more favorable" for the mean score less than 6 and mean score ≥ 6 attitude levels respectively as used by [12].

2.4. Data Processing and Analysis

The data collected from the respondents were processed, checked or edited to ensure completeness, accuracy and uniformity. All instruments were assigned serial numbers to facilitate identification and data entry into the computer. The data was coded after checking/editing, and entered into the computer for analysis. Besides, negatively worded questions have been appropriately reversed when entered to the software.

As for this research, all the important and relevant data were collected and eventually use computer program to analyze the data in depth. Most of the computer analysis was being conducted by using Statistical Packaging for Social Science (SPSS) version 25. To meet the specified research objectives, descriptive and inferential statistical techniques have been adopted to analyze the data.

The multiple regression model framework of the study is

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

Where; Y=attitude level, α =Constant or Y intercept,

$$X_1 = \text{Gender} = \begin{cases} \text{Female}, 1 \\ \text{male}, 0 \end{cases}, X_2 = \text{Age} = \begin{cases} \text{younger}, 0 \\ \text{older}, 1 \end{cases}$$

$$X_3 = \text{Marital Status} = \begin{cases} \text{single}, 0 \\ \text{married}, 1 \end{cases}$$

$$X_4 = \text{Education Level} = \begin{cases} \text{less educated}, 0 \\ \text{more educated}, 1 \end{cases}$$

$$X_5 = \text{Prior Experience} = \begin{cases} \text{had experience}, 1 \\ \text{had no experience}, 0 \end{cases}$$

$$\text{and } X_6 = \text{Sector Type} | x | = \begin{cases} \text{public bank}, 1 \\ \text{private bank}, 0 \end{cases}$$

The β_i ($\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ and β_6) are regression coefficients of the corresponding independent variables and e is estimated error.

3. Result and Discussion

3.1. Descriptive Analysis

The tabular descriptive of demographic characteristics of respondents participated in this study were summarized in table 2 below.

Table 2. Demographic Background of Respondents.

No.	Type of Variables	Category	Frequency (n=220)	Percentage	Cumulative Percentage
1	Gender	Female	64	29.1	29.1
		Male	156	70.9	100.0
2	Age	Below 25	24	10.9	10.9
		25-35	111	50.5	61.4
		36-45	67	30.5	91.8
		46 and above	18	8.2	100.0
3	Marital Status	Single	120	54.5	54.5
		Married	100	45.5	100.0
		Illiterate	0.0	0.0	0.0
4	Level of Education	Non-Formal Education	0.0	0.0	0.0
		Below Grade 8	0.0	0.0	0.0
		Grade 8-12	20	9.1	9.1
		Certificate and diploma	10	4.5	13.6
		Bachelor Degree	168	76.4	90.0
		2 nd Degree and above	22	10.0	100.0

Source: Field survey, 2019

As Table 2 above shows, the result of gender analysis consists of 156 males and 64 females. Percentage of male is 70.9%, whereas female is 29.1%, difference of 31.9%. This implies that male employees in the bank were slightly higher than female.

With regard to age, majority of the respondents were in the

age range of 25-35 years' old which consist of 50.5%. Followed by 36-45 years, which constitute 67 (30.5%). Respondents below the age of 25 ranked third, which contain 24 (10.9%) and those in the age category of 46 and above years account the least amount 18 (8.2%). Thus, 135 (61.4%) of the respondents are within the age range of 35.

As can be seen again from table 2 above, marital status analysis showed a large number of respondents, 120 (54.5%) are singles, while married respondents are 100 (45.5%). This implies that “single” employees in the bank were slightly higher than married once.

Referring to education level, 168 (76.4%) of respondents which are bachelor degree, and followed by 22 (10%) with the level of education master’s degree and above. Respondents that have less in number were grade 8-12 which consists 20 (9.1%) and Certificate and diploma 10 (4.5%). There were no respondents under the category of “illiterate”, “non-formal education”, and “below grade 8”. From this, we can understand that large numbers of the employees from the selected banks were individuals categorized under bachelor degree and masters level of education.

3.2. Effect Analysis of the Study

3.2.1. Model Diagnosis

The study has tested the underline assumption for multiple regressions analysis. As stated on regression assumption, normality test was checked in which the assumption of normality has been met. The total population is also large enough (220 respondents) to assume reasonable normality of the scales. The study has also tested multi co-linearity, the degree of correlation among the explanatory variable. As shown in the regression assumption tests, the values of tolerance and a variance inflation factor (VIF), and all the VIF values are less than 10.

Table 3. Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.820 ^a	.672	.663	.615

a. Predictors: (Constant), Gender, Age, Marital status, Education level, Prior experience, Sector

b. Dependent Variable: Attitude Towards Female Managers

Source: Field survey, 2019

Table 3 above displays the estimates of the multiple regression of behavioral attitude against its variables for the sample of 220 workers. “R” represents the value of the multiple correlation coefficients between the predictors and the outcome. Here, this “R” value represents the simple correlation between gender, age, marital status, education level, prior experience, sector type and Attitude. Overall, they have strong correlation.

Based on the results above, the value R square is 0.672; is the correlation between the dependent and independent variable values of the research. R² is also called the squared multiple correlation coefficient or the coefficient of determination since (R)²= (0.820)² =.6724, which rounds to .672. Adjusted R² (0.663) is taken for interpretation. It

clearly reflects that the total variation in the dependent variable (attitude towards female managers) is explained or caused by 66.3% of the change (increase) in all independent variables (gender, age, marital status, education level, prior experience and sector type). The remaining 33.7% of the variation in overall attitude towards female managers could be explained by other variables which are not incorporated under this study.

Finally, the Std. error of the Estimate is a measure of the variability of multiple correlations. Therefore, as depicted in the model summary table above, the Std. error of the Estimate of this model is .615. This indicates the variability of the multiple correlations is as much as this number.

Table 4. ANOVA (Analysis of Variance).

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	165.128	6	27.521	72.691	.000 ^b
	Residual	80.644	213	.379		
	Total	245.771	219			

a. Dependent Variable: Attitude towards Female managers

b. Predictors: (Constant), Gender, Age, Marital status, Education level, Prior experience, Sector

Source: field survey, 2019

Table 4 indicated that there is a statistically significant effect between the independent variables (gender, age, marital status, education level, prior experience, sector) and dependent variable (attitude towards female managers) which the independent variable where (F) value was (72.691) at ($\alpha \geq 0.05$) indication level, and, which states that there is statistically significant effect of independent variables on attitude.

3.2.2. Regression Results of the Study

The data which is collect from the survey coded and

analyzed on the statistical package for social science (SPSS) version 26. In this study, it is attempted to test the effect of six independent variables on attitude towards female managers that was performed using regression analysis based on model specification. multiple linear regression method was performed to get the relative importance of possible set of predictors in the model. The independent variables estimated to predict attitude towards female, managers were gender, age, marital status, education level, prior experience and sector type.

Table 5. Coefficients' Table on Multiple Regression of the Research Model.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	4.320	.166		25.972	.000
Gender	1.038	.171	.446	6.062	.000
Age	.964	.130	.444	7.395	.000
1 Marital Status	-.076	.165	-.036	-.458	.647
Education Level	.324	.135	.105	2.402	.017
Prior Experience	.785	.087	.368	9.029	.000
Sector Type	-.186	.118	-.079	-1.577	.116

Dependent Variable: Attitude Towards Female Managers

Source: field survey, 2019

Based on Table 5 above, the following equation is formed:

$$Y = 4.320 + 1.038(X_1) * 1 + .964(X_2) * 1 + .324(X_3) * 1 + .785(X_4) * 1$$

Where, Y= Attitude towards female managers

X₁= gender, (*1=female)

X₂=age, (*1=older)

X₃= education level, (*1=more educated)

X₄= prior experience, (*1=yes)

The individual effects of (independent variables) can be explained by their respective standardized beta coefficients. The p values of gender, age, education level and prior experience are well below 0.05, which means that there is a significant influence of the independent factors on dependent variable. However, marital status and sector type of workers do not appreciably contribute in predicting attitude towards female managers was found.

Based on the equation given above, the regression coefficient of females (dummy variable) is 1.038. It indicates that being female has a positive effect on attitude than males (reference variable) by this beta amount. Keeping all the other independent variables constant, being a female increases attitude by 1.038 than males towards female managers. Gender is one of the important variables affecting the attitudes towards female managers. This study found that female employees adopted more favorable attitudes towards female managers than male counterparts. The finding of this study is consistent with the findings of Kutlu & Akbulut [27] and Arkorful [10]. However, the outcome of this study contradicts with the findings that reported female to have a very negative attitude towards female managers given males have more favorable attitude towards female managers than females [9, 28]. Similarly, Addai [19] found that males and females do not differ in their attitude towards women in managerial positions.

Older age group has got a regression coefficient of 0.964. It indicates that being older in age affects attitude positively with an increase 0.964 than being younger (reference variable). To the contrary researchers showed that there were no significant age group differences of attitude towards women managers [29]. Besides another scholar argued that younger age groups employees hold favorable attitude towards female managers than their counterparts [10]. In addition, the regression coefficient of more educated category is 0.324. It indicates that the being more educated

has a positive effect on attitude than being less educated (reference variable) by this beta amount. This research finding is supported by Allen [30].

And finally those having prior experience with female managers has got a regression coefficient of 0.785. It indicates employees who had direct experience (dummy variable) with female managers has an increase in attitude by 0.785 than those who had no prior experience. Based on the results, those who had prior experience with female managers hold favorable attitude towards them than their counterparts [30, 10]

Among all variables, gender has got the highest beta of 1.038. This means that it has got the strongest influence on attitude towards female managers as compared to other variables. Hence, gender is the highlighted predictor of attitude towards female managers, followed by age with beta 0.964, prior experience with beta 0.785, and education level at 0.324 respectively.

4. Conclusion and Recommendations

4.1. Conclusion

The objective of this paper was to examine the determinant factors affecting employees' attitude towards female in management positions working in private and public banks in Bahir Dar city. Based on the objective of this paper, the following conclusions were drawn from the above findings, discussions and summary of the study.

Attempts have been made to understand employees' attitude regarding female managers. Workers are increasingly recognized as a key competitive advantage for organizations as well as a key indicator of a company's success. Attitudes tap positive or negative evaluations that employees hold about aspects of their work environment affects job satisfaction, job involvement, and organizational commitment and has become an integral part of strategic planning of organizations.

The study results based on multiple regression coefficients also confirmed that the variable gender, age, prior experience with female managers and level of education are leading factors found to have effect on attitude towards female managers in the study area. The variables have highly significant difference at 0.01 levels of significance. This

shows that these variables need be considered as the most important factors in strategic approaches to human resource management and the effective management of people. The other research finding based on regression output of adjusted $R^2 = .663$ means that all independent variables (gender, age, marital status, education level, prior experience and sector type) together explain the total variance of the dependent variable attitude towards female managers by 66.3 percent.

The result in this study shows that gender, age, education level, and direct experience have a dominant influence on workers' attitude towards female managers. Overall, the researcher found that gender, age, education level, and prior experience has strong influence on the dependent variable attitude towards female managers. However, no significant influence on attitude towards female managers were found on the basis of marital status and sector type of the employees.

4.2. Recommendation

The findings of this study highlight the critical roles that gender, age, marital status, education, experience and sector type play in the formation of attitudes towards female managers. Understanding the attitudes of employees can assist organizations in better facilitating managerial assignments for their female employees. Employers that fail to fully understand attitudes towards female as managers will limit the business success of their organization. At the same time, understanding attitudes alone is insufficient for eliminating the stereotypes and biases female managers face. Employers must continue to emphasize training and support in order to remove obstacles while simultaneously increasing opportunities, for female in managerial roles.

Furthermore, the finding has important implications for human resource management of the organizations and business to establish training programs to support female in management positions. this study can directly inform female that are working in managerial roles should be acutely aware of the attitudinal differences in the work place. These female may not likely be welcomed into their roles as managers. Similarly, they will likely encounter and endure negative stereotyping related to their ability to perform in a managerial capacity. This study finding suggest that fully prepared to confront the challenges will likely help them to perform better in their work. Thus, in order to make managerial roles more effective for female managers to contribute to their organization, employers must implement well developed training programs aimed at improving awareness and adjustment while simultaneously minimizing the negative effects of gender role stereotyping. Therefore, training in awareness, understanding, and competence managing gender and cultural differences will help employees overcome perceptions that female managers are less legitimate than males, and it will level the playing field allowing competent, female managers to lead their organizations to high performance.

For further and future research, potential research areas are suggested as follows:

1) For future work, it is suggested to expand the sample

size and investigate in different areas in order to get more reliable result.

2) The results of the research take into account the understanding of employees' attitude towards female managers by their non-managerial counterparts. Because attitudes are pervasive and powerful influences on behavior, it is important for future researchers to consider their role in the treatment both by subordinates and by supervisors of female in managerial positions. A supervisor's attitudes about the ability of female to serve in managerial capacities will affect the extent to which he or she judges a female's performance or grants or withholds developmental opportunities.

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