

## **Effect of Glass Ceiling on Women's Career Development in Nepalese Commercial Banks**

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**Abstract.** *Eliminating gender prejudice in job advancement is not only crucial for promoting fairness and equality but also essential for maximizing organizational success. The primary objective of this study is to explore the glass ceiling factors that hinder the career growth of women employees in Nepalese commercial banks. To achieve the research objective, the data were collected from the primary source mainly through structured questionnaire and group discussion method under random sampling technique. An exploratory research design was followed to explore the factors restricting the career development of women employees in Nepalese commercial banks. Merely this study has been completed with an empirical survey which was thoroughly conducted using a self-administered questionnaire and group discussion. Sample consisted of 280 middle-level women executives. For presenting and analyzing the data both descriptive and inferential statistics were used. The study revealed that Nepalese women workers do not face much career related problems. The organizations perceive that women are as capable as males in discharging their responsibilities. However, there are some assignments in which women are under rated than males in dealing with some unique situations. Likewise, some cultural issues, management and family perceptions are likely to hinder the performance and enthusiasm of the women toward their career advancement.*

**Keywords:** *Cultural Factor, Family Factors, Glass Ceiling, Individual Factors, Organizational Factors,*

## INTRODUCTION

Women and gender-related issues in the workplace have emerged as significant barriers to career development in the corporate sectors. According to Alvesson and Billing (2010), the issue of gender diversity has recently gained considerable attention in terms of professional advancement. This emphasis is logical given the unprecedented presence of women in the workforce, yet only a minute fraction of them occupies senior leadership roles in both industry and government. Studies indicate that increased female participation in the workforce correlates positively with a country's social, economic, and political development. Despite women constituting over 50 percent of the world's higher education graduates, only 25% hold managerial positions (Thornton, 2019). Catalyst (2018) highlighted a significant gender disparity in corporate leadership positions. With only 5 percent of CEO positions held by women, 21.2 percent of board seats occupied by women, and similarly low percentages in other senior-level roles, it's evident that women remain underrepresented in top-tier management. This underscores the ongoing challenges and barriers that women face in climbing the corporate ladder and achieving gender parity in leadership positions. The persistent underrepresentation of women in senior management roles, whether in public or private institutions and business organizations, remains a prominent issue (Oláh, Richter, & Kotowska, 2014). Over the past 20 years, the number of female employees is increasing in entry-level and middle management levels, probably as a result of the work of the women's movement, political system policies, and business equal opportunity programs. But at the top levels of

business, there are very few women employed (Meyerson and Fletcher, 2000).

According to Nepal Labor Force Survey (2017/18), the population of working-age women in the country is higher than that of males. However, women still lag far behind in employment. The survey also reports the pay gap between the genders is also huge. It also depicts, that for every 100 males in the working-age population, there are 125 women, but for every 100 employed males, there are only 59 employed women and only 22.5 percent of working-age women are employed.

Some experts on women's employment state that the number of women getting employed in formal jobs has not increased as expected because of the lack of necessary skills needed in the sector. The report further states that the average monthly income of women is Rs.5,834 less than that of men, the survey showed. Males earn Rs.19,464 on average, while women are being paid Rs13,630 regardless of their profession.

One of the significant barriers to women's advancement in various companies is the *glass ceiling*, a pervasive issue in the global corporate sector. Sever (2016) posits that the glass ceiling acts as a hidden obstacle, hindering women from ascending to high-ranking positions of authority, regardless of their competence and education. Despite women's aspirations for higher positions, numerous studies reveal that they rarely attain the highest ranks (Wardhana & Ratnasari, 2022).

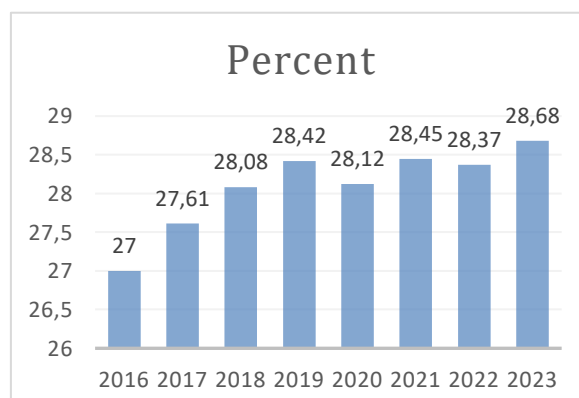
The complexity of the glass ceiling phenomenon arises from its influence by various factors, making it challenging to fully comprehend at times. Furthermore, despite

ongoing discussions within the corporate community emphasizing the importance of inclusion and equality in management for enhancing overall organizational success, the representation of women in senior management remains disproportionately low. Hartel and Fujimoto (2010) note that these imperceptible barriers impede women from reaching top-level positions, particularly in human resources, a critical asset that provides a competitive advantage to firms. Northouse (2012) concludes that eliminating the glass ceiling can propel organizations to the forefront of morality, productivity, and creativity on a global scale. Despite the increasing presence of women in organizations, they continue to face challenges in obtaining prominent positions

Despite a higher population of females compared to males in Nepal, women still face numerous challenges in accessing top-level positions in the service sectors (Central Bureau of Statistics, 2009). Aaltio & Huang (2007) suggested that cultural influences on implementing a quota system could offer improved opportunities for women and help reduce discrimination. The empirical study

showed that the Nepalese female employees are facing the problems the glass ceiling (Shrestha et al, 2023). In Nepal, there is a wider tendency of not giving much recognition to women workers by their family, working organization, as well as the conception and culture of the society. Likewise, Nepalese women have relatively wider household responsibilities that pose major obstruction in their career development. Workplace harassment, work life balance, and insecurity are common issues for working women in Nepalese organizations. In Nepal, efforts by the government to address gender discrimination through affirmative action have not led to significant improvements (Gupta et al., 2021). The banking sector serves as a fundamental pillar of the economy of Nepal, nurturing the careers of numerous women across various roles. However, despite their significant contributions, women remain underrepresented in the top positions within the majority of banks in Nepal. The percentage of women workforce in Nepalese organization from 2016 to 2023 is presented in the figure 1 below:

Figure 1  
Percentage of female workforce in Nepal



The figure showed that there is a substantial gap in the number of male and female workforce in Nepalese organization. Similarly, Shrestha (2020) highlighted a gap in the representation of women (10.48%) compared to men (89.52%) in branch manager roles in Nepalese commercial banks. One chief executive officer (CEO) is a woman, making her the first female CEO of one of Nepal's commercial banks, out of the 20 commercial banks. Similarly, out of 2147 branch managers, 1922 (89.52 percent) are men and 225 (10.48 percent) are women. It demonstrates the low representation of women in management, even at lower levels.

Thus, topics like gender inequality or the existence of a glass ceiling for women's career advancement in commercial banks can be brought up (Shrestha, 2019). Therefore, acknowledging the issue of career advancement of women employees, the primary objective of this study is to analyze the effect of glass ceiling that hinder the career growth of women in Nepalese commercial bank

## LITERATURE REVIEW

Corporate culture, climate, and practices can all be impacted by the *glass ceiling* phenomenon (Jackson, 2001). The term *glass ceiling* symbolizes the frustrations experienced by working women across various levels who can envision their career goals but encounter invisible barriers preventing their attainment (Mavin, 2000). The International Labor Organization (ILO) in 2002 outlined barriers to women's career advancement, citing cultural biases, gender

stereotypes, and perceptions that women are not primary revenue generators as significant hindrances to their progress. (Adom & Asare-Yeboah, 2016) highlighted the scarcity of female leaders is linked to ongoing prejudice and discrimination against women in the workplace.

This refers to although women are now capable of moving to upper levels, at some point they are halted by an invisible barrier. It applies to women as a group who are kept from advancing higher because they are women (Morrison et al., 2000). Thao (2014) highlighted that 50% of the respondents experienced the presence of glass ceiling to a moderate degree, while 16.2% of participants perceived the presence of the glass ceiling to a significant extent. A small fraction of respondents acknowledged the existence of the glass ceiling to either a very high extent or not.

Though women workers are making significant contribution in the business industry, gender inequality still exist and there is a significant wage gap between male and women in occupation groups. The empirical studies suggest that males have more advantage over the women in some attributes (Muhammad, 2010). There are many barriers affecting women's ability to enhance their careers. These barriers include stereotypes and perceptions, mentoring and networking availability, family issues, discrimination in the

workplace, and funding availability (Fauziana, Wardhana, & Rusgianto, 2022).

Gender roles encompass the factors shaping male and female behavior (Eagly & Wood, 2012). Discrepancies in these roles often lead to bias against women in senior executive roles (Powell & Butterfield, 2003). Kiaye and Singh (2013) highlight that women's advancement is hindered by societal perceptions of gender roles. Eagly and Karau (2002) argue that gender stereotypes stem from differences in male and female leadership styles.

(Kadoya & Khan, 2020) observe that entrenched gender norms in Nepalese society limit women's opportunities for leadership, perpetuated by a patriarchal social system. While progress in promoting gender equality in businesses and legislation is crucial, without sufficient opportunities from companies, female workers will struggle to attain decision-making positions in their job (Rahman, Ratnasari, & Wardhana, 2022).

### **Glass Ceiling Factors and Women's Career Development**

Bandura's self-efficacy theory (1977) stands as a fundamental principle guiding motivation, enhanced performance, and emotional well-being among individuals. Gender identity and unique perspectives shape the self-efficacy of female employees. Self-efficacy, as defined by Bandura (1989), encompasses individuals' beliefs in their ability to exert control over circumstances that impact their lives. (Efendi, Nursalam, Ulfiana, & Fauziningtyas, 2019) highlighted that self-efficacy is the confidence and trust in one's

self of being able to excel in performance within their careers. Nixdorff and Rosen (2010) discovered that women's self-efficacy significantly influences their acquisition and utilization of crucial skills and abilities. Moreover, a deficiency in self-efficacy could contribute to the existence of a glass ceiling and diminish the presence of women in the workforce (Sirén, Thorgren, & Järlström, 2018).

Women perform equally well as their male counterparts in the workplace, yet they remain underrepresented in senior leadership roles. Similarly, Hoobler et al. (2010) noted the overlap or mismatch between job roles and family responsibilities, with work spillover complicating engagement in family duties, particularly affecting women who often juggle multiple roles and face challenges in making career decisions (Pratiwi, Wardhana, & Rusgianto, 2022).

Kargwell (2008) found that women prioritize family over career, and those with children require support from their families to manage household responsibilities. Insufficient family support contributes to the underrepresentation of women in senior management positions. (Harmon & Dunlap, 2018) found that the family responsibilities of women professionals significantly impact their work-life challenges, emerging as a notable barrier influencing their career decisions. Granqvist and Persson (2005) underscored that family-related factors hinder women's career development, as they typically allocate more time to fulfilling family responsibilities, thereby impacting their opportunities for advancement in their career trajectories.



Similarly, Jáuregui and Olivos (2018) discovered that despite the rising participation of women in the workforce, Peruvian female executives face constraints in ascending the career ladder due to their family commitments.

Additionally, Choi (2019) argued that women tend to have less extensive employment histories compared to men, suggesting that they may have less advantageous access to social capital and are less likely to benefit from social networking opportunities. However, the social capital component can act as a mechanism for advancing women into higher positions in their careers (Lin & Huang, 2005). (Prasetyo et al., 2021) further investigated the role of social capital as a potential facilitator for achieving higher-level job success and advancing one's career. It was found that managers possessing greater social capital tend to receive promotions at a faster rate compared to those with less social capital (Ghifara, Iman, Wardhana, Rusgianto, & Ratnasari, 2022).

Organizational culture comprises shared ideas, values, and assumptions held by members of an organization. Put differently, the managerial perspectives and assumptions regarding tasks and employees contribute to shaping the organizational culture (Mendo et al., 2023). As noted by Bombuwela and Alwis (2013), organizational culture significantly impacts women's career advancement. Indeed, research indicates that women are more prone than their male counterparts to disengage from full participation in

workplace decision-making (Adil, Singh, & Ansari, 2022).

## **METHOD OF THE STUDY**

The main objective of this study is to explore the factors that affect women's career development in commercial banks in Nepal. A survey research strategy has been adopted to achieve the research objective. An exploratory research design is used to explore the factors that prohibit the career development of women in Nepalese commercial banks. Likewise, focus group discussion was also used as a qualitative method to understand the factors of women's career progression in depth. Hence, this study adopts both inductive and deductive approaches.

The participants were asked structured questionnaires comprising of the factors that hinder their career development. The quantitative information was collected through structured questionnaires based on a seven-point Likert scale and was analyzed through exploratory factor analysis (EFA) and descriptive statistics. Likewise, qualitative information was collected through group discussion and analyzed through thematic analysis.

The population of the study comprises all the middle-level female employees of 20 commercial banks in Nepal. The websites of the 20 Nepalese commercial banks were used to identify the total number of middle-level female employees in Nepalese commercial banks. 750 female employees are working in middle-level managerial positions in

Nepalese commercial banks (NRB,2023) which is the entire population of the study. Out of those employees, 280 female employees were taken as the sample of the study. The sample is based on convenience sampling techniques working in public, joint ventures as well private commercial banks.

The structured questionnaires were developed and distributed and collected physically as well as online. The questionnaire items were adopted from multiple authors and sources and effort was made to modify them to match with the Nepalese context and culture. They consist of 22 items.

This research is entirely based on primary data which were collected through structured questionnaire as well as group discussions. Altogether 352 questionnaires were distributed (at least 15 from each bank), and out of these 292 questionnaires were returned, the response rate being 83% which may be highly satisfactory in survey research design. Twelve responses were rejected as they were not in usable forms

due to multiple non-responses. Finally, 280 responses were used for further analysis.

The focus group technique of qualitative research was adopted for the study. A group was formed as the participants from each commercial bank. The members selected based on convenience who are not participate in the questionnaire survey. They were communicated about the issue of the study in advance. Besides the women participants, two males also participated in the discussion. The aim behind their involvement was to explore the problems of women workers from the perspective of male. Hence, the total member in the group was 26. The discussion was made virtually by using the Zoom online platform. The discussion lasted for around two hours. The profile of the respondents is presented in Table 1.

The profiles of the respondents were analyzed according to age groups, marital status, academic qualification, years of service, and monthly income.

Table 1  
 Respondents Profile

Variables		Questionnaire Survey		Group Discussion	
		Frequency	Percent	Frequency	Percent
N		280		26	
Age	30 and below	76	27.1	8	30.8
	31-40	125	44.6	10	38.5
	41-50	55	19.6	4	15.4
	Above 50	24	8.6	4	15.4
Marital Status	Married	212	75.7	18	69.2
	Unmarried	68	24.3	8	30.8
Academic Qualification	Undergraduate	78	27.9	8	30.8
	Graduate	202	72.2	18	69.2

Service Years	5 years and below	56	20.0	5	19.2
	6-10years	88	31.4	8	30.8
	11-15 years	68	24.3	6	23.1
	16-20 years	54	19.3	5	19.2
	More than 21 years	14	5.0	2	7.7
Monthly Income	Upto 50,000	50	17.9	5	19.2
	50,001-1,00,000	162	57.9	13	50.0
	More than 1,00,000	68	24.3	8	30.8

Source: *Field survey, 2024*

In terms of age group, participants were involved from a range of different age groups. The majority of the respondents are in the age group of 31-40 years. Out of the total respondents, the majority were married. In terms of academic qualifications, most of the respondents have a graduate degree. In this study, the respondents ranged in experience from less than five years to more than twenty-one years. The respondents have different monthly income groups ranging from less than 50,000 to more than 1,00,000.

## RESULT

### *Reliability Analysis*

Cronbach's Alpha was used to analyze the reliability of the construct. The following table 2 reflects Cronbach's Alpha which was used to measure the reliability of the data. The value of Cronbach's Alpha for each variable is more than 0.7, which indicates that the data is reliable and fit for further analysis and tests (Taber, 2018).

Table 2  
Reliability Analysis

Variables	Cronbach's Alpha	No. of items	Remarks
Career development of women employees	0.738	4	Reliable
Equity and Fairness	0.729	3	Reliable
Organizational Arrangements	0.709	3	Reliable
Management/Leadership support	0.756	4	Reliable
Working Environment	0.745	4	Reliable
Personal Traits and Capabilities	0.724	3	Reliable
Work-life Conflict	0.712	3	Reliable

Table 3 shows the descriptive analysis of the variables used in the study. The descriptive analysis as presented in Table 3

reveals that all the components of the glass ceiling regarding women's career progression are in an influential state (Mean



>4) except the impact of Organizational Arrangements (Mean <4). The factors equity and fairness (Mean 5.3), Management/Leadership Support (Mean 4.8), Work Environment (Mean 4.1), Personal Traits and Capabilities (Mean 4.1), and Work-Life Conflict (Mean 4.7) are seen as the favorable factors of women

career development except the Organizational Arrangements (Mean 3.2). The lowest mean of Organizational Arrangements (3.2) shows that commercial banks are still unable to implement policies and systems to promote women workers as well as create an environment where they can nurture and promote themselves.

Table 3  
 Descriptive Analysis

Questionnaire Items	Code	Mean	S.D.
<b>Equity and Fairness</b>		<b>4.3</b>	
Equity in pay and benefits	EF1	4.37	0.969
Equity in training opportunities	EF2	3.96	0.936
Participation in BOD	EF3	4.56	1.003
<b>Organizational Arrangements</b>		<b>3.2</b>	
Challenging assignments for career growth	OA1	3.09	0.888
Work-life balance programs	OA2	3.12	0.9
Proper environment for building networks	OA3	3.47	0.89
<b>Management/Leadership Support</b>		<b>4.8</b>	
Adequate mentoring from the supervisor	MS1	4.03	1.252
Supervisor and peer relationship	MS2	4.89	1.226
Perception of management	MS3	4.35	1.133
Career orientation or motivation	MS4	4.08	1.037
<b>Working Environment</b>		<b>4.1</b>	
Fear of harassment	WE2	4.23	1.247
Friendly work environment.	WE3	3.93	1.107
Flexible Assignments	WE4	4.17	1.212
<b>Personal Traits and Capabilities</b>		<b>4.1</b>	
No significant impact of job knowledge	PTC1	4.37	1.558
Impact of formal qualifications	PTC2	4.37	1.468
Impact of problem-solving skills	PTC3	4.4	1.241
<b>Work-Life Conflict</b>		<b>4.7</b>	
Family support/trust	WLC1	4.85	1.171
Impact of childcare responsibilities	WLC2	4.6	1.208

Support of organization in work-life conflict	WLC3	4.57	1.176
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Source: *Field survey, 2024*

*Exploratory Factor Analysis*

EFA was used to identify the underlying dimensions of factors affecting women's career development from employees' perspective. The 22 items in the questionnaire were analyzed using

principal component analysis with Varimax rotation.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.806
Bartlett's Test of Sphericity	Approx. Chi-Square	1145.816
	df	136
	Sig.	0

Table 4  
 Exploratory Factor Analysis

	Management Support	Work-Life Conflict	Work Environment	Personal Traits and Capabilities	Equity and Fairness	Organizational Arrangement
Cronbach's $\alpha$					0.872	
Eigenvalue	8.683	2.041	1.851	1.654	1.369	1.08
% of variance explained (Total 73%)	41.349	9.721	8.815	7.877	6.517	5.142
EF1					0.793	
EF2					0.861	
EF3					0.79	
OA1						0.623
OA2						0.878
OA3						0.814
MS1	0.788					
MS2	0.794					
MS3	0.7					
MS4	0.648					
WE2			0.707			
WE3			0.73			
WE4			0.858			
PTC1				0.84		
PTC2				0.882		
PTC3				0.817		

WLC1		0.705				
WLC2		0.85				
WLC3		0.764				

Source: *Field survey, 2024*

EFA with Varimax rotation with Kaiser Normalization was done to confirm the loading of latent variables. As outlined in Table 2, six factors were extracted, that accounted for 79.4% of total variance explained. Bartlett's Test of Sphericity ( $p < 0.001$ ) shows that the factor model is highly appropriate (Norusis, 1994). The KMO measure of sampling adequacy (0.806) is above the cut point of 0.6 (Norusis, 1994). It shows that the samples are adequate for the factor model. Eigenvalues of the factors range from 1.08 to 8.68. The Cronbach alpha higher than 0.6 shows the factors are highly reliable. Three items OA4, OA5 and WE1 were removed due to their cross-loadings with other factors. Altogether six factors were identified: equity and fairness, organizational arrangements, management/leadership support, work environment, personal traits and capabilities and work-life conflict.

### *Analysis of Findings from Group Discussion*

Besides the women participants, two males also participated in the discussion. The aim behind their involvement was to explore the problems of women workers from the perspective of male. The discussion was made virtually by using the Zoom online platform. The discussion lasted for around two hours. The respondents were asked to give their opinion related to the factors affecting the career development of women workers in Nepalese in four themes: opportunities, threats, strengths and weaknesses. The following were two open ended questions which were presented in the group discussion.

- What are the likely opportunities and threats for female employees in their career advancement?
- What are the required strengths and weaknesses of the female employees required for their career upliftment?

A thematic presentation of their opinion has been given in the following section.

### *Opportunities And Threats*

The majority of the participants stated that there is no discrimination among the male and women employees in pay, promotion, benefits and other career development opportunities. However, a participant stated that *'there is no*

*discrimination in entry level and officer level, however, she is in doubt whether the women employees are treated equally at the managerial level or not.*' It shows that organizations tend to have lower trust on women at higher or policy level positions. The women are also equally participated in BOD based on their knowledge and capabilities. Currently, the number of women in BODs is far less. One of the reasons behind this is the low population of the deserving women as well. Some participants also commented that the environment for women to build networks is moderate. The management does not give much emphasis to this. There is no discrimination in job assignments. Still, the management perceives that males are more effective in handling challenging assignments. Still, there is a perception that male employees are must because they can do multiple assignments such as visiting branch or side or ATM handling.

Over the years, with the growth of education level, the banking sector seems to have given due importance to women workers. There may also be the perception of management that women cannot put their efforts due to their family problems. Likewise, most of the participants said that their organizations do not have an explicit policy of flexible job assignments to women (Yıldırım & Akinci, 2020). However, it is in practice in human and individual ground. There is a legal framework for preventing harassment at workplace. For example, The Sexual Harassment at Workplace Prevention Act, 2015 has enough provisions of preventing harassment at workplace (Arnold, Arnold,

Neher, & Miles, 2019). However, almost all the respondents were unaware of this. When they were informed about this, they doubted its proper implementation. The participants had mixed opinions regarding the management/leadership support for the career growth of the women employees. The mentoring is moderate. They reported the supervisor and peer relationship to be satisfactory. The perception of management toward the women employees is improving over the years. The management tends to orient the women toward their career.

All the participants opined (Atongdem & Combert, 2019) that management or leadership support is a subjective issue. Hence, it differs from person to person and should not be generalized. However, it has been obstructed to a greater extent when it comes to male supervisors/leaders. Most of the participants reported that there is a favorable work environment for women workers. No clear opinion was drawn regarding the role model. They reported no harassment at the workplace. The work environment is friendly.

However, the long working hours distract them mentally in some instances. In general, they reported that the work environment for women employees is an opportunity for them (Ashraf, Williams, & Bray, 2022). They also opined that there are some family and social issues which have been hindering career development of working women in Nepal. Another important opportunity to women in career development, as they reported, is organizations' implicit policy of promoting

the hire of female employees since they are more stable in their jobs.

### *Strengths And Weaknesses*

The participants reported that they are equally capable as the males. They are equally knowledgeable and skillful in performing their assigned tasks. Women are, by nature, hardworking, loyal and honest. They are also good team players and able to manage complexity more effectively. However, they are not comfortable for placement and transfer remote from the family. The respondents reported that there is enough support and trust on their working life. The childcare responsibilities affect their work life but not significant (Mathematics & 2021, 2021).

The organizations as well as the family support them to discharge their childcare responsibilities. In some cases, male employees are required to handle some unique customers. This differs from branch to branch. Long working hour is a problem (Loestefani, Poan, Suwitorahardjo, & Wardhana, 2022). Women have dual responsibilities of office as well as family. This can also be taken as a part of our culture. Family concern is another issue. In many instances, the family may not trust or support. In some cases, women have less confidence in discharging their duties due to guilt (Swiecka, Yeşildağ, Özen, & Grima, 2020).

## **DISCUSSION**

This study revealed several issues. First, Nepalese women workers do not face many career-related problems. The organizations perceive that women are as capable as males in discharging their responsibilities. However, there are some assignments in which women are underrated than males such as handling assignments in remote areas or dealing with some unique customers. Likewise, some cultural issues, management, and family perceptions are likely to hinder the performance and enthusiasm of the women toward their career advancement. More precisely, the glass ceiling and stereotyping effects have negative impact on their career development. The family responsibility, though not significantly, also seems to have negative impact on their career growth.

The findings of this study are in consistent with the studies by Joshi (2011) which had stated that support groups were important motivating factors for working women in public sector. This is partially consistent with the study by (Abubakar, Ilkan, Meshall Al-Tal, & Eluwole, 2017) in which he reported the most influencing factor of women career development was societal barrier. However, the findings of this study are inconsistent with the study of (Lawong, Ferris, Hochwarter, & Maher, 2019) that revealed that the career progression for Nepali women employees in various sectors is hampered by the individual, organizational, and societal structures that govern them.

The banking sector seems to have a satisfactory perspective toward the women

employees. However, the women employees should be provided more flexibility and their peer support is important in this regard. Though, they may not be able to offer time as expected by the management, the women employees should prove themselves instead of expecting preferential treatment. The findings of this study reveal that Nepalese commercial banks should work more for development and implementation of policies, practices and systems that foster women empowerment and involvement in decision making. Further, the HR management should have clarity regarding the need and placement. Managing women employees is a management responsibility as well. The management should be proactive regarding this issue. In the absence of any organized policy to address this important issue, the women experience more than men in terms of their career advancement and familial role fulfillment (Lawong et al., 2019).

## LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This study has some notable limitations which should be taken into considerations while analyzing the findings. First, the small survey size might have affected the findings. Second, if respondents were selected from different managerial level employees, they may provide better insights into the women career issue. Third, the findings from this study may not be generalized in other contexts and industries. Hence, the future researchers may take a large sample in terms of respondents as well as organizations with diverse cultural background and conduct research on women issues. Finally, the convenience sampling technique might have impacted the reliability and validity of the findings. Hence, future researchers can adopt random or purposive sampling techniques.

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