
Influence of Demographic Factors on Women's Career Development in Nepalese Commercial Banks

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ABSTRACT

In the business world, women's employment careers have been a significant problem. It has been determined that a variety of factors influence women's career outcomes in organizational contexts. Thus, the study's goal was to examine how demographic variables affected Nepalese women's career advancement in commercial banks. The study's population was female employees in commercial banks who held supervisory positions or above. Samples of 319 women were collected for the research. A purposeful sampling technique was employed to get the respondents' responses. To analyze the influence of demographic characteristics on career development, descriptive as well as analytical research designs were utilized. Among the statistical methods used were the one-way ANOVA, independent t-test, mean, and percentage frequency. The results showed that factors influencing women's careers include age, income, and service year in addition to marital status, and designation. However, education did not affect women's careers. The study's conclusions offer insightful information on the potential influence of demographic variables on the careers of females. The study's conclusions will be valuable to the existing literatures related to how demographic elements affects careers of women. Additionally, supports organizations in focusing on creating rules that suit their unique set of circumstances.

Keywords: Banking sector, career, demographic factors, development, women workforce

1. INTRODUCTION

Gender stereotypes have been found to substantially hamper women's career advancement (Eagly & Steffen, 1984; Hoobler et al., 2009). The percentage of women in managerial roles has changed significantly. However, only a few of them can make decisions (Saadin et al., 2016). In addition to family problems, corporate concerns also limit job growth (Catherine & Robbin, 2018). Women should progress in their jobs by being assigned tasks by management to accomplish and by being promoted on time. However, it seems that women had fewer prospects for career progression than men did (Joshep & Shaji, 2020). According to Broadbridge (2007), women's career advancement may be significantly influenced by demographic factors. Subramanian et al. (2014) claim that specific demographic characteristics of women may have an impact on their career ladders within enterprises. Even though women's professional advancement is critical,

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organizations do not focus on the demographic characteristics of their workforce, according to Bimba and Kaliyamoorthy (2017). It still takes time for firms to allow women to be promoted, even in cases when they have made some strides toward women's professional development (Calinaud et al., 2020). Talented women must be retained in firms through the use of women-friendly HRM methods (Deniz et al., 2012). Corporate entities must recognize the value of women's careers (O'Neil & Bilimoria, 2005).

The bulk of academics are examining how cultural, economic, familial, and corporate aspects impact women's growth. Likewise, various studies on how demographic characteristics affect Nepalese academicians' job satisfaction was conducted by Chapagai (2021), Nepalese university's faculties (Shrestha, 2019) entrepreneurial intention of business students in Nepal (Khanal & Prajapati, 2023). This indicated that many researchers in Nepal studied the influence of demographic factors on other than women's careers. Several research (Mahat, 2022; Dimovski et al., 2010; Jackson, 2001; Shrestha, 2020) claim that organizational issues and social norms are the main causes of women's professional obstacles. Unfavourable organizational elements lead to career hurdles (Bombuwela et al., 2013; Knuston & Schmidgall, 1999). Most research is conducted in the global context. Notably, although other factors (such as demographics) may affect the women's careers, no study has been done on this topic, particularly in the commercial banking area of Nepal. Therefore, concerns about how demographic factors affect women's job advancement may come up with Nepalese commercial banks.

In order to fill the research gap and overcome the challenges regarding the impact of demographic factors on women's careers, investigating the impact of demographic factors on women's career advancement at Nepali commercial banks is the aim of this study. The results of this study may improve an organization's comprehension of how specific demographic characteristics impact women's career advancement in diverse corporate settings. This paper's remaining portion is organized as follows: Section 2 theoretical perspective on career development, demographic Variables and Career Development of Women, research framework, and hypothesis. Similar to this, section 3 and 4 describe the study's methodology, results, and discussion. Last section addresses conclusions, implications, constraints, and prospects for future research, in that order.

2. LITERATURE REVIEW

Understanding the factors that hinder women's career development in Nepalese commercial banks is critical for promoting gender equity in the financial sector. Women in these institutions often face challenges such as organizational barriers, societal expectations, and limited opportunities for leadership roles, which can adversely impact their career progression (Hoobler et al., 2009). Before conducting data analysis, it is important to do a theoretical review to establish a comprehensive understanding of the demographic factors, such as age, education, marital status, and work experience, that may influence their career development. This review lays the groundwork for interpreting the findings and contextualizing them within the broader framework of gender disparities in Nepal's banking industry.

2.1 Theoretical Perspective on Career Development

The career development theory, which links career happiness to an individual's career in an organization (Greenhaus et al., 1990), provides the foundation for this study. A career

development theory or framework offers several approaches to assessing your current situation and potential opportunities based on your values, interests, abilities, and stage of life. When someone gets promoted or climbs the corporate career ladder, their career advances, claim King et al. (2009).

2.2 Career Development

A person's career development is the progression of roles they occupy within an organization (Bimba & Kaliyamoorthy, 2017). Both subjective (career happiness, intrinsic reward) and objective (pay, number of promotions, extrinsic reward) factors are taken into account while making decisions about career advancement. Career success can be seen in terms of subjective and objective criteria (Arthur et al., 2005; Hall, 2002; Ng et al., 2005). Women must raise their income in addition to moving up the organizational ladder in order to advance in their careers (Ramayah et al., 2011). According to Nava-Macali et al. (2019), professional progression affects workers' satisfaction since they gain knowledge. A person's career progression is based on two factors, according to Judge et al. (1995): objective and subjective criteria. One of the objective criteria is the number of organizational promotions an individual receives. Subjective elements include a person's degree of contentment with their pay, chances for skill improvement, and achievements within the company. Employee satisfaction with their jobs and professions is also influenced by subjective factors. Similarly, objective standards are linked to several organizational rungs they climb.

2.3 Demographic Elements and Career Development of Women

Demographic characteristics have a substantial impact on the level of career satisfaction that leads to growth (Yap et al., 2010). Employers can use an employee's education as a determining factor when determining which employees to promote (Judge et al., 1995). Unmarried women are given preference over married women for promotions inside the organization (Kelly & Marin, 1998). In the Indian hotel industry, promotions were not granted to skilled and seasoned employees (Patardhan et al., 2015). Mahat (2022) asserts that women with varying educational backgrounds work in a wide range of occupations. Nonetheless, no differences were observed in the women's growth according to age, service year, or marital status. Women's careers develop when they have equal access to education (Ismiris, 2018). Women's career paths are determined by their level of education and opportunities for internal promotion (Dollija et al., 2021; Wentling, 2003). According to Subramaniam et al. (2014), among the numerous demographic characteristics impacting the career advancement of female managers in government-affiliated companies in Malaysia were education, marital status, age, and job level. The findings demonstrated that women's educational degree can assist them flourish in the employment (Metz, 2005). Female's with low degree of education may impede their ability to advance in their careers within companies (Davidson & Burke, 1994). The respondents' service year is one significant factor determining career progression (Dollija et al., 2021; Ramayah, et al., 2011). A woman's designation, as opposed to her age, education, income, work experience, and marital status, had a greater impact on her career in the banking sector (Victor & Shamila, 2018). According to Bimba and Kaliyamoorthy (2017), women's marital status has an impact on their ability to advance in their careers. Married women's productivity at work will decline as a result of taking time off to raise their offspring. Their results also showed how education and certification affect career advancement. However, their development is unaffected by things like age, income, and the experiences of women.

According to Roberts and Newton (1987), women make a family or career decision at the age of thirty. According to Levinson (1996), women confront barriers to career advancement while they are in their mid-to late-30s. An individual's income, position within a company, and the number of rungs they climb are the main elements that determine how far their career can go (Ragins & Cotton, 1999; Tharaneu, 2005). According to Sahay and Lall (2024), women's age and marital status have no impact on their ability to succeed in their careers. Women's service years and education had a bigger influence on their career advancement than their age or job title, according to Patwardhan et al. (2015). Gallo et al. (2024) mentioned that one of the prejudices women encounter at work is ageism. You lose out on important chances to progress your profession because people don't take you seriously, regardless of your age. They went on to say that treating older women differently is illegal, which could have an impact on their jobs. The organization has doubts about the ability of older ladies. It is not a good idea to redefine their career growth based solely on age. In the US, women are entering businesses at a higher rate and occupying managerial positions at a rate of over 51 percent. Therefore, it is time to reconsider women's job paths and not allow aging to stand in the way of them. According to Ndjama and Westhuizen (2024), an individual's age does not affect how far their career can go. But work experience is necessary for a successful career. Thus, the following hypotheses have been developed in light of the literature mentioned above.

- H₁*: Marital status has significant influence on the career development of women employees of commercial banks.
- H₂*: Age has significant influence on the career development of women employees of commercial banks.
- H₃*: Education has significant influence on the career development of women employees of commercial banks.
- H₄*: Income has significant influence on the career development of women employees of commercial banks.
- H₅*: Service year has significant influence the career development of women employees of commercial banks.
- H₆*: Designation has significant influence on the career development of women employees of commercial banks.

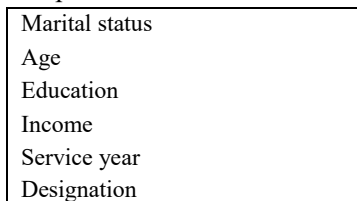
2.4 Research Framework

Based on the developed hypotheses, the research framework that follows has been created.

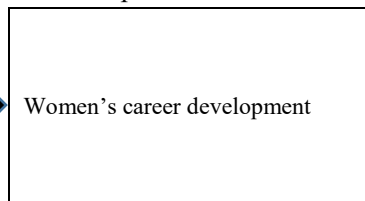
Figure 1

Research Framework

Independent variables



Dependent variable



3. METHODS

Descriptive and analytical research designs were used for the study. Women working as supervisors and above were the population of the study. Purposive sampling was used to obtain the responses from 319 women, taking into account the challenges that women have when advancing to managerial roles. Only 319 valid responses, or 76.86 percent of the total response rate, were obtained from the target respondents out of 415 questionnaires that were sent out. The time period for distribution and collection of data took place from April 28, 2021, to December 8, 2021. Greenhaus et al. (1990) asserted that a worker's perception of their overall professional goals, salary, and skill advancement is a subjective indicator of career satisfaction, and career satisfaction is related to career outcome. Thus, the researcher used the Greenhaus et al. (1990) career satisfaction questionnaire as a dependent variable that consisted of 5 items to determine whether women were satisfied with the career development options offered to them by the organization. The study employed a number of demographic variables as independent variables, including education, age, designation, marital status, service year, and income. In this study, the researcher sought to determine whether demographic factors affected women's career development.

Marital status. Marital status refers to a person's marital status as well as their single status and other relationships.

Age. A person's age is the total number of years they have been alive.

Education. The highest formal degree that an employee has earned.

Service years: The term service years describes how long a person has worked for organizations.

Monthly income. The amount that an employee makes each month, including their base pay and overtime, is referred to as their monthly income.

Designation. A person's position inside the company.

A unipolar 5-point Likert scale was used to measure the women's career development, with the options being Strongly disagree (1) to Strongly agree (5). The women's career development 5 items showed good reliability ($\alpha = 0.893$) in a pilot test with 15 target respondents. The summated scale's Cronbach α coefficient for women's career development (5 items) showed 0.977. As shown, all multi-item scales have Cronbach's alpha coefficients that are higher than the 0.70 thresholds advised by (Nunnally & Bernstein, 1994).

4. RESULTS AND ANALYSIS

4.1 Demographic Status of Respondents

The profile of respondents with regard to age, education, designation, income, marital status, and service year is shown in Table 1 below.

According to Table 1, the proportion of married respondents (90.9 percent) was higher than that of unmarried respondents (9.19 percent) among participants. Therefore, married women's perspectives formed the majority of the study's basis.

Regarding years of service, most respondents (44.2%) said they had worked for five to ten years, whilst 25.7% said they had worked for eleven to fifteen years. Conversely, 10.0 percent reported sixteen to twenty years of experience, 16.6 percent reported less than or equal to five years, and 2.5 percent reported more than twenty years of experience. The majority of respondents who worked for commercial banks had five to 10 years of experience. Few responders had worked in a related field for more than 20 years.

Table 1
Respondents' Profile

| Profiles | | Frequency | Percentage (%) |
|----------------|-------------------|-----------------|----------------|
| Marital status | Unmarried | 29 | 9.1 |
| | Married | 290 | 90.9 |
| | Total | 319 | 100 |
| Service year | Less than 5 years | 56 | 17.6 |
| | 5-10 | 141 | 44.2 |
| | 11-15 | 82 | 25.7 |
| | 16-20 | 39 | 10.0 |
| | Above 20 | 8 | 2.5 |
| | Total | 319 | 100 |
| | Income | Less than 50000 | 127 |
| 50001-100000 | | 137 | 42.9 |
| 100001-150000 | | 31 | 9.7 |
| 150001- 200000 | | 14 | 4.4 |
| 300001-350000 | | 1 | 0.3 |
| 450001-500000 | | 7 | 2.2 |
| Above 500000 | | 2 | 0.6 |
| Total | | 319 | 100.0 |
| Age | Under 30 years | 40 | 12.5 |
| | 30-35 | 195 | 61.1 |
| | 36-40 | 52 | 16.3 |
| | 41-45 | 19 | 6.0 |
| | 46-50 | 13 | 4.1 |
| | Total | 319 | 100 |
| | Education | Bachelor | 29 |
| Masters | | 290 | 90.9 |
| Total | | 319 | 100 |
| Designation | Supervisor | 82 | 25.7 |
| | Jr. Officer | 72 | 22.6 |
| | Officer | 56 | 17.6 |
| | Sr. Officer | 49 | 15.4 |
| | Ass. Manager | 29 | 9.1 |
| | Manager | 22 | 6.9 |
| | Sr. Manager | 9 | 2.8 |
| | Total | 319 | 100 |

Concerning their monthly stipends, which comprise both basic and additional pay, 42.9 percent of them earned between Rs. 50,001 and Rs. 100,000, 39.8 percent less than Rs. 50,000, 9.8 percent between Rs. 100,001 and Rs. 150,000, 9.7 percent between Rs. 150001 and Rs. 200000, and 2.2 percent between Rs. 450001 and Rs. 500000. Of them, 0.6 percent earned above Rs. 500000, and the lowest percentage (0.3 percent) was between Rs. 300001 and Rs. 350000. Most participants are found to make between Rs. 50001 to Rs. 100000 each month. Nobody was identified to be making between Rs. 200001 and 250000, Rs. 250001 to 300000, Rs. 350001 to 400000, and Rs. 400001 to 450000.

With relation to age group. The age group between 30 and 35 accounts for the largest percentage of responders (61.1%), followed by 16.3 percent between 36 and 40, 12.5 percent in less

than or equal to 30, 6.0 percent between 41 and 45, and 4.1 percent between 46 and 50-year-olds. The age range of the respondents, which was 31 to 35, formed the basis of the study. Not a single respondent older than fifty was found.

With a master's degree (90.9 percent), the respondents had the highest level of education, followed by a bachelor's degree (9.1 percent). The majority of women holding master's degrees were found to be employed by commercial banks. The study's sample had no female employees who looked to hold M. Phil or Ph. D degrees.

Concerning designation, the biggest percentage (25.7 percent) was found in the supervisor job and the lowest percentage (2.8 percent) in the senior manager position. It indicated that the number of working women and their position in the organization are inversely correlated.

4.2 Mean and Standard Deviation of Women's Career Development

The descriptive data (minimum, maximum, mean, and standard deviation) for each item on women's development construct are shown in Table 2.

Table 2

Descriptive Statistics

| WCD items | n | Minimum | Maximum | Mean | SD |
|-------------------------------|-----|---------|---------|--------|---------|
| Professional success | 319 | 1 | 5 | 2.9467 | 1.0817 |
| Achieved overall career goals | 319 | 1 | 5 | 2.9154 | 1.05912 |
| Achieved income goal | 319 | 1 | 5 | 2.6646 | 1.1231 |
| Achieved for advancement | 319 | 1 | 5 | 2.8527 | 1.0787 |
| Developed new skills | 319 | 1 | 5 | 2.7962 | 1.1679 |
| Overall mean | | | | 2.8515 | 1.02381 |

Note. WCD = women's career development, N = number, SD = standard deviation.

The descriptive data for the various aspects of women's professional development are shown in Table 2. Each statement on women's advancement in the workforce was given a score by the respondents ranging from 1 (strongly disagree) to 5 (strongly agree). The women tested had a modest view of their career advancement, as indicated by their overall average score of 2.8515, which also exhibits good dispersion around the mean. In terms of their chances of succeeding in their careers, women gave this statement a modest response, with a mean score of 2.9467. The mean value of 2.9154 indicates that women's overall professional satisfaction is moderate. They demonstrated a moderate degree of contentment with their wages, as indicated by their mean score of 2.6646. Women's advancement levels within the company are moderate, according to the mean result of 2.8527. Women are somewhat satisfied with the possibility they once had in companies to learn new skills, according to a mean value of 2.7962.

4.3 Influence of Demographic Factors on Women's Career Development

The subsequent Table 3 shows whether or not women's careers are influenced by demographic parameters (marriage status, income, age, education, and designation), service year, and age.

Table 3

Demographic Factors and Overall Women's Career Development

| Variables | Statistical test | p-value | Status | Remarks |
|------------------------|------------------|---------|---------------|-------------------------|
| Marital status and WCD | $t = 2.916^{**}$ | 0.006 | Significant | H ₁ accepted |
| Age and WCD | $F = 3.208^{**}$ | 0.013 | Significant | H ₂ accepted |
| Education and WCD | $t = 0.218^*$ | 0.828 | Insignificant | H ₃ rejected |
| Income and WCD | $F = 4.415^{**}$ | 0.000 | Significant | H ₄ accepted |
| Service year and WCD | $F = 4.301^{**}$ | 0.002 | Significant | H ₅ accepted |
| Designation and WCD | $F = 4.080^{**}$ | 0.001 | Significant | H ₆ accepted |

Note. WCD = Women's career development, **, means significance at a 0.01 level, and * means significance at a 0.05 level.

Table 3 shows the findings of the independent samples t-test where a significant difference in the career advancement of married and single women working for commercial banks can be seen. However, the average scores show that married women have a higher chance of achieving their professional growth than single women (mean value = 2.2966 versus 2.8890). From the above analysis, it can be concluded that marital status (p-value = 0.005 < 0.05 level of significance) influences the career of women supporting the hypothesis H₁ set for the study.

The ANOVA result ($F = 3.208$, P-value = 0.013 < 0.05 level of significance) shows that there is a substantial age-related variation in the career advancement of female employees. It implies that the age distribution of women in the workforce influences career advancement, hence accepting the study hypothesis H₂.

The independent samples t-test results indicated that there is no appreciable difference between female employees with bachelor's degrees and those with master's degrees in terms of their career advancement, suggesting that education level had no bearing on women's career development. The outcome indicated that (p-value = 0.828 > significance level of 0.05) accepting the H₃ hypothesis.

The One-way ANOVA test results, which were run to see if there were significant changes in the mean career development scores of female workers based on a factor of monthly salary in commercial banks. The alternative hypothesis H₄ made for the study is accepted by the ANOVA value ($F = 4.415$), which shows that there is a significant difference (p-value = 0.000 < 0.01 level of significance) in the career development of the female workforce with regard to monthly salary.

To ascertain if there were any variations in the average career development scores of female employees by a factor of service year in commercial banks, the One-way ANOVA test results are displayed in Table 3. The ANOVA result ($F = 4.301$) shows a significant difference in the career

development of the female workforce-related service years at a significance level of 0.01 (p -value = $0.002 < 0.01$). It implies that their service period has an impact on their ability to progress professionally. By showing that women's career advancement is influenced by their service year in the company, the results validated hypothesis H_5 , which was the study's main emphasis (p -value = $0.000 < 0.01$ level of significance).

The ANOVA value ($F = 4.080$) supports the study's hypothesis H_6 , indicating a significant difference in the career development of female employees in commercial banks according to their designation at a significance level of 0.01 (p -value = $0.001 < 0.01$ level of significance). It implies that a woman employee's classification has an impact on her professional growth.

5. DISCUSSION

The study's findings showed that five of the six demographic factors had a substantial impact on women's career advancement. Women's career advancement seems to be influenced by their marital status. This outcome supported the findings of (Subramaniam et al., 2014; Bimba & Kaliyamoorthy, 2017). Similarly, the findings corroborate Kelly and Marin's (1998) claim that women who are single are given preference over married women in corporate houses for internal promotions. But the mean value in this research showed that married women in Nepalese commercial banks are highly satisfied with the career development opportunities available to them although married women have more family responsibility in comparison to unmarried women. These contradictory results suggested doing research on this case again to confirm the result. Therefore, marital status has a big impact on how much an organization grows. This conclusion is contradicted by Sahay and Lall (2024) and Victor and Shamila (2018), who demonstrate that a woman's career in an organization is unaffected by her married status.

Similarly, women's experience is one of the elements influencing their upward mobility. This finding is contradicted by research by Bimba and Kaliyamoorthy (2017), Ramayah et al. (2011), and Victor and Shamila (2018). Their results showed that in certain situations, a woman's career was unaffected by her years of service.

The careers of female employees were found to be influenced by their income. The findings of (Bimba & Kaliyamoorthy, 2017; Victor & Shamila, 2018) do not support this result. This proved that pay did not seem to have a big influence on career progression.

The findings indicated that women's age had an impact on job advancement, confirming Subramaniam et al. (2014)'s theory that women develop more with age. Gallo (2024) went on to say that organizations should voice concerns over the ability and level of engagement of older women. If not, women's careers may suffer. Likewise, thirty-year-old women are faced with the choice between a career and a family (Roberts & Newton 1987). Thus, it suggested that women's age has an impact on their ability to grow in their careers. (Bimba & Kaliyamoorthy, 2017; Sahay & Lall, 2024; Victor & Shamila, 2018), but failing to follow. Their results demonstrated that their age had no bearing on how satisfied they were with the professional advancement they had made. The career ladder in corporations was unaffected by women's educational attainment. (Bimba & Kaliyamoorthy, 2017; Metz, 2005; Subramaniam et al., 2014) do not support this conclusion. In contrast to Victor and Shamila (2018), Wentling (2003) also argued that women's careers are influenced by their educational background and the opportunities for advancement they have within the organization. found that education does not affect their career development. Such a contradicting

result is due to a large number of women are master's degrees and a few of them were bachelor's degree holders. It might be argued that women with greater experience who just hold a bachelor's degree may be able to advance in their careers at commercial banks.

The designation also influences the career of women in commercial banks in Nepal. This is supported by Victor and Shamila (2018) found that positions held by women in organizations may influence their career development.

6. CONCLUSION AND IMPLICATIONS

The study aimed to analyze the influence of demographic factors on women's career development in Nepali commercial banks. The factors influencing women's careers have, nevertheless, been the subject of extensive investigation. The bulk of studies indicate that gender stereotyping affects a person's career through social, familial, and organizational factors. Furthermore, the results showed that women's factors—more precisely, demographic factors—also have an impact on women's professional advancement. The results demonstrated that variables other than women's education level that impact their careers in organizations include women's age, marital status, years of employment service, and designation. Despite evidence from the literature, a woman's advancement may also be influenced by her environment; these environments might include societal, familial, corporate, gender, and cultural norms. The study results showed that women's age, marital status, experience, income, and title should all be considered. As a result, women's job advancement should be commensurate with their age, salary, experience, job title, and marital status. The results showed that women's educational attainment had no bearing on their careers. It is possible to conclude that women with extensive work experience can advance in their professions regardless of their educational level.

Organizations and policy maker will benefit from the study's findings as they continue to concentrate on factors that impact women's career advancement, such as their demographics. Because women's career development is influenced by their job satisfaction, and career advancement in turn affects an organization's production. The purpose of this study is also to elucidate the extent to which women and organizations should be cognizant of several elements related to their specific circumstances, including age, service year, marital status, income, and designation. As a result, organizations would benefit more from concentrating on work-life policies for women, promoting higher education options, professional development activities, and inclusion programs, among other things, in addition to demographic concerns. Therefore, organizations need to focus on creating policies that are suitable for their situation. Businesses that have an ageist mentality, for example, run the danger of alienating bright women and discouraging workers from pursuing their careers. The results of this study could help us better understand how specific demographic characteristics impact women's career advancement in a range of business settings.

The study's shortcomings include the fact that it only looked at a limited set of demographic variables to see how those traits impacted women's careers. Thus, to fully achieve comprehensive results, future researchers can incorporate personality types along with various demographic elements, such as the number of children they have or do not have, in their research. The results of the study may therefore not be generalizable to other contexts. The study showed inconsistent results about how education affects women's career advancement. Therefore, it is recommended that similar research be carried out in the future with feedback from women working at all levels.

In this study, the respondents' subjective degree of career success served as the only indicator of their progress in their careers. To fully evaluate women's career advancement, future studies can include objective career success.

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