"Invisible barriers: Effects of glass ceiling on women's career progression in Nepalese commercial banks"

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INVISIBLE BARRIERS: EFFECTS OF GLASS CEILING ON WOMEN'S CAREER PROGRESSION IN NEPALESE COMMERCIAL BANKS

Abstract

Eliminating gender prejudice in job advancement is crucial to organizational success. The study aims to analyze the impact of invisible barriers (corporate culture and corporate practices) on the promotion of women working in Nepalese commercial banks. Structural equation modeling and path analysis have examined how the glass ceiling factors affect women's career progression. The study's targeted population consisted of female middle-level managers. It used convenience sampling to collect information from 288 female middle-level managers. Kaiser-Meyer-Olkin and Bartlett's tests for sphericity were used to test the study's external validity. Construct reliability tests and average variance extracted tests were used to evaluate the convergent validity of the latent variables. Heterotrait-monotrait ratio test was used to assess the discriminant validity of the independent components. The result revealed that the corporate culture with seven observable items ($\beta = -0.313$; p < 0.05) and corporate practices with nine observable items ($\beta = -0.507$; p < 0.05) had a negative and statistically significant impact on women's career progression in Nepal, accounting for approximately 64.0% of the variation. For organizations to be moral and effective, gender stereotypes regarding promotions must be eliminated. The study's findings assist policymakers in understanding how the glass ceiling affects women's promotion in businesses and recognizing discrimination based on gender to make promotional decisions impartial.

Keywords culture, discrimination, gender, managers, obstacles,

organization, practice, promotion, women

JEL Classification J16, J71, M14, M51

INTRODUCTION

One major obstacle to women's job advancement in various companies is the "glass ceiling," a major problem in the global corporate sector. In the 1970s, the term glass ceiling was explored in the United States to characterize unseen artificial obstacles. Sever (2016) mentioned that the glass ceiling is a hidden barrier that prevents women from rising to positions of high authority, even if they are competent and well-educated. Hartel and Fujimoto (2010) mentioned that imperceptible obstacles impede women from attaining top-level positions linked to human resources, a critical asset that confers a competitive edge to firms. Northouse (2012) concluded that doing away with the glass ceiling can elevate organizations to the pinnacle of morality, output, and creativity worldwide. Despite women's entry into organizations at large, women still have not gotten a remarkable position in organizations (Gunawardane et al., 2023; Meyerson & Fletcher, 2000; Nabanita & Chatterjee, 2017). The gender discrimination situation in Nepal has not improved despite the government's extensive use of affirmative action to reduce or eliminate it (Gupta et al., 2021). The data reveal a notable disparity between the representation of women (10.48%) and men (89.52%) in the role of branch managers within commercial banks in Nepal (Shrestha, 2020).

Despite women's ambition for higher posts, numerous studies demonstrate that women rarely achieve the highest ranks. The multifaceted aspect of the glass ceiling phenomenon is attributed to its influence from multiple variables that contribute to its causes and consequences. Thus, it can be challenging to visualize at times. Moreover, despite the corporate community's discourse about how crucial inclusion and equality in management are to improving an organization's overall success, very few women hold senior management positions. The research identified a need for empirical data regarding the perspective of Nepalese female employees on the glass ceiling. So, it is crucial to analyze the effects of the glass ceiling on women's career progression in the Nepalese corporate environment.

1. LITERATURE REVIEW

Gender role examines the factors influencing male and female behavior (Eagly & Wood, 2012). Incongruence in female and male roles frequently causes prejudice against women in senior executive positions (Powell & Butterfield, 2003). Kiaye and Singh (2013) stated that the promotion of women is hampered by the role of men and women in society. Eagly and Karau (2002) claimed that gender stereotypes are due to the difference between male and female leadership styles. Dhakal (2022) and Shahi et al. (2022) noticed that Nepalese society-built gender role norms stop them from receiving equal opportunities for leadership in academia, as the patriarchal social system associates. Although significant promotion in businesses and laws for similar opportunities for males and females is essential, females will not get enough opportunities to reach decision-making positions (Babic & Hansez, 2021; Dahal, 2018).

Many studies showed that glass ceiling factors hinder women's career growth. International Labour Organization (ILO) described the barriers to women's professional growth in the following manner (Wirth, 2002). Discrimination in culture, stereotyping related to gender, perception toward females, and the belief that they are not the primary source of income are the biggest obstacles to women's success. According to Naseer et al. (2017), 62.7% of women in Punjab province who work in the public sector experienced career barriers due to a glass ceiling. Moreover, 70% of the respondents said that women cannot advance in an organization after a certain point. Bombuwela and De Alwis (2013) found that 27.4% of glass ceiling factors contribute to career obstacles for women in private sector organizations in Sri Lanka. Peiris and Dissanayake (2022) showed that glass ceiling elements are responsible for explaining the career

growth of women in the banking sector in Sri Lanka by 76.5%. D'sa et al. (2023) found that glass ceiling factors explain 44.1% of the variation in career progression of women academicians in Oman.

Organizational culture related to glass ceiling factors affects women's career advancement as it determines what people can perform and how they perceive work, recognize, examine, and settle problems (Deal & Kennedy, 1982). Females who manage an organization with a feminine approach complain about being weak leaders. However, when they use a dominating management style, they are seen as overly forceful and domineering (Dahal et al., 2023; Jackson, 2001; Ragins et al., 1998). Knutson and Schmidgall (1999) mentioned that working under women makes males uncomfortable. Bajdo and Dickson (2001) found that organizational culture is one of the barriers to women's advancement. Jackson (2001) mentioned that women are not viewed as better leaders. Thao (2014) found that 63.2% of women agreed that women can serve in senior positions. Jauhar and Lau (2018) found that corporate culture affects women's career growth in organizations. Karunarathne (2015) found that organizational culture has an inverse relationship with women's career advancement. Atingah et al. (2017) showed that an organization's culture is a barrier to women's career advancement. Dimovski et al. (2010) concluded that 36.7% of the participants agreed that women are unfairly judged for their work performance. Thao (2014) found that the failure to value women's careers created noticeable obstacles to their advancement.

Some practices adopted by organizations also affect women's promotion. Corporate practices are the routine use of knowledge to execute jobs and evolve based on the company's history, people, and activities (Dahal, 2022; Ghimire et al., 2023;

Independent Variables

Dependent Variable

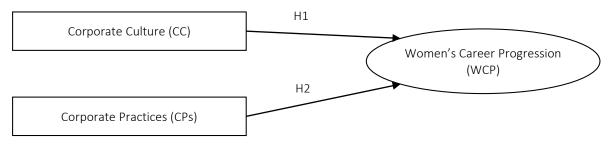


Figure 1. Conceptual framework

Kostova & Roth, 2002). Ohlott et al. (1994) claimed that women do not get challenging assignments that could be helpful for women's development. The evidence suggests that negative perceptions and preconceptions at work challenge women's participation, contribution, dedication, and aptitude (Jackson, 2001). Thao (2014) observed that a lack of senior management role models, negative opinions of working women, and no work-life balance policies hinder women's advancement. Jamali et al. (2006) found that 50.80% of participants said women's working life is not negatively perceived. 23% of the participants said yes to the statement that negative perception and stereotype about women's commitment to a career is responsible for creating a barrier to their advancement. Similarly, 55.90% said they receive organizational support for work-life balance. Dimovski et al. (2010) revealed that 36.7% of respondents slightly agreed that women should work more to be promoted than men.

Similarly, 35.8% of them said that women have less accessibility to career development opportunities. Liu (2013) found that women need to perform extra for their promotion in organizations. Jauhar and Lau (2018) revealed that corporate practices affect women's career growth. 36.7% agreed that women should perform more than men to get promotional opportunities. This lack of organizational support (networking, mentoring, and family-friendly programs) for women also prevented them from advancing their careers (Dimovski et al., 2010). 49.2% of the participants agreed that women get few opportunities for professional development (Mahat, 2022).

Career success is an individual's organizational psychological outcome (Joshi et al., 2023; Judge et

al., 1995). It is associated with employees' job satisfaction (London & Stumpf, 1982). Individual's career growth is determined by individual's feelings about the intrinsic rewards they receive and their happiness from their jobs (Aryee et al., 1994; Dahal, 2018). Subjective career success one achieves in organizations is concerned with the satisfaction level of employees in the jobs.

Gender roles are the primary cause of the glass ceiling. The organizational domain also reflects societal perceptions about gender roles. Organizational constraints were impeding women's advancement to higher positions. Therefore, the primary goal of this study is to examine how glass ceiling components (corporate culture and corporate practices) affect women's career advancement in Nepal's banking sector. This study looks at potential glass ceiling sources that might operate as barriers to the careers of female professionals, as presented in Figure 1.

The study hypotheses are as follows:

- H₁: Corporate culture negatively and significantly affects women's career progression in Nepalese commercial banks.
- H₂: Corporate practices negatively and significantly affect women's career progression in Nepalese commercial banks.

2. METHOD

Descriptive and causal-comparative research methods have been used in this study to assess how the glass ceiling variables (independent variables) affect women's career progression at the commercial banks of Nepal (a dependent variable). An organized survey questionnaire instrument was used to gather the necessary data for the study. The instrument questions concerning women's career progression were adapted from Greenhaus et al. (1990). The questionnaires related to corporate culture and corporate practices were derived from Bergman (2003), Jackson (2001), Knutson and Schmidgall (1999), and Thao (2014).

A pilot research was conducted to assess the effectiveness of the survey instrument among a sample of 30 female middle-level managers in Nepalese commercial banks. The implementation of pretests demonstrated worth in acquiring valuable feedback to improve the quality of the questions. A five-point Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree) was employed to measure the variables used in the study. The survey instrument consisted of four distinct sections, encompassing a cumulative total of 27 questions. The initial component encompassed a set of five inquiries of the participants' demographic information. Subsequently, the second section comprised a series of seven questions about corporate culture. Following this, the third section consisted of ten questions concerning corporate practices, and the final section encompassed five questions on women's career progression.

Since women needed to hold managerial positions to comprehend the glass ceiling problem, all female middle-level managers employed by commercial banks were the study's targeted population. The study employed a combination of online and field surveys for collecting data from the participants based on convenience sampling, whereby respondents were chosen based on their accessibility and availability. A Google Docs-based online survey was conducted, targeting approximately 250 participants. The survey utilized a database sourced from commercial banks and was administered 180 days from March to August 2023. A total of 67 responses were obtained and subsequently recorded.

On the other hand, 500 respondents were approached in a field survey conducted concurrently. Two hundred and thirty-eight replies were collected, of which 221 were accurately completed. Seventeen responses were barred from the data-

base due to incomplete information. In this way, 288 responses were used in this study, accounting for a response rate of 38.4%. Kline (2016) and Kyriazos (2018) argued that 200 sample size and above cases are enough to run path analysis in social science studies. Hence, the study's conclusion was based on the 288 respondents' responses. The general information of the participants who completed the survey questionnaires and shared their viewpoints on the study is shown in Table 1.

Table 1. Respondent demographics

Respondents	Number	%			
Age Group					
30 yrs. and below	74	25.7			
31-40 yrs.	133	46.2			
41-50 yrs.	58	20.1			
51 yrs. and above	23	8.0			
Marital	Status				
Unmarried	41	14.2			
Married	247	85.8			
Monthly Ear	nings in USD				
Up to 500	50	17.4			
501-1000	164	56.9			
Above 1000	74	25.7			
Total	288	100.0			
Education	al Degree				
Bachelor	76	26.4			
Master	212	73.6			
Service	Years				
5 yrs. and below	57	19.8			
6-10 yrs.	90	31.3			
11-15 yrs.	69	23.9			
16-20 yrs.	55	19.1			
21 yrs. and above	17	5.9			
Total	288	100.0			

For this study, a sample of 288 female middle-level managers from 25 commercial banks was selected. The profiles of the respondents according to age groups, marital status, monthly income, education, and years of service are displayed in Table 1. In terms of age group, participants were involved from a range of age groups. The majority of participants were married. There were participants from different income groups. Most of the participants were master's degree holders. In this study, participants ranged in experience from less than five years to more than twenty-one years.

This paper utilized confirmatory factor analysis (CFA) to explore the association among the study variables, employing 22 items. The study examined

Table 2. Cronbach's alpha

S. N.	Observed measures	Latent measures	Cronbach's alpha (α)
1	Women are not for executive positions		
2	Women are not a better leader		
3	Difficulty for men to work under women	Corporate	
4	Feminine management style is negatively perceived		0.899
5	Predominant male management style is negatively perceived	culture	
6	Unfair judgement of women's performance		
7	Advancement to a top position is not considered important		
8	Stereotyping blocks women's advancement		0.921
9	Questioning women's commitment to work		
10	Working life is perceived negatively		
11	Women are denied to assign job	Corporate practices	
12	Extra performance for promotion		
13	Fewer opportunities for professional development		
14	Lack of role models in top management		
15	Lack of policy for work-life balance		
16	Work and family demands are perceived negatively		
17	Favorable corporate practice and structure for men		
18	Satisfied with my career		0.948
19	Satisfied with my overall career goals	Women's career	
20	Satisfied with my income		
21	Satisfied with my advancement progres		
22	Satisfied with the development of new skills		

the reliability of the variables through Cronbach's alpha. The findings are demonstrated in Table 2.

All alpha values exceeded the prescribed level of 0.70, as Taber (2018) suggested, confirming the test variables' reliability. Furthermore, the study evaluated the potential existence of common method bias (CMB) using the Harman-one factor variance technique. Twenty-two study variables demonstrated a reported variance of 44.887% in a single factor. The observed value was lower than the suggested threshold of 50%, as stated by Cho and Lee (2012). Therefore, a total of 22 test items, which were divided into three latent variables, received consideration for further analysis.

Validity was examined to confirm the precision and confidence of the collected information and conclusions derived from the study's findings. Therefore, the study assessed the external and internal validity. The study's external validity was assessed using the Kaiser-Meyer-Olkin (KMO) and Bartlett's tests for sphericity. The KMO sample test of adequacy produced a test statistic of 0.935, surpassing the designated threshold value of 0.8, as suggested by Hair et al. (2018). The Bartlett test of sphericity revealed a statistically significant over-

all significance of all correlations present in the correlation matrix. The test yielded an approximate Chi-square value of 5852.731, with 231 degrees of freedom (df) and a significance level (Sig.) of 0.000.

Convergent and discriminant validities were used to gauge the latent variables' internal validity. Convergent validity was evaluated using construct reliability (CR) and average variance extracted (AVE). The incorporation of specific scale items in the computation of CR and AVE was restricted to those exhibiting standardized regression weights of 0.50 or greater, as proposed by Hair et al. (2010). This criterion was established to ensure that the selected items adequately represented the constructs under consideration. The variable VAR_10, associated with the negative perception of working life, was not included in the analysis of the corporate practices construct since its standardized regression weight was lower than 0.50.

Consequently, the corporate practices construct retained only nine test items. Evaluation of the discriminant validity of the independent components was based on the Heterotrait-Monotrait (HTMT) ratio proposed by Henseler et al. (2015).

Table 3. Internal validities statistics

		Convergent Validity			Discriminant Validity
Constructs		Number of the observed variables	Construct Reliability (CR)	Average Variance Extracted (AVE)	HTMT Ratio
1) /c	CC	7	0.925	0.574	0.8727
IVs	CPs	9	0.931	0.608	
DV	WCP	5	0.944	0.773	-
Cut-of	f values	-	≥ 0.700	≥ 0.500	< 0.900
Sugge	sted by:	-	Hair et al. (2014)	Hair et al. (2014)	Henseler et al. (2015)

Note: CC = Corporate culture, CPs = Corporate practices, WCP = Women's career progression, IVs = Independent variables, and DV = Dependent variable.

Table 3 presents the study's internal validity statistics and promotes 21 test items within three constructs for further analysis.

The CR values for all reflective constructs exceeded the threshold of 0.70, while the AVE values surpassed the recommended threshold of 0.50, as suggested by Hair et al. (2014). These findings provide evidence supporting the convergent validity of the constructs. The HTMT criterion assesses the average correlations between the independent constructs. Henseler et al. (2015) suggested that the levels of discriminant validity should be lower than 0.90. Based on the data shown in Table 3, it is evident that the HTMT values for the independent constructs were all found to be below the established threshold of 0.90. This finding suggests that there is evidence of discriminant validity among the reflective constructs, supporting the continuation of the study.

3. RESULTS

The paper used structural equation modeling (SEM) and path analysis (PA) techniques in conjunction with the analysis of moment structures (AMOS) software to investigate the relation-

ships between the dimensions of the glass ceiling. Figure 2 presents the evaluation of the proposed routes, the model's explanatory capacity using multiple correlation coefficients, the standardized estimates for each latent variable, and the suitability of the underlying model.

The model fitness indices demonstrated exceptional performance, as indicated by the following values: $\chi 2 = 921.917$, p = 0.000, $\chi 2$ /df = 3.065, SRMR = 0.050, RMSEA = 0.079, PCLOSE = 0.000, GFI = 0.917, AGFI = 0.810, RFI = 0.839, CFI = 0.952, NFI = 0.863, and TLI = 0.930. These values met the specified threshold values for model fitness. The model results indicate that the combined independent factors explain approximately 64.0% of women's career progression variation. Table 4 presents the parameter estimates for the regression routes.

Table 5 provides an overview of hypotheses and accompanying remarks based on the model depicted in Figure 2 and the parameter estimates outlined in Table 4.

The glass ceiling dimensions (i.e., corporate culture and corporate practices) significantly shape

Table 4. Parameter estimates of the regression routes

Regression path	Unstandardized regression weight	Standardized regression weight	Standard error	Critical ratio	p-value
CC → WCP	-0.426	-0.313	0.178	-2.291	0.017
CPs → WCP	-0.488	-0.507	0.122	-3.983	***

Note: *** significance at the 0.001 level.

Table 5. Remarks on study hypotheses

	Statements	Outcome	Remarks
H ₁ :	Corporate culture negatively and significantly affects women's career progression in Nepalese commercial banks	β = -0.313; p < 0.05	Accepted
H ₂ :	Corporate practice negatively and significantly affects women's career progression in Nepalese commercial banks	β = -0.507; p < 0.05	Accepted

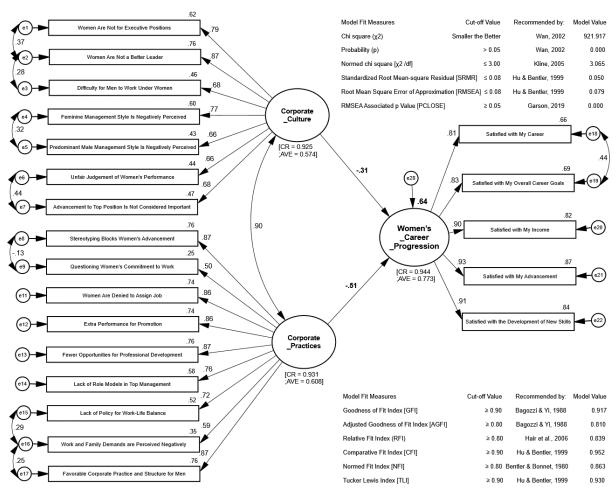


Figure 2. The study model

women's career progression in the banking industry worldwide. According to the findings outlined in Table 5, similar to global fashion, a significant negative association exists between career progression and glass ceiling dimensions in Nepal. The p-values of less than 0.01 indicate that corporate culture and corporate practices have a statistically significant and negative effect on women's career advancement. This bolsters and validates hypotheses H_1 and H_2 . Furthermore, the study's outcome revealed that a one-unit increase in unfavorable corporate culture in the banking sector, holding other variables constant, decreases women's career progression by 0.313 units. Similarly, a one-unit increase in unsupportive corporate practices for women holding the other variables constant decreases women's career progression by 0.507 units. Based on the result revealed, corporate practices adopted by Nepalese commercial banks are a more powerful determinant factor in affecting the career advancement of women in comparison to the culture of the organization.

4. DISCUSSION

The study revealed that glass ceiling factors (corporate culture and corporate practices) negatively impact women's career progression in the banking sector. This result aligns with Karunarathne (2015), who found that corporate culture has an inverse relationship with the career advancement of female workers. It indicated that unfavorable corporate culture leads to hampering the career growth of females. The latent measure of corporate culture was measured from seven observable items: women are not for an executive position (β = 0.79, p < 0.05) is in line with Mahat (2022); women are not a better leader ($\beta = 0.87$, p < 0.05) is in line with the view of Jackson (2001). These results confirm this perception as a predictor for women's career progression. However, this result contrasts with Thao (2014), who found that women can handle senior positions. The difficulty for men to work under women ($\beta = 0.68 \text{ p} < 0.05$) is supported by Mahat (2022) and Thao (2014). Men's

unwillingness to work under women is found to be a barrier to their career progression, supporting the view of Knutson and Schmidgall (1999). Feminine management style is negatively perceived ($\beta = 0.77$, p < 0.05), and dominant male management style is also negatively perceived (β = 0.66, p < 0.05), which is in line with Jackson (2001) and Ragins et al. (1998), who claimed that women are criticized for being too dominant if females adopt the domineering masculine approach. If females utilize a feminine approach to running a corporate house, they are seen as inadequate leaders. Unfair judgment of women's performance ($\beta = 0.66$, p < 0.05) is supported by Dimovski et al. (2010), who found that unfair judgment of women's performance is another essential factor found to contribute as a barrier to women's careers. Progression to a high rank is not considered crucial ($\beta = 0.68$, p < 0.05), similar to Wirth (2002) and supported by Thao (2014), who found that not valuing women's careers created obstacles to their advancement.

Results from this study demonstrated that corporate practices implemented by an organization had an inverse influence on women's career progression. This result is supported by Jauhar and Lau (2018), who found that corporate practices inversely affect women's career growth. It indicated that it could hinder their career development if women did not find corporate practices supportive. Latent measures of corporate practices were evaluated from 9 observable items. Stereotyping blocks women's advancement ($\beta = 0.87$, p < 0.05), and lack of policy for work-life balance ($\beta = 0.72$, p < 0.05) is supported by Dimovski et al. (2010). Negative stereotyping toward women and lack of policy for work-life balance contributed to obstacles to the career growth of women. Questioning women's commitment to work ($\beta = 0.50$, p < 0.05) is in line with the view of Jackson (2001) and Jamali et al. (2006), who claimed that women are questioned about their commitment to their jobs and careers. Women are denied challenging jobs ($\beta = 0.86$, p < 0.05), which is in line with Ohlott et al. (1994), who stated that women are not given essential assignments that might help promote their careers. Extra performance for promotion ($\beta = 0.86$, p < 0.05), favorable corporate practices and structure for men (β = 0.87, p < 0.05), and lack of role model in top management

(β = 0.76, p < 0.05) are in line with Thao (2014). Thus, unfavorable corporate practices and extra performance for women's promotion and lack of female role models are responsible for hindering the growth of women. Fewer opportunities for professional development (β = 0.87, p < 0.05) are supported by Mahat (2022). Such findings contradicted Thao (2014), who found that women received enough development opportunities. Work and family demand is perceived negatively (β = 0.59, p < 0.05), which is in line with Thao (2014).

The latent measurement of women's career progression was evaluated as a dependent variable using five observable items: satisfied with my career ($\beta=0.81$, p < 0.05), satisfied with my overall career goals ($\beta=0.83$, p < 0.05), satisfied with my income ($\beta=0.90$, p < 0.05), satisfied with my advancement ($\beta=0.93$, p < 0.05), satisfied with the development of new skills ($\beta=0.02$, p < 0.05) yielding CR = 0.944 and AVE = 0.773. This finding aligns with Judge et al. (1995), who explained subjective career success as individuals' sense of achieving and being satisfied with their careers.

According to the model results, the glass ceiling variables account for 64.0% of women's career progression variation. This is consistent with the percentages of glass ceiling variables that contribute to professional hurdles for women reported by Bombuwela and De Alwis (2013) at 27.4%, Peiris and Dissanayake (2022) at 76.5%, and D'sa et al. (2023) at 44.1%. Compared to women academicians in Oman and private sector workers in Sri Lanka, women employed in the banking industry in Nepal were found to have the highest proportion of glass ceiling influence on their career advancement but less in comparison to women in the Sri Lankan banking sector. The glass ceiling appeared to have an equal impact on the banking industry in Nepal. This study supported earlier research findings by demonstrating how corporate culture and practices created barriers to women's career advancement in the Nepalese banking industry. This suggested that there was a glass ceiling in Nepal's banking industry. Therefore, more study is needed to analyze the measures implemented by firms to break down the glass ceiling by interviewing senior-level women in the same industry.

CONCLUSION

Corporate issues such as invisible barriers make it harder for women to advance in their careers. Therefore, this study examined how the glass ceiling affects women's professional advancement. The study's findings revealed that the corporate practices with seven observable variables were the most impactful, followed by corporate culture with nine latent measures. Glass ceiling factors explain 64% of women's career growth. Women's professional advancement was more negatively impacted by the company culture's perception of them as ineffective leaders. Similarly, corporate practices like favorable structure for men, gender stereotyping, fewer development opportunities, and not receiving challenging jobs were more influential in hampering career growth. It is impossible to see women in senior positions within organizations if they are subjected to unfavorable cultures and practices. As a result, the banking sector in Nepal is urged to focus on corporate culture and corporate practices to eliminate gender bias. It is also recommended that the organization be inclusive and that employees be promoted based on performance rather than gender, which may assist the banking sector in improving their overall performance. The study's findings will assist policymakers and leaders of Nepalese commercial banks in understanding the presence of gender biases and effectively evaluating individuals for suitable positions.

Female middle-level managers of commercial banks served as the basis for this study. The study focused on corporate characteristics to examine the impact of glass ceiling elements on women's career progression. As a result, future studies are advised to include other variables such as individual aspects, political aspects, and social factors that might contribute to barriers to women's career progression. Furthermore, it is suggested that the actual situation of the glass ceiling in other sectors, like government organizations, the hotel industry, and the manufacturing industries of Nepal, be examined to make it more generalizable.

AUTHOR CONTRIBUTIONS

Conceptualization: Indira Shrestha, Binod Ghimire, Bharat Rai.

Data curation: Rewan Kumar Dahal, Binod Ghimire. Formal analysis: Indira Shrestha, Rewan Kumar Dahal.

Investigation: Binod Ghimire.

Methodology: Indira Shrestha, Rewan Kumar Dahal, Bharat Rai.

Project administration: Indira Shrestha.

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Validation: Rewan Kumar Dahal, Binod Ghimire, Bharat Rai.

Writing – original draft: Indira Shrestha.

Writing – review & editing: Indira Shrestha, Rewan Kumar Dahal, Binod Ghimire, Bharat Rai.

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