Glass Ceiling Perception and Its Role in Women Employees Turnover Intention in Insurance Industry

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Abstract

This study examines the effect that glass ceiling perceptions have on female employees' intention to leave life insurance companies in the Kathmandu Valley. As part of a cross-sectional explanatory study design, data from 252 female employees was collected in January 2025 using a purposive sampling technique through a structured questionnaire. Employee relations, lack of organizational support, discriminatory promotion practices, and family obligations were all examined in relation to

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turnover intention. The results of the correlation study showed that employee relations, organizational support, and discriminatory promotion practices were significantly correlated with the intention to leave. Employee relations negatively correlated (-0.178, P < 0.05) with turnover intention. In contrast, discriminatory promotion practices had a positive correlation (0.320, P < 0.01), and regression analysis verified that discriminatory promotion practices, family obligations, and a lack of organizational support significantly impacted this intention. According to these results, lowering turnover intention and raising organizational commitment among women in the insurance industry require removing glass ceiling barriers, advancing gender equality, and fostering better employee relations. The study implies the need for diversity initiatives, transparent promotions, mentorship programs, and addressing gender biases in organizations.

1. Introduction

Employee turnover presents significant problems for companies, including financial expenses for hiring, training, and severance benefits, as well as lost productivity as departing employees are replaced by new hires (Stamolampros et al., 2019). This matter takes on greater gravity due to an unseen barrier termed as a glass ceiling, that impedes women from securing promotions, regardless of their proficiency or qualifications. Even with the appropriate experience and education, they commonly face obstacles in climbing the career ladder. This hidden obstacle exists due to deeply ingrained biases and work cultures that favor men for leadership roles, thus making it more challenging for women to attain the same degree of success. The glass ceiling idea is closely related to the Social Closure Theory, which holds that privileged social groups protect their status by erecting and maintaining barriers that prevent them from achieving higher positions (Murphy, 1984). Social closure mechanisms reinforce women's dissatisfaction, lower their motivation, and ultimately increase their intentions to leave male-dominated corporate structures by keeping them out of top leadership positions also termed as turnover intention (Uludag et al., 2011). Turnover intention is a subjective assessment of an employee's likelihood of leaving their company shortly (Mobley, 1982). Ajzen (1991) asserts that attitudes, which are impacted by experiences and perceptions, determine an individual's behavior. In this situation, female employees who feel they are constantly being passed over for promotions may grow dissatisfied with their companies and decide to quit. Roman (2017) offers empirical evidence in favor of the link between turnover intention and glass ceiling beliefs. According to Shaji et al. (2021), several factors, such as gender stereotypes, employee relations, personality traits, family responsibilities, discriminatory promotion practices, and a lack of organizational support, drastically increase women's turnover.

Bryant (1984) initially used the phrase "glass ceiling" in an interview with Adweek (Carli & Eagly, 2016). The metaphor explains why many women struggle to move up the

hierarchy, even with their qualifications (Cotter et al., 2001). This phenomenon is further explained by social role theory, which contends that expectations regarding behavior in the workplace and career advancement are determined by traditional gender roles (Eagly & Karau, 2002). Decision-makers may overlook women for leadership positions due to the stereotype that they are less autonomous and more communal, perpetuating the glass ceiling (Akpinar-Sposito, 2013). Women are still underrepresented in higher management, significantly influencing their career choices and job satisfaction.

The glass ceiling is a significant issue in management literature, and studies have consistently demonstrated that women face numerous cultural and structural barriers to career progression (Kiaye & Singh, 2013). Hymowitz and Schellhardt (1986) popularized the concept by characterizing it as an imperceptible obstacle preventing capable females from achieving executive positions. Because corporate networks and power structures are frequently monopolized by men, this limits opportunities for women.

Social closure theory helps explain these barriers (Kurtulus & Tomaskovic-Devey, 2012). As a result, many female managers choose alternative career paths, such as entrepreneurship, because they are dissatisfied with their lack of advancement opportunities (Kephart & Schumacher, 2005). The opt-out revolution, in which highly educated professional women abandon traditional corporate environments, reflects this trend (Lisa, 2003). Furthermore, businesses that do not support women's advancement risk losing seasoned and highly skilled employees, which reduces talent retention (Goodman et al., 2003; Meyerson & Fletcher, 2000).

Women are still disproportionately underrepresented in managerial roles in Nepal compared to men (National Statistics Office, 2022). Social Role Theory argues that because women are frequently expected to put family obligations ahead of professional goals, cultural norms, and expectations play a part in this ongoing inequality. There is a greater likelihood of turnover intention among those who perceive glass ceiling barriers (Spector et al. (2007). Although several studies have examined how glass ceiling perceptions affect career advancement in Nepal (Mahat, 2023; Lama, 2019; Adhikary, 2016), few have looked at how they directly affect turnover intention. This study attempts to bridge this gap and highlight an important but little-known organizational problem by examining how perceptions of the glass ceiling affect women's inclinations to leave.

2. Literature Review

Turnover Intention

A standard definition of turnover intention is lacking in the management literature. Turnover intention was defined by Tett and Meyer (1993) as a deliberate and conscious desire to leave an organization. Similarly, turnover intention is defined by Ozolina-Ozola (2014) as the ratio of the average number of employees hired during a given period to the rate at which employees leave an organization. Within an organization, employee turnover may occur either voluntarily or involuntarily. According to Dess and Shaw (2001), involuntary turnover is termination brought

about by the employer; this can result from an employer-initiated termination, a long-term illness, a death in the family, or a move abroad. The term "turnover intention" in this paper refers to women employee's readiness and desire to quit Nepalese insurance companies.

Glass Ceiling Perception

According to Carli and Eagly (2016), Gay Bryant coined the phrase "glass ceiling" in 1984 during an interview with the US magazine Adweek. Regardless of their credentials or accomplishments, the widely accepted metaphor explains why many women cannot progress past a particular point in their careers (Cotter *et al*., 2001). The term was widely recognized after it was initially presented in a Wall Street Journal article by Hymowitz and Schellhardt (1986), in which they explained it as a subtle barrier that deters capable women from progressing up the corporate hierarchy. Many studies have used factors like Denial, Resilience, Acceptance, and Resignation in order to assess their opinions about the glass ceiling perception (Smith *et al*., 2012; Rishani *et al*., 2015; Balasubramanian & Lathabhavan, 2017). However, in this study, these factors are divided into relevant variables, i.e., family responsibility, discriminatory promotion practices, employee relations, and lack of organizational support, as suggested by Shaji et al. (2021), to make it relevant in the Nepalese Context.

2.1 Theoretical Review

Social Closure Theory

The process by which one group monopolizes advantages by denying opportunities to another group beneath it is the best way to characterize social closure theory (Murphy, 1984). The Social Closure Theory also highlights how exclusionary practices lead to segregation within and between workplaces. According to some, the dominant groups benefit from these actions, which seem purposeful (Tomaskovic-Devey, 1993). In other words, social closure happens when opportunities are closed to outsiders and only available to group members. Social closure involves both denying others opportunities and preserving opportunities for the majority.

Social Role Theory

Social roles are associated with particular expectations for people holding positions or belonging to a particular social category (Eagly et al., 2003). A hierarchical structure defines the roles that leaders play in an organizational setting. However, the organizational leader is simultaneously constrained by gender-specific roles. These gender-based roles stem from cultural expectations of what makes men and women different. Social role theory states that because gender roles influence expectations for individuals and organizations in leadership roles, there are behavioral disparities between male and female leaders (Weyer, 2007). Moreover, social role theory argues that the disparity between implicit constructs of leadership and stereotypes about women leads to bias in evaluating female leaders (Forsyth et al., 1997).

Attitude Theory

According to Steel (2002), the attitude theory explains the connection between turnover

intention and glass ceiling perception. This implied a strong correlation between turnover intention and work attitudes such as contentment with career progression (Boswell *et al*., 2005). This theory holds significance as it is predicted that women employees who experience a glass ceiling will be less satisfied with their career advancement, significantly influencing their intention to leave (Roman, 2017). As a result of glass ceilings and other forms of career discrimination, female employees experience differences in job satisfaction and turnover compared to their male counterparts (Downes *et al*., 2014).

2.2 Empirical Review

Glass Ceiling Perception and Turnover Intention

According to Stroh *et al.* (1992), women were more likely to quit their jobs when they thought there were few chances for professional growth. Beehr and Taber (1993) also discovered a link between turnover intentions and the perception of upward mobility. According to Downes *et al*. (2014), the absence of professional growth opportunities for women in business may be a contributing cause to their high desire to leave. According to a study by Foster *et al.* (2011), there is a more substantial organizational commitment when there are enough opportunities for career advancement. This reduced the intention to leave and enhanced the capacity to break through the glass ceiling.

Family Responsibility and Turnover Intention

Family responsibility and turnover intentions are directly correlated. According to Allen *et al*. (2000), employees may leave the company or look for alternative employment to change their work-family balance if they experience stress or disagreements at work. Family responsibility raises stress levels, which causes intentions to leave the company because ongoing and unclear conflicts at work interfere with employees' personal lives. Employees believe switching to a different organization that could help them strike a better work-family balance is one way to address this problem (Lambert *et al*., 2017). Workers with higher family responsibilities reported a higher intention to resign (Pasewark & Viator, 2006). Consequently, family responsibility has a positive impact on turnover intentions. The following hypothesis has been put forth in light of the aforementioned research.

H1: Family responsibility significantly affects turnover intention.

Discriminatory Promotion Practices and Turnover Intention

In a previous study, Morrell (2005) acknowledged that employee salary growth positively correlates with promotions, while employee quitting intention is negatively correlated. According to the authors, having clear guidelines about career development opportunities within the company boosts employees' sense of fulfillment and belonging, reducing their tendency to look for work outside of it. In another study, Kim (2012) discovered that one of the key elements of HRM practices that significantly hinders state government IT employees' intention to quit is the promotion opportunity. Earlier studies thus lead to the following hypothesis.

H2: Discriminatory Promotion Practices significantly affect turnover intention.

Employee Relation and Turnover Intention

Research shows that supportive workplace relationships significantly influence employee turnover intentions, especially for women in the insurance industry. Fisher (1985), showed that coworker support was negatively correlated with turnover intentions among the nurses, underscoring the significance of peer relationships in retention. In the same way, Tews et al. (2014) discovered a correlation between good employee relations and a decreased chance of quitting a company. In the insurance industry, where employees frequently work in intricate, high-pressure settings, Peer support, both emotional and practical, may help people feel confident and a sense of belonging. Because of this support, female employees are less likely to look for work elsewhere because they see opportunities for success within the company (Glomb & Tews, 2004). Therefore, the following hypothesis is based on the literature that has been previously studied.

*H3: Employee relations significantly affect turnover intention.*

Lack of Organizational Support and Turnover Intention

A company's level of appreciation for the contributions made by its employees is known as organizational support (Eder & Eisenberger, 2007). Employees feel good about their organization when their contributions are acknowledged (Zagenczyk *et al.,* 2020). When workers believe they have strong organizational support, they are more devoted to their employer (Afzal *et al*., 2019). On the other hand, employees are more likely to make plans to leave if they feel that their company is not supporting them (Akgunduz & Sanli, 2017). Thus, the literature discussed above leads to the following hypothesis.

H4: Lack of organizational support is positively associated with turnover intention

2.3 Research Framework

Figure 1. Research Framework
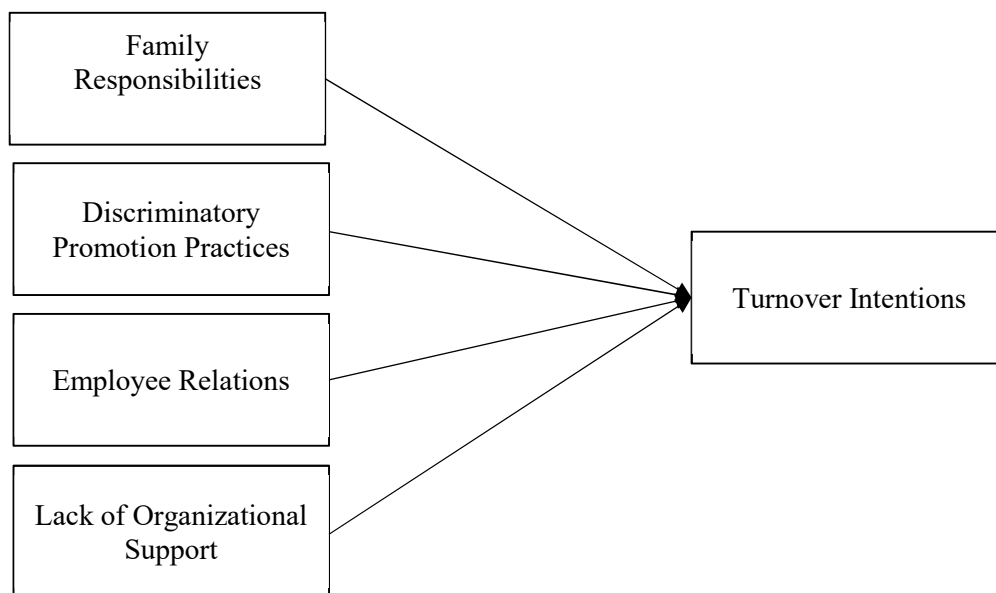
Source: Shaji *et al.* (2021); Downes *et al.* (2014); Pasha *et al.,* (2020)

3. Research Methods

3.1 Research Design

This study used a cross-sectional research approach to examine whether women employees' intentions to leave are influenced by their perceptions of the glass ceiling. The analysis was conducted using a cross-sectional approach since it allows data to be collected at a single point in time (Downes et al., 2014; Mahat, 2023; Adhikary, 2016). Using an explanatory research design, the independent variable (glass ceiling perception) and the dependent variable (turnover intention) were linked to establishing causal relationships. This design helps to understand how women's perceptions of the glass ceiling impact their intention to leave their organizations.

3.2 Population and Sample

The study's participants were female employees of Kathmandu Valley-based life insurance companies. The Kathmandu Valley has 237 branches of 14 life insurance companies (Nepal Insurance Authority, 2024). Thus, as a representative sample, the Kathmandu Valley was chosen. There were significantly fewer women in executive positions in insurance companies, as stated by Misra et al. (2017). Additionally, the turnover rate is relatively higher. The women who worked for life insurance companies in the Kathmandu Valley were the subjects of this study. The questionnaire was sent only to female staff members, adopting a purposive sampling strategy.

In line with Hair et al. (2016), the minimum sample size required for causal research would be five to ten times the number of items used. In this study, 26 items were used to evaluate five variables. In light of the advice given by Hair et al. (2016), the study's sample size would be at least 130 and 260 at most. Within the range mentioned above, 252 responses were taken for further analysis.

3.3 Instruments/ Measurements

A Likert scale with five points—one denoting strongly disagree and five denoting strongly agree-was used to measure the responses. The five statements for family responsibilities, three for discriminatory promotion practices, four for employee relations, and four for lack of organizational support were taken from Shaji *et al.* (2021). The two statements for discriminatory promotion practices were adopted from Misra and Sirohi (2019). One statement for employee relations was adopted from Subramaniam *et al.* (2016). One statement for lack of organizational support was adopted from Mohapatra *et al.* (2019). The six statements for turnover intention were adopted from Blomme *et al.* (2010).

3.4 Data Collection and Analysis Procedure

The primary data for the study were collected through a questionnaire survey using the online application Google Forms. Respondents who had access to the internet via computers or mobile devices filled out the survey. The gathered answers were automatically entered into an Excel spreadsheet, where the required data cleansing steps were

carried out before analysis. Descriptive analysis was performed using the mean and standard deviation to summarize the data and offer insights into the central tendencies and variability of the responses. The degree of association between the independent and dependent variables was ascertained through correlational analysis. Furthermore, regression analysis was used to test the research hypotheses by looking at the predictive relationships between the variables. The Statistical Package for Social Sciences (SPSS) Version 26 and Microsoft Excel were used for statistical analyses.

4. Findings

This section presents the results of the data analysis. It begins with the respondent's demographic profile, including their age, marital status, level of education, and employment history. Cronbach's alpha assesses the reliability of the measurement scales to ensure internal consistency. While regression analysis assesses the independent variable's predictive impact on the dependent variable, correlational analysis looks at the direction and strength of relationships between variables.

Table 1: *Demographic profile of respondents*

	Category	Frequency	Percent
Age (Years)	18-23	20	7.9
	24-29	39	15.6
	30-35	56	22.2
	36-41	83	32.9
	42 and above	54	21.4
Marital Status	Married	149	59.1
	Unmarried	103	40.9
Educational Attainment	High School	25	9.9
	Bachelor	131	52.0
	Masters	96	38.1
Length of Service	Less than 2 years	28	11.1
	2-7 years	52	20.6
	8-13 years	96	38.1
	14 years and more	76	30.2
Current Position	Lower level	105	41.7
	Middle level	122	48.4
	Top-level	25	9.9

The study included 252 respondents in total. Age, marital status, highest level of educational attainment, length of service, and current position within the company were among the socioeconomic traits of the respondents that were evaluated. The respondents' demographic details are shown in Table 1. A significant portion of respondents (32%) were 36 to 41 years old. 52 % of participants had a bachelor's degree as their highest level of education, and the majority

(59.1%) were married. Furthermore, 36% of those surveyed had worked for their employer for less than a year. In a similar vein, the majority of responders (48.4%) were employed at the middle level of the organizational structure. The finding suggests the perception of a glass ceiling in the insurance industry that only 9 9 % of respondents held top-level positions.

Table 2: *Reliability and Descriptive Statistics of Independent and Dependent Variable*

Variables	No of Items	Cronbach's Alpha	Mean	Standard Deviation
Family Responsibilities	5	0.79	4.06	0.33
Discriminatory Promotional Practices	5	0.82	3.58	1.47
Employee Relations	5	0.71	1.91	0.47
Lack of Organizational Support	5	0.70	3.91	1.37
Turnover Intention	6	0.82	3.91	1.43

Descriptive statistics and reliability data for important variables measured on a Likert scale-where 1 denotes "strongly disagree" and 5 denotes "strongly agree"—are shown in Table 2. Cronbach's alpha values illustrate the reliability of these variables and range from acceptable to excellent (Taber, 2017). Family Responsibilities ($\alpha = 0.79$), Discriminatory Promotional Practices ($\alpha = 0.82$), Employee Relations ($\alpha = 0.71$), Lack of Organizational Support ($\alpha = 0.70$), Job Satisfaction ($\alpha = 0.78$) and Turnover Intention ($\alpha = 0.82$) all showed good reliability. The mean scores suggest general agreement with the statements: Family Responsibilities (M = 4.06, SD = 0.33), Discriminatory Promotional Practices (M = 4.58, SD = 1.47), Employee Relations (M = 1.91, SD = 0.47) and Lack of Organizational Support (M = 3.91, SD = 1.37). The mean score of turnover Intention (M = 3.91, SD = 1.43) suggests general agreement towards the existence of turnover intention in respondents. These findings suggest that because of the presence of a glass ceiling perception, respondents agreed with having a turnover intention.

Table 3: *Correlational Analysis of Independent and Dependent Variable*

	FR	DPP	ER	LOS	TI
FR					
	.634**				
DPP	.000				
ER	.612**	-.521**			
	.000	.000			
LOS	.294**	-.484**	.535**		
	.000	.000	.000		
TI	.020	.320**	-.178**	.158*	
	.764	.000	.005	.012	

Note: *: Correlation is significant at 0.05 level
 **: Correlation is significant at 0.01 level

The correlation results between Turnover Intention (TI), Employee Relations (ER), Discriminatory Promotion Practices (DPP), Family Responsibility (FR), and Lack of Organizational Support (LOS) are shown in Table 3. The findings show no

meaningful correlation between family responsibility and Turnover Intention (TI) (r= 0.020, p= 0.764). Similarly, a moderate positive correlation between Discriminatory Promotion Practices (DPP) and Turnover Intention (TI) was seen (r= 0.320, p< 0.001), indicating that greater turnover intention was linked to higher perceptions of DPP. Likewise, there was a negative correlation between Employee Relations (ER) and Turnover Intention (TI) (r= -0.178, p= 0.005), indicating that lower turnover intention was linked to better employee relations. Turnover intention and Lack of Organizational Support (LOS) showed a weak correlation (r= 0.158, p= 0.01).

Table 4: *Regression Analysis of Independent and Dependent Variable*

Unstandardized Coefficients			T	Sig.	Collinearity Statistics	
	B	Std. Error			Tolerance	VIF
(Constant)	0.575	0.459	1.254	0.211		
FR	.306	.076	4.007	.000	.418	2.394
DPP	.445	.071	6.257	.000	.296	3.373
ER	-.217	.074	-2.951	.004	.409	2.446
LOS	.362	.049	7.394	.000	.595	1.680
Adjusted R square		0.33	**R**	0.589		
F		19.548	**Sig**	0.000		

Table 4 shows the regression analysis results. The analyzed independent variables included lack of organizational support, employee relations, discriminatory promotional practices, and family responsibilities. T-values, significance levels (p-values), and unstandardized coefficients for each independent variable are displayed in the table. Family responsibility emerges as a statistically significant contributor to turnover intention (B= 0.306, t= 4.007, p<.05), suggesting that family responsibility had a significant role in turnover intention. Discriminatory promotional practices show a significant positive relationship with turnover intention (B = 0.445, t= 6.257, p< .05), indicating that greater discriminatory promotional practices corresponded to higher turnover intention. Employee relations stood out as a significant variable having a negative relationship with turnover intention (B= - 0.217, t= -2.951, p< .05). This implies that the better the employee relation, the lower the turnover intention. Lack of organizational support also exhibited statistically significant coefficients (B= 0.362, t= 7.394, p<0.05). With an adjusted R-squared value of 0.33, the model's independent variables accounted for about 33% of the variance in turnover intention, indicating a lower level of explanation. The regression model was also statistically significant (F= 19.548, p< 0.05), indicating that the included independent variables collectively contributed to explaining turnover intentions. Hence, the hypotheses H1, H2, H3 and H4 were accepted.

5. Discussion and Conclusion

This study analyzed the impact of the glass ceiling perception on the turnover intention of women employees working in life insurance companies inside Kathmandu Valley. First of all, the demographic profile of respondents suggested a very low (9.9%) representation of women employees in top-level management positions in insurance companies, indicating that some barriers prohibit women from climbing up the leadership ladder in life insurance companies. Similar trends were noted by Shrestha et al. (2023), who discovered that patriarchal organizational structures, family obligations, and cultural norms make it difficult for women in Nepal to assume leadership positions. Additionally, studies by Subedi and Shrestha (2023) and Adhikari and Shrestha (2023) show that women in Nepalese organizations frequently face "invisible barriers"— like biases and restricted access to career advancement opportunities—that keep them from rising to the top of the leadership ladder, even when they possess the same professional experience and educational background as their male counterparts. The dominance of male-dominated networks and a dearth of mentoring opportunities exacerbate these barriers, making it harder for women to access the unofficial power structures that generally support career advancement. In line with the findings of Yeo (2020), the negative correlation between employee relations and turnover intention implies that improved employee relations within the company result in lower turnover intention. The regression analysis indicates that all four independent variables, discriminatory promotional practices, employee relations, family responsibilities, and lack of organizational support, significantly impact women employees' turnover intention. However, family responsibilities did not substantially impact women employees' turnover intention.

The study's findings support both the Social Role Theory and the Social Closure Theory, which explain how female employees perceive a glass ceiling in their workplaces (Eagly et al., 2003; Weyer, 2007). According to social role theory, workplace dynamics are shaped by gender-based expectations and societal norms, frequently resulting in gender differences in career advancement (Eagly & Karau, 2002). Similarly, social closure theory emphasizes systemic obstacles that restrict women's chances for career progression and strengthen gender-based occupational segregation (Tomaskovic-Devey & Avent-Holt, 2019). These theoretical assertions are supported by the descriptive statistics in this study, which show that women employed by life insurance companies in Nepal frequently perceive a glass ceiling obstructing their career advancement.

Furthermore, attitude theory offers a critical framework for comprehending how perceptions of the glass ceiling affect turnover intentions. According to this theory, attitudes about career advancement and job satisfaction impact employees' behavioral intentions, including their propensity to leave a company (Steel, 2002). Regression and correlation analyses demonstrate a strong positive relationship between turnover intention and glass ceiling perception in this study, which is consistent with this theoretical perspective. If women employees perceive barriers to career advancement, they are more likely to feel dissatisfied and ultimately increase their intention to leave their organizations.

The study emphasizes how crucial it is for employers to support staff members with family

obligations, aligning with the research conducted by Allen et al. (2000) and Pasewark and Viator (2006), as both highlight the significant influence of family obligations on turnover intention. Allen et al. (2000) contend that increased work-family conflict causes job dissatisfaction and increases employee turnover. Pasewark and Viator (2006) also stress that when employees with significant family responsibilities don't receive enough support, like flexible work schedules, they may think about quitting for a better work-life balance. Consistent with the findings of Kim (2012), the results show that discriminatory promotional practices significantly affect turnover intention. Kim (2012) demonstrated that workers' job dissatisfaction and turnover risk rise when they believe that promotion policies are unfair and are based on non-merit criteria, such as gender, favoritism, or biased managerial choices. Additionally, the study discovered a significant negative correlation between employee relations and the intention to leave, aligning with Fisher's (1985) findings. Strong interpersonal ties among coworkers and encouraging leadership can improve job satisfaction and organizational commitment, which in turn can lower turnover intention, according to Fisher's study, highlighting the significance of positive workplace relationships. This suggests that the better the employee relations in the organization, the lower the intention to leave. Lack of organizational support significantly impacts turnover intention, which aligns with the study of Afzal et al. (2019). Employees who feel their company is providing them with high support will be loyal to it. These results contribute to a broader discussion on gender inequality in the workplace by offering empirical evidence in favor of the theoretical assertions of Social Role Theory, Social Closure Theory, and Attitude Theory. According to the study, organizational interventions that address the structural and attitude barriers that hinder women employees from advancing in their careers are essential to lowering the likelihood of turnover and promoting gender parity in the business sector.

6. Implications of the Study

The implication could involve implementing diversity and inclusion initiatives, promoting transparency in promotion processes, providing mentorship and leadership development programs, and actively challenging gender stereotypes and biases. Employers should establish an inclusive and friendly work environment where women are respected, feel valued, and have the necessary resources to succeed. Encourage open dialogue and feedback, create opportunities for collaboration and mentorship, and celebrate diversity and achievements within the organization. Similarly, organizations can invest in leadership development programs tailored to women employees. Building the fundamental abilities, self-assurance, and fortitude required to overcome the glass ceiling and advance to leadership roles within the company should be the primary goal of these programs. It underscores the need for organizations, particularly within the life insurance sector, to critically assess their support systems and employee relations practices to rescue glass ceiling perception. The study underscores the importance of addressing specific organizational barriers such as family responsibilities, discriminatory promotional practices, and insufficient organizational support. Implementing targeted initiatives to improve employee relations and support women's career advancement can mitigate turnover intentions and foster a

more inclusive work environment. These efforts not only promote gender equality but also enhance organizational stability and performance by retaining talented women employees through job satisfaction.

7. Limitations and Directions for future studies

When evaluating the results, the limitations of this study must be considered. First, the small sample size of 252 participants selected from among female workers in insurance companies in Kathmandu limits the broad applicability of the study. The findings might not fully represent employees in other sectors or geographical areas. Second, because the study was only done briefly, the findings might change as new ideas, practices, and attitudes are developed. Third, because the convenience sampling technique may not represent the total population of insurance industry employees, it introduces potential biases. Furthermore, this study excludes other potential factors like job satisfaction, organizational culture, or career development opportunities that could affect turnover intentions in favor of concentrating only on the barriers of glass ceiling perception as a determinant of turnover intention. Understanding the role of mediating factors, like job satisfaction, between the perception of a glass ceiling and the intention to leave might improve the understanding of the underlying mechanisms.

Future studies can overcome these constraints and improve the generalizability of the results by using a more significant and varied sample from several industries. Future researchers are also encouraged to perform mediation analyses to investigate the possible role of job satisfaction in the relationship between the intention to leave and the perception of a glass ceiling. Future studies that use job satisfaction as a mediator can shed light on the complex relationship between intentions to leave and perceptions of the glass ceiling.

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