

Employees Perception on Gender diversity on banking performance in Kathmandu valley: Status, Challenges and Way-forward

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Abstract— Studying gender diversity in firm performance has been the subject of research requests for more than three decades now. Yet, in the context of Nepal, study related to the issue is still not abundant. Therefore, this study aims to study the present status of gender diversity on banking performance in the Nepalese context that includes several benefits, challenges associated with it and policies and measures that need to be taken to promote gender diversity. The study adopted a descriptive cross-section research design with the survey questionnaire technique. With the help of a convenient sampling technique, 300 bank employees were selected purposively from all 27 A grade commercial banks residing in Kathmandu valley. The study found that 100% of respondents working in commercial banks in Kathmandu valley were aware of gender diversity and most of them have been aware of gender diversity through their family and social media. Interestingly, this study also found that employees are not facing any challenges regarding gender diversity signifying that Nepalese commercial Banks have been practicing gender diversity in a friendly working environment. Similarly, building an inclusive workplace could be one of the best managerial solutions for maintaining and enhancing gender diversity.

Keywords— Gender Diversity, Banking Performance, Status, Challenges, Commercial Banks, Nepal

I. INTRODUCTION

The relationship between gender diversity and firm performance has been the subject of research request for more than three decades now [1]. With regards to

fostering gender diversity as part of their workplace strategy, private sector firms are often left to rely on past encounters, generalizations, and anecdotal assertions [1]. Gender diversity brings about more extensive extending points of view, different kinds of data and thoughts inside an association and results in unrivaled critical thinking and basic leadership [2].

Gender diversity is viewed as exploiting viable unique attributes as well as abilities between males and females which could be of good competitive advantage to the firm [3]. Furthermore, pioneers of gender diversity suggest that gender-diverse firms tend to gain advantages such as reducing cost through lower paces of turnover and absenteeism as compared to firms with less gender diverse teams [2]. Globally, women do not participate in the global economy to the same extent as men do [4]. But, it is revealed that organizations in which the number of female executives are more in number, perform better in terms of corporate governance and financial performance [5].

Expanding the evidence-based on gender diversity across all organizational levels should be monitored and evaluated in order to track women's progress from entry to leadership, as well as data relating to the status of women employees in several positions pertaining to diversity management and inclusion, is to be collected in a periodic basis and made available for transparent analyses [6]. Management should bring some modifications in existing policies for managing gender diversity and

introduce several new policies as per the employee's need and implement them properly [7].

Gender perspective has turned out to be a global issue at present. Despite having several social organizations protecting and ensuring gender equality among the nations, but women are still observed back in terms of social, economic and political spheres [8]. Looking towards the Nepalese context, the status of the women is not encouraging especially in rural areas [9]. Despite Nepalese women's participation in service sectors, still in some areas, are suffering from double discrimination of social backwardness as well as gender inequality [10]. Therefore, the role of women in the local developmental contexts, in several areas of the country is particularly down and out in light of the fact that the word gender isn't seen fittingly in our general public [8].

Though there has been some improvements regarding the participation of women in several affairs of the developmental sector, still it's not up to the mark [11]. Thus, a proper assessment is required to explore these questions in the context of gender diversity in the banking industry. Therefore, this paper aims to assess the role of gender diversity on banking performance in Kathmandu valley covering the present status of gender diversity in the Nepalese context that includes several benefits, challenges associated with it and policies and measures that need to be taken to promote gender diversity.

The later part of this study is categorized into 4 parts. The second part covers methods, and third part of this study includes results and the fourth part concludes the study.

II. RESEARCH METHODS

A. Study Area and Population

Nepal has 77 districts, and from 77 districts, 3 districts included in Kathmandu valley (Kathmandu, Bhaktapur and Lalitpur) situated in Bagmati province were taken as the study area for this research. The geographic coordinates of Kathmandu valley are: latitudes 27°32'13" and 27°49'10" north. and longitudes 85°11'31" and 85°31'38" E (Figure 1). The total population of Kathmandu is 1,442,271 which has the largest population of other districts [12][13]. This study was emerging issue for most of the banking sector of Nepal because there are both males and females working in a particular organization which would surely impact the banking performance to a great extent. There are many financial institutions but we selected only 27 commercial banks in Nepal. The Kathmandu valley was a suitable area for research because it has the largest population of in Nepal and the majority of banks headquarters and branches are located in the valley [14].

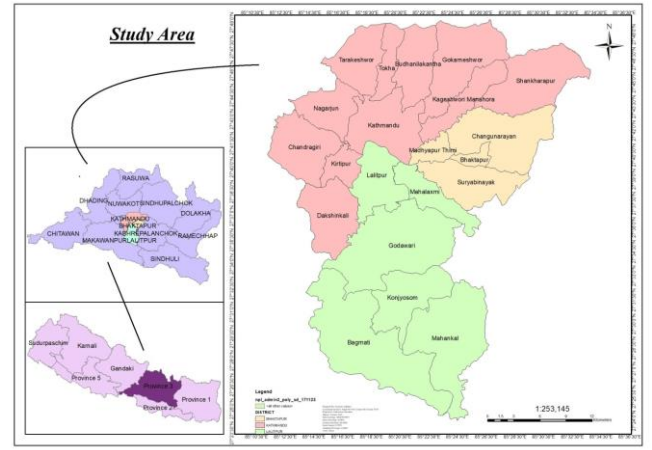


Fig. 1. Study Area

As highlighted before the study was conducted in the Kathmandu valley of Nepal. The target populations were banking employees who are responsible for the overall performance of the bank. Non-probability sampling was used for the survey and within that purposive sampling was used to collect data. The sampling unit in the study was the bank's employees.

B. Sample Size Determination

Sample size determination is the technique of choosing the number of observations for a sample. The sample size is a significant component of any examination or examination in which the point is to make inductions about the populace from a sample. When all is said in done, the sample size utilized in an investigation is resolved dependent on the expense of information assortment, and dependent on adequate factual force. To work out the sample size of the study the formula suggested by Olutende et al. [15] and Paudel et al. [16] has been used. It suggests that

$$n_0 = z^2 pq / e^2$$

Where, N_0 = sample size required for study, Standard tabulated for level of significance (z) = 1.96, p = prevalence or proportion of an event% = 0.50 [17]. So, $P = 0.5$ and $q = 1 - p = 0.5$. Then, we adopt, allowable error that can be tolerated (e) = 6%. So, total population for the study is $n_0 = z^2 pq / e^2 = (1.96)^2 \times 0.5 \times 0.5 / (0.06)^2 = 266.78$. We also undertake, Non-response error 5%, i.e. $266.78 \times 5 / 100 = 13.39$. Thus, sample size taken for study was $(266.78 + 13.39) = 280.17 (\approx 280)$. However, the study covered 300 employees of the bank which was enough as per the sample determination.

C. Research Instrument and Data Analysis

In this study, structured questionnaire was used. Banks employees' survey was primary sources used in the study to collect the data. However, the questionnaire was maintained using the Kobo toolbox. For the analysis of data, two methods were used – descriptive statistics and banking performance index. The descriptive analysis describes the result of variables with different tables, charts, and figures. And in the performance index, several

factors affecting employees and banking performances are discussed. The data analysis was made on Microsoft Excel.

III. RESULT AND DISCUSSION

A. Socio-demographic Analysis

For this study, 300 respondents were interviewed in three districts; Kathmandu, Lalitpur, and Bhaktapur. There were altogether 49.50 percent male and 50.50 percent female respondents from the response rate it can be indicated that there is no gender bias in banks of Nepal (Table 1). The study observes that most of the employees working in banks are postgraduate (65.67) followed by undergraduate (29.67) and intermediate level. Our result revealed that there is more educated males than females. This however displays that employees who are willing to get a good position in a bank are more attracted to gain a higher degree.

Table 1. Socio-Demographic Characteristics

Variables	Number	Percentage
<u>Gender</u>		
Male	151	50.5
Female	149	49.5
<u>Education</u>		
10+2	3	1
Bachelor's	89	29.67
Master's	197	65.67
Above Master's	11	3.66
<u>Age</u>		
Below 30	195	65
30-39	83	27
40-49	19	7
50-59	3	1
<u>Experience</u>		
Below 3 years	167	55.67
3 – 6 years	111	37
7 – 9 years	17	5.67
10 – 12 years	5	1.66

Dauvellier et al. [18] suggests that there should be gender equality in terms of the education system and both men and women should be given equal opportunity for educational attainment so that both get proper experiences and education and come with diverse ideas for enhancing organization performance in future. Results also reveals that the majority of the respondents belong to the age group below 30 which emphasizes that today's youths are more attracted towards the banking sector to pursue their career. Age diversity among employees has been an important factor that influences organizational performance. It helps organizations in terms of creativity and innovative approaches to an organization's problems and performances. Kumar and Singh [19] therefore suggest that every organization should take age diversity into in their organization.

We can observe that there are altogether 55.67 percent of respondents who have invested almost 3 years in a particular organization. Similarly, 37 percent of respondents have given their lifetime in banking for

almost 6 years now. Also, 5.67 percent of respondents have been working in a particular organization for 9 years followed by just 1.66 percent of employees been working there for 12 years now. Further Mann and Dawkins [20] observed employees' turnover for better job opportunities. So to avoid employee turnover organization needs to continuously motivate employees enough and provide them several career opportunities so that they dedicate their complete efforts to an organization.

B. Status of Gender Diversity on Banking Performance

Awareness of people is determined by the percentage of people being familiar with gender equality and the source from which they have come to know about it. In this study, it was found that 100% of respondents were aware of gender diversity. The result shows that employees have a proper idea regarding gender diversity. They have come up to know about it through several sources such as newspapers, television, friends, family, social media, and others. However, most of them have been aware through their family and social media. Studies have suggested that employees having proper gender diversity-related ideas can enhance proper coordination and collaboration among employees in their working environment and it leads to creativity and enhanced performance of employees as well as organizations [21].

Understanding gender diversity might differ from person to person. From the study, it was revealed that almost 58.53 percent of respondents are highly concerned regarding gender diversity followed by 38.80 percent of respondents who have extremely high concern levels. 2.01 percent of respondents are moderately concerned and 0.33 percent of respondents have low and extremely low concern level. The result obtained is quite good as most of the employees are well concerned regarding gender diversity. This signifies that employees do practice gender equality and they are aware of the fact that gender diversity helps to bring several benefits to an organization leading it to be a high performer in its practice.

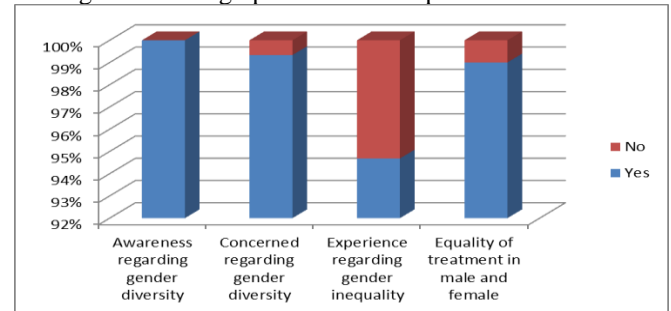


Fig. 2. Status of Gender Diversity on Banking Performance

There might be multiple areas of inequality like access to resources, distribution of power, compensation, work performance, and so on. This study shows that almost 95 percent of respondents have not experienced gender inequality in their workplace and just 5 percent of them have experienced such inequality. Here, inequalities are experienced in terms of access to resources, distribution of power etc. The result signifies that very few employees have been experiencing biasness in terms of several opportunities in an organization or it can be said that organization has not been fair in terms of few practices for

few employees. Asian Development Bank [10] however suggests that, employees should be treated fairly and they should experience equality in every aspect so that they feel the sense of ownership and belongingness in an organization and can contribute effectively towards it.

Whether males and females are treated fairly or not in their working environment that may again be in several aspects of the organization such as compensation, power distribution, resource utilization and so on is crucial matter. This study revealed that 99 percent of respondents have agreed on the fact that they are treated fairly in their workplace (Figure 2). However, 1 percent of respondents have denied that they have been treated fairly and the areas they have mentioned are again salary, complexity of work, authority and responsibility. The result further explains that each and every employee has been treated fairly and has been given equal opportunities in an organization. There is no gender bias in result which is satisfactory. Verba et al. [22] suggest that employees are the assets of any organization and thus they are to be satisfied and motivated properly ensuring equality in terms of their activities.

C. Gender Diversity Index

This section deals with gender diversity the index on banking performance in Kathmandu valley. For this purpose, the gender diversity index was used as a method of analysis of employee satisfaction (Table 2). The dimensions undertaken for this study were employee satisfaction, working environment, employee motivation, training and advancement opportunities and competence.

Employee Satisfaction: Employee satisfaction is a measure of how happy workers are with their job and working environment. It is sure that there may be many factors affecting organizational effectiveness and one of them is the employee satisfaction [23]. The result presented in table 2 indicates that employees are overall satisfied with the organization's culture, organization offering adequate opportunities for career development, organization valuing employee's contributions and so on. The findings reveal that most of the respondents are enjoying their organization culture that makes working environment very healthy to work in. The organization has been offering adequate promotion and career development opportunities to their respondents. Employees are being valued and recognized for their contribution and work dedication. Employees have been performing well as their responsibilities have been clearly defined. Also, their skills and abilities have been utilized to a great extent.

Working Environment: Working environment basically means the surrounding conditions in which an employee's operates [24]. A positive working environment is a must so as to promote employee safety, growth and goal attainment. Working environment is a must to consider in case organization is looking to enhance its performance because employees are to be provided good and open atmosphere where they are able to work collaborating with each other. We can clearly see from table 2 that most of the respondents are satisfied with the working environment of an organization. They believe

that the organization is diverse and inclusive having varied people in it working for a common interest. Employees are well known for how their activities impact the success and goals of themselves and an organization.

Furthermore, almost everyone is satisfied with the culture and believes that the organization does offer a safe working environment to their employees. This shows that there is a good and safe working space for employees to work freely where they can share their diverse ideas, opinions with each other and come up with fruitful ideas and thoughts. Foldspang et al. [25] suggest that the working environment should be friendly and open-minded where employees both male and female can work jointly coordinating with each other to bring efficiency in their activities.

Table 2. Gender Diversity Index

	Yes		No	
	N.	%	N.	%
Employee Satisfaction				
I enjoy my organization's culture.	299	99.67	1	0.33
My organization offers adequate opportunities for promotion & career development.	294	98	6	2
I feel valued for your contributions.	295	98.33	5	1.67
I feel my job responsibilities are clearly defined.	296	98.67	4	1.33
I feel my job utilizes my skills and abilities as it could.	286	95.33	14	4.67
Working environment				
Organization is dedicated to diversity and inclusiveness	295	98.33	5	1.67
Understand how my work impact organizational goals	298	99.33	2	0.67
Satisfied with the culture of my work place	300	100	0	0
Organization's fiscal well-being is stable	290	96.67	10	3.33
Organization has a safe working environment	296	98.67	4	1.33
Training and advancement opportunities				
Opportunities for improving professional skills	290	96.67	10	3.33
Organization is conducting training programs frequently	275	91.67	25	8.33
Training and development have helped you to improve your work efficiency	295	98.33	5	1.67
Training help to increase the motivation level of employees	298	99.33	2	0.67
promotion opportunities for capable people	299	99.67	1	0.33
Employee motivation				
My level of motivation affects my performance.	298	99.33	2	0.67
I am satisfied with the incentive provided by the organization.	280	93.33	20	6.67
My salary is favorable as compared to other brands.	285	95	15	5
There is considerable opportunities for growth and career development.	280	93.33	20	6.67
There is high degree of autonomy provided in decision making and other practices.	150	50	150	50
Competence				
Ability to adapt a situation or to solve	275	91.67	25	8.33

a problem in a new way, openness of a mind for new situation, solution and ideas.				
Ability to analyze problems and situations in a critical and logical manner.	280	93.33	20	6.67
I believe my personal development would benefit from using a competency management styles.	300	100	0	0
Possess enough skills and knowledge to make right decisions for organization.	290	96.67	10	3.33
Able to solve problems effectively and efficiently.	295	98.33	5	1.67

Training and Advancement Opportunities: Training and advancement opportunities helps employees to learn more, enhance their skills and make greater contributions to the organization's success [26]. Therefore, organizations should invest enough to provide these key necessities to employees so as to motivate them to a greater performance. As we all know that training and development help to increase work efficiency in employees and therefore organizations should be attentive to the needs of employees. Table 2 displays that employees are well equipped with proper training and advancement so as to create efficiency and effectiveness. They have been provided opportunities for improving their professional skills through frequent trainings that have been conducted. This has increased work efficiency in employees and their motivation level. Also, several promotional opportunities have been guaranteed to employees. The result shows that the organization has not been biased in providing proper training and development opportunities to its employees and thus employees have been well satisfied with the opportunities they have been provided with that helps enhance their overall performance. Amoah-mensah & Darkwa [27] suggest that training and development help to increase efficiency in employees and thus they should be well equipped with such things for their overall effectiveness in practice.

Employee Motivation: Employee motivation is that level of energy, commitment and creativity that the employees bring to their jobs [28]. Motivated employees can lead to higher productivity and allow an organization so as to achieve higher level of results. They are an asset to organization and are vital to an organization's success. Table 2 below reveals that many respondents are satisfied with the pay, incentive of an organization whereas few of them are not satisfied. Many of them believe that their salary is favorable as compared to other organizations. The organization has been offering several opportunities for employees' growth and career which is a very good means of motivation. However, almost half of the respondents believe that they are not given enough autonomy in decision-making practices which again needs to be improved. Table 2 illustrates that motivation is a key to any organization's success and thus its necessary to come up with several motivational aspects for employees. Nduka [29] suggests that motivation is an important aspect for higher performance of employees and thus they needs to be motivated constantly. Employees should get a chance to express their views in several affairs of organization and their words, views should be taken into

consideration because many often they might be creative in their ideas which in turn can help organization be fruitful and useful.

Competence: Competence is the ability of people to do something effectively and efficiently. It is the quality of being competent; adequacy; possession of required skills, knowledge, qualification or capacity [30]. Competent employees can be great asset for an organization and thus organization should offer employees requires trainings and several opportunities to increase that competency level in employees. The table 2 explains that almost 80 percent respondents are that capable to analyze the situation and solve the issues in a logical manner. Employees have experienced personal development by increasing their competency level. They do have enough skills and knowledge so as to make right and fruitful decision for an organization. Furthermore, they are equipped with such creativity so as to eliminate deviations effectively and efficiently. Looking towards the overall scenario, organizations have been helping employees enhance their competencies and be skilled enough in their work. Competency is a key toward higher performance and competent employees can work best for the organization to help it reach higher performance. Kolibáčová [31] suggest that employees should be provided necessary inputs so as to make them competent and enhance efficiency in operation that will ultimately leads to increased productivity of an organization.

D. Challenges of Gender Diversity and Managerial Solution

This section deals with identifying the challenges, gender diversity possess in banking performance in Nepal. The challenges of gender diversity are inappropriate workplace culture, lack of proper education, family pressure to women, gender pay gap, internal resistance etc. However, this study found that employees are not facing any challenges regarding gender diversity which signifies that an organization has been practicing gender diversity friendly working environment. The result displays that only one percent of respondents believes that there are some administrative problems that could hinder the successful maintenance of gender diversity. 88 percent of them do not find any administrative barriers in gender diversity. Similarly, 6 percent of them feel there might be few problems in it. However, 5 percent of respondents have no idea regarding the administrative problems in maintaining gender diversity.

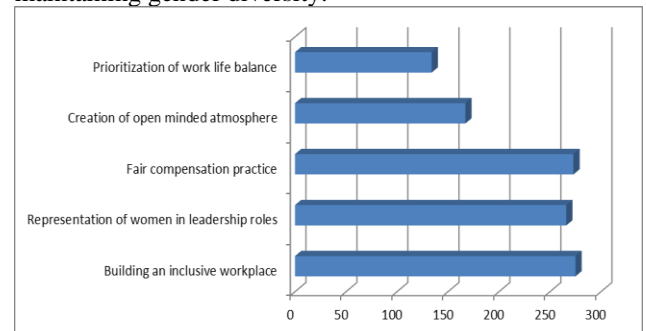


Fig. 3. Management Strategies for gender diversity

Thus, the result shows that employees are not facing any sorts of gender issues or barriers in their organization which also signifies that employees have been treated fairly and the organization has been providing keen attention in handling those issues in a proper manner (Figure 3). Reimann [32] suggests that gender-related problems are common in any organization but they are to be managed properly and this topic should be placed at a high priority as it does hinder the organizational performance if it is not managed well. There might be several managerial solutions so as to eliminate the barriers in maintaining gender diversity. Some of the solutions could be building an inclusive workplace, representation of women in leadership roles, fair compensation practice, creation of open-minded atmosphere, prioritization of work life balance.

Almost 100 percent of respondents have argued that the problematic situation of maintaining gender diversity can be managed in an effective manner to create a healthy atmosphere in the working environment and enhance job performance of both genders. The results further entails that 91.67 percent of respondents believed that building an inclusive workplace could be one of the best managerial solutions for maintaining and enhancing gender diversity. Also around 88.67 percent of respondents have supported on the statement that representing women in leadership roles could help remove the gender gap and help women be ahead in the affairs of organizations which could help minimize gender inequality. 91 percent of them provided their views on bringing fair compensation procedures for both genders for the same level and complexity of work. This could remove dissatisfaction of gender regarding pay and they could work with greater efficiency and effectiveness. Similarly, 55.67 percent of respondents believe that the creation of an open atmosphere is essential for maintaining gender diversity as people are free to share their ideas, opinions, thoughts and there is no barrier in particular gender in expressing their views. This can enhance the sense of ownership toward an organization. Likewise, 44.67 percent have agreed that work-life imbalance is one of the major problems in maintaining gender equality and gender diversity.

The result shows that employees do believe a good inclusive workplace is a must to enhance gender diversity. Besides, women should be given the opportunity to participate in several affairs of activities, and there should be fair compensation practice and employees should be made aware regarding how to balance their personal and work life. Females are more engaged in the affairs of households and they are not given chance to come into the outer world. Furthermore, it has become hard for a female to balance their household and working organization. Wang [33] suggests that balancing personal and work life especially for women can help them participate in several affairs and can contribute to an organization leading to gender diversity in an organization.

IV. CONCLUSION

The present paper described the bankers' opinion on gender diversity on banking performance in Kathmandu. The findings from this study revealed that 100% of respondents were aware and has a proper idea regarding

the gender diversity. They have come up to know about it through several sources such as newspapers, television, friends, family, social media, and others. This study also found that 97.33% of respondents are highly concerned regarding gender diversity in their workplace. Also, this study found that almost 95% of respondents have not experienced gender inequality in their workplace. Further, 99% of respondents have agreed on the fact that they are treated fairly in their workplace which indicates there is no gender bias. Only 1% of respondents believed that there are some administrative problems that could hinder the successful maintenance of gender diversity. Since employees are not facing any sorts of gender issues or barriers in their organization it signifies that employees have been treated fairly and the organization has been providing keen attention in handling those issues in a proper manner.

Along with this, the study also found that, almost 100 percent of respondents, believe that the problematic situation of maintaining gender diversity can be managed in an effective manner to create a healthy atmosphere in the working environment and enhance the job performance of both genders - building an inclusive workplace (91.67%), fair compensation practice for both genders for the same level and complexity of work (91%), representation of women in leadership roles (88.67%), creation of open-minded atmosphere (55.67%) and prioritization of work-life balance (44.67%) are the best managerial solution for maintaining and enhancing gender diversity. It indicates that employees do practice gender equality and they are aware of the fact that gender diversity helps to bring several benefits to an organization leading it to be high performer in its practice. Also, it is found that each and every employee has been treated fairly and has been given equal opportunities in an organization. More importantly, employees are not facing any challenges regarding gender diversity in their workplace.

Against the other studies queries and argument in several gender diversity related issues that have been appeared to existence in Nepalese working environment, the banking sector in Nepal has a milieu culture and gender friendly environment. Maintaining this gender-friendly environment for the long time will not only bring gender-friendly workplace practices, but also help to create synergy to build gender friendly nation.

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