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Women Issues at Workplace in Context of Formal Sector Organization

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Abstract: *Women have become equal contributors in many respects at all levels of the society. The future would see more women speculating into different areas traditionally conquered by men. This will lead to income generation and greater sense of fulfilment among women. In Nepal, formal sector has opened up many career opportunities for women, but at the same time employment in this sector has had bring together many challenges and issues like workplace harassment, limited facilities for maternity provisions and also lack of decent and secure working environment, which has affected women employees "job-satisfaction" and "job-security" in many different ways. Several studies have been carried out to a better understand the existing background and consequences of being exposed to negative acts at work during a long duration of time. Based on survey questionnaire and focused group discussions, this study illustrates the range of issues about workplace environment, facilities and insecurities women reported in different spaces and in relation to different actors, the impact these prevailing issues in their workplace have on their wellbeing. The findings and recommendations, based on research of Nepalese Finance Sector (NFS) are intended to strengthen governmental and nongovernmental engagement and fore-mostly the participation and engagement of Trade Unions as a catalyst to raise awareness among women employees about their social rights, existing acts and laws for women in Nepal and also to bargain with management team within their organizations to increase the maternity leave provisions and to effectively address harassment related issues by forming a committee against harassment in order to readdress the problems and lastly, valuable implementation of Anti- Harassment policies as a code of conduct in every formal sector organizations.*

Keywords: *Finance, harassment, management, insecurities, prevailing issue.*

I. INTRODUCTION

Globalization and scientific advancement have changed workforce demographics and brought bizarre development prospects for most of employees and also towards this twenty first century, numbers of female employees are increasing frequently in almost every service sector of most of the organization. Likewise, we can see women employee ratio in increasing state in banking sector also in recent years. In spite of growing number of female employees in almost all working sectors, opportunities are still disproportionately distributed and women, especially in developing countries, continue to face discrimination at home and at work. Still there are certain barriers that they have to eliminate to establish themselves valuable for the professional market. The factors such as workplace environment, facilities, working conditions play vital role in level of job satisfaction and also to enhance their existing potential. Research indicates that employees who are fully satisfied with different situation and facility given by their organization are more committed to the organization ultimately leading to productivity of the organization. And women as being a creator of the world and also being physically delicate (as they give birth to baby) by nature have more necessities and different working conditions than their male counterparts.

"Achieving gender equality in the world of work is imperative for sustainable development, said Stella Tamang, vice-president of Ethnic Women Organization".

Tamang said in Nepal, working women face different kinds of violence, unequal pay, and social discrimination at workplace despite laws ensuring equal rights, fair wages, and social protection. Workplace Bullying and Harassment are another main problem faced by working women, as they are considered an easy target by the male colleagues. According to research study, informal sector working women in Nepal are much vulnerable and colleagues and higher management harass them by passing unsuitable remarks or making fun of them or in extreme cases they harass them sexually.

Nepal government has recently passed laws against sexual harassment to support working women but it is difficult for women employees to find the place or right authorities to report such type of negative behavior and as a result such issues remains unreported.

A. Statement of Problem

Nepal has a persistent problem of low economic growth attached with important under-employment. One of the reasons behind such issue is lack of women participation in the working economy. Discrimination based on patriarchal arrangements has resulted in stripping the dignity, self-respect and confidence of the majority of Nepalese women, a particularly important population segment (51 %). Women in Nepal have modest admittance and power over economic resources and the social and legal environment is yet to be favorable to promote women's economic rights. Stereotype perceptions and behaviors are hurdles to achieve women's economic empowerment. According to one research study (Coyle, D., Shrestha, R., Thapa, J.C., 2014), there are various factors that are responsible for making workplace insecure for women employees in Nepal. And these factors include,

- 1) *Gender Based Discrimination*: as women are given fewer chances for worthy education which in turn results in lack of knowledge regarding technological development,
- 2) *Domestic Restrictions*: The maximum percentage of working women can be seen as health workers, educationist, clerks or any other low paid job that are not much preferred by men because of the lack of growth opportunities and low pay-scale. Women are allowed to do such jobs because of the female principal environment. This thing has restricted the woman's exposure to other accessible opportunities and limited their augmentation in the developmental sector. After all day of work at office, no matter how tired they are, they also have to look after domestic chores,
- 3) *Harassment at Workplace*: With a steady increase in women's participation in the Nepal labor market, it can be assumed that the situation of gender-based violence (GVB), including sexual violence in the workplace, is in the mountains. Although there is no re-evaluation of the frequency of violent violence in employment, human rights activists report that more and more women are victims of sexual harassment in the office - from simple speech Going to Sex is Obligation. But most of the victims are silent, and the harasser is still not punished for their actions. Although men can also be subjected to violence, many studies show that the victims are mostly women and girls. This issue has received little social recognition and legal protection due to nationalistic values, traditions, norms and laws, even discrimination against women,
- 4) *Lower Pay Scale*: Women earn low also because they have to decide a less challenging occupation for themselves so they can spend more time at home. Parenthood affects the woman's occupation unfavorably in distinction to men,
- 5) *Married Working Women*: Married working women also face problems at work. It is not probable for them to work in late hours. Most of the workplaces do not have nurseries or daycare where mothers can keep their children,
- 6) *Negative Attitudes of Male Co-Workers*: In most Asian countries, it is considered that women are hired just to add color to the office surroundings. Lack of workplace support from colleagues and supervisors leads to absenteeism, low turnover and low job satisfaction,
- 7) *Transportation Problems*: The transport arrangement in our country is very poor. This is a big obstruction for the women who have to go out for a job. Men and women both have to countenance this quandary. Despite the insufficient availability of the public transport, women also have to face harassment. They are bound to travel on buses and vans because taxis are expensive. Therefore, employment promotion has to be a central agenda for all actors. The goal of economic growth, employment and decent work can be translated into reality if we can develop a conducive policy environment, create quality job opportunities, reduce the huge number of working poor who barely earn enough to sustain themselves, and increase the participation of women in the workforce. The basic research questions for this research are:
 - a) What are existing workplace environment in formal sectors organizations?
 - b) What are the facilities available in formal sector organizations for women employees?
 - c) What are negative behaviours women faces at workplace?
 - d) Do any of these negative behaviours affect their working conditions?

II. OBJECTIVE OF STUDY

The primary objective of this study is to examine the basic working facilities and environment and also to recognize the most prevailing type of negative behaviour that working women are facing inside Kathmandu valley at Nepalese Financial Sectors (NFS). In order to support the achievement of main objective, the study seeks to achieve following sub-objectives:

- A. To examine the current workplace environment and facilities available to the women workers employees of formal sector.
- B. To identify the negative behaviours that formal sector women employees faces at workplace
- C. To identify whether women workers are satisfies with the available facilities and how such negative behaviours affect their working conditions.

III. REVIEW OF LITERATURE

In context of Nepal research related to gender-based violence is very limited but, according to one research report from WOREC in 2016, it reveals that 34.4 per cent of women who engage in domestic work have to bear domestic violence. The report also said 28 per cent of women in agricultural sector, 14 per cent of women holding blue-collared jobs, 13 per cent of female students, 6 per cent of women in business sector, 1 per cent of female teachers, 1 per cent of women working in non-governmental organizations, 0.1 per cent of women in governmental sector, and 0.3 per cent women in social service face some form of violence at their workplace. The work environment can implicate the social relation at workplace and also maintain the relationship between colleague, supervisor and the organization. It describes the neighbouring circumstances in which employees are working together. A satisfied, happy and hardworking employee is biggest asset of any organization. Effective results & productivity for any organization is depend on the level of satisfaction of employees and work environment is one of the most important factor which influence the satisfaction & motivation level of employees. Efficient human resource management and maintain good work environment or culture effects not only the performance of employee & organization but also affects the growth & development of entire economy. This research paper makes effort to study the work environment.

Workplace harassment has been a topic of increasing interest since the 90s. Several studies have contributed to a better understanding of the antecedents and consequences of being exposed to negative acts at work during a prolonged period of time. In Nepal a research on sexual harassment at the workplace revealed that the problem of sexual harassment is highly prevalent in workplaces, as 53.84 percent of women employee/workers reported that they have faced the problem of sexual harassment in their workplaces (report from FWLD Nepal, Sexual Harassment in the workplace in Asia). However, there is a lack of validated instruments in Nepal to map workplace harassment. Consequently, the goal of the present study is in twofold. Firstly, it aims to validate the Nepalese version of the Negative Acts Questionnaire-Revised (NAQ-R: Einarsen and Hoel, 2001; Einarsen, et al., 2009). Secondly, it aims to establish the prevalence of workplace harassment/bullying. Results from 230 employees nested within 22 Nepalese financial organizations revealed that a reduced version of 14 items questions has been verified. Implications to prevent harassment and improve women employees working environment and working facilities to enhance their job security and reduce its negative effect on women psychology are discussed.

A number of previous studies have shown a strong correlation between a high staff turnover and harassment within an organization. From an organization's perspective, staff turnover is costly, and when the word gets out about harassment, this can also be damaging to reputation. Some of the key initiatives undertaken by the state to address gender-based violence and promote the rights of women and girls through policies and laws in Nepal are: 1 Sexual Harassment at the Workplace in Nepal Prevention Act, 2015 (2071), 2. Gender Equality Act, passed in 2006. 3. The National Plan of Action Against Gender Based Violence 2010 and the Five Year National Strategy and Action Plan to End Gender Based Violence (2012- 2016).

Although national ethics has not yet been established, some formal sector organizations have begun taking steps to implement policies related to gender-based violence and workplace bullying. Similarly, there have been significant changes in the security sector. The Nepalese Army has issued a code of conduct for 2013 to settle complaints and investigations of gender-based violence in the workplace. Similarly, Nepalese police have developed a policy on gender equality and the Code of Conduct for Gender and Armed Police Force has also taken the initiative to introduce some new policies for gender equality and tolerance against Violence. The government has filed a billing bill on sexual harassment in its workplace, which is currently being discussed. Billing provided for official functions changes into the responsibility to prevent and control such interruptions. The law has provided subordinates that offices should develop a system for solving complaints against sexual harassment in their premises. The union has played a role in solving the problem of sexual harassment. In an organization that has not implemented policies, sometimes take Adhoc action unions on the receipt of complaints and fail to gain an acknowledgment of this issue and compensation for the victims. Now two Nepalese financial sectors (SBI, Nepal Bank and Surya Life Insurance) have implemented a policy of anti-trafficking law, its charter, its organization of human resources, implemented to develop zero. Women's culture tolerance in the workplace.

A. Relationship Between Workplace Harassment and Its Effect

Workplace harassment has become a silent epidemic in North America, one that has huge hidden costs in terms of employee well-being and productivity. Also known as psychological harassment or emotional abuse, bullying involves the conscious repeated effort to wound and seriously harm another person, not with violence, but with words and actions. Bullying damages, the physical, emotional and mental health of the person who is targeted. Many studies published in the journal, reveals a spiral of abuse in which the victims of harassment become anxious, leaving them less able to stand up for themselves and more vulnerable to further harassment. The research suggests that employers should not only crack down on workplace bullies, but also help victims gain the

skills to cope with difficult situations. According to one study by Ana Sanz Vergel, from the University of East Anglia's Norwich Business School, it shows that the relationship between workplace bullying (harassment) and the psychological impact on victims is much more complex than expected. Examples of bullying (harassment) at work include offending, or socially excluding someone repeatedly over a period of time (seldom or frequent).

Another research of Complutense University and Autonomous University of Madrid in Spain, which tested their theory of bullying and its impact upon 348 Spanish employees found that being exposed to workplace bullying leads to deteriorated mental health and decreased well-being and at the same time, viewing anxious behavior puts the victim in a feeble location and makes them an easy target - leading to a curved of mistreatment. Another Canadian study shows bullying gives employees support to quit their jobs, which again, can be a considerable cost to employers.

IV. RESEARCH METHODOLOGY

A. Research Design

This research examines the organizational environment, workplace facilities and harassment for female employees of Nepalese Financial Sector (NFS) and analyzes the different factors that depict results related to female employees "job satisfaction" and "job security". A structured survey questionnaire has been distributed to the female employees of NFS. With three related information as 1. Profile of respondent 2. Information related to organization's environment 3. Information related to organization's facilities 4. Information related to workplace harassment 5. Effect of workplace harassment. Financial Institutions has been stratified into two strata namely Public institution and Private Institution situated at Kathmandu Valley. Stratified random sampling method has been applied for sampling.

The sample size for this study is 230. The survey questionnaire is divided into two main categories. First 42 questionnaires are to study the workplace environment and facilities availed to the women workers of financial sector. And second 14 questionnaires reveal Nepalese version of the Negative Acts Questionnaire-Revised (NAQ-R) with the aim of establishing the prevalence of workplace harassment. This study investigates the psychometric properties, factor structure and validity of the revised Negative Acts Questionnaire-Revised (NAQ-R), an instrument designed to measure exposure to harassment in the workplace. By reanalyzing data based on a heterogeneous sample of 230 NFS women employees, the results show that the 14-item instrument has a moderate internal stability, with three underlying factors: personal bullying, work-related bullying and physically intimidating forms of bullying. The 5 ranges of frequency have applied to measure the frequency of harassment act that women employees face (Never, Seldom, Monthly, Weekly, Daily) been ranging from non-exposure to infrequent exposure to incivility at work to severe victimization from harassment. The more commonly used operational criteria can also be used to detect targets of harassment. Hence, the NAQ-R is proposed as a standardized and valid instrument for measurement of workplace harassment. Descriptive analysis has been used to find frequency, mean, median, standard deviation and percentage. Statistical tools like Correlation Coefficient R , Cron-Bach Alpha analysis have been employed. The design of this research is non-experimental research design. This design has its own strengths and weaknesses. Its first weakness is its inability to manipulate independent variables. The second weakness is its lack of power to randomize and the third is the risk of improper interpretation.

Despite these weaknesses, non-experimental research designs are mostly useful in psychology, sociology and education, due to the fact that many of the research problems within these fields do not lend themselves to a controlled enquiry of a non-experimental kind (Kerlinger & Lee, 2000). Earlier researches and existing literature has already proved this method as effective method to have exploration of relationship among variables and thus this study will also adopt this design to accomplish the objectives of this research.

V. POPULATION AND SAMPLE

The basic aim of this study is to investigate the prevailing situation of working facilities and working environment provided to women employees in relation to their job satisfaction with these conditions and also to investigate the job security status of these employees in Nepalese Finance Sector (NFS) (both private and public sector) inside Kathmandu Valley. So, the population for this study would be all women employees of finance sector (Banks, Insurance companies, Co-operatives and Regulatory institutions) Kathmandu Valley. In order to achieve the objective, this study was conducted by taking sample of 230 women employees on basis of randomized sampling. While selecting sample for this study, first commercial banks were selected on the basis of private bank group, government bank group and secondly, regulatory institutions are selected and thirdly, insurance companies are chosen and lastly, cooperatives are chosen. Within these categories, the samples were selected on the basis of convenience.

VI. DATA COLLECTION PROCEDURE

Two methods were used in data collection. Data was partly collected questionnaire and partly through interviews and group discussion.

A total of 250 respondents were approached to participate in the survey. However, total of 250 responses were received. Among them, 20 were incomplete and thus discarded. Total of 230 useable responses were utilized for analysis. The study utilized already developed well-validated instruments for measuring all the three constructs. The survey questionnaire is divided into two main categories.

First 42 general survey questionnaires are to study the workplace environment and facilities availed to the women workers of financial sector. And second 14 questionnaires reveal Nepalese version of the Negative Acts Questionnaire-Revised (NAQ-R).

The instrument has used 5 ranges of frequency has applied to measure the frequency of harassment act that women employees face (Never, Seldom, Monthly, Weekly, Daily) been ranging from non-experience to infrequent exposure to incivility at work to severe victimization from bullying and harassment with the aim of establishing the occurrence of workplace harassment.

A. Data Analysis

Data was analysed as per the objectives set in the study. For assessing relationship between variables of study, Pearson's product moment Correlations were utilized. These correlations were calculated with the help of Statistical Package for the Social Sciences (SPSS). And results were tested on the basis of those correlation coefficients. The internal consistency between 14 Negative Act Questionnaires was analysed by using Cron-Bach alpha.

VII. RESULT OF DATA ANALYSIS

A. Characteristics of Respondents

A total of 250 respondents were approached to participate in the survey. However, total of 250 responses were received. Among them, 20 were incomplete and thus discarded. Total of 230 useable responses were utilized for analysis. Analysis of the demographic information revealed that 128(55.65%) of participants were from public finance sector and 102(44.35%) of participants were from private finance sector.

Regarding working sector, the data reveals that 28.26% of respondents are from insurance sector while 54.78% of respondents are from banking sector. 10% of respondents are from regulatory sector and very lower percentage 6.96% of respondents are from other sectors (e.g. Co-operatives).

Therefore, it is difficult to generalize the result of other sectors as the representation of population is very low. With regards to age, the data revealed that 13.04% of respondents were of 20-25 years of age. Similarly, 39.13% of the respondents were of 26-30 years of age. Likewise, 33.91% of the respondents were of 31-40 years of age. And 13.91% of the respondents were of above 40 years of age.

In terms of marital status, it has been found that representing highest chunk 76.09% of the women employees are married. It has also been found that 23.04% of women employees are unmarried. While only 0.87% are widow and there are no divorced women employees seen according to the result. In relation to total banking experience of the female employees, the study found that around 40.00% of total female employees had 6-10 years of total experience.

Similarly, 38.26% of total female employees had total experience of 1.5 years. 10% of total female employees have 11.15 years of experience while 7.83% of total female employees have 16-20 years of experience. Only few 3.91% of female employees were found having more than 20 years of total experience.

Regarding qualifications, 45.65% of the total women employees are Bachelors Degree holder. 35.65% had Masters Degree and 18.70% had Intermediate Degree.

While the mean education is 2.17.

Therefore, this result reveals that most of the women employees in finance sector are educated. Likewise, very few around 8% women employees have salary below 1 lakh, while 18% of employees get salary between 1-2 lakhs, in the same way around 22% of employee owns salary between 2-3 lakhs and finally most of the women employees of NFS, nearly 52% are getting salary above 3 lakhs. Frequency distributions for the sample groups are presented in Table 1.

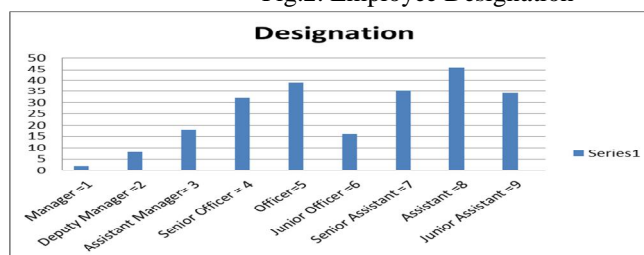
Table 1. Respondents Profile

Organizational Sector	Frequency	Percent	Organizational Sector	Frequency	Percent
Public Organization	102	44.35%	Marital Status		
Private Organization	128	55.65%	Married = 1	175	76.09%
Working Sector			Unmarried = 2	53	23.04%
Insurance	65	28.26%	Widow = 3	2	0.87%
Bank	126	54.78%	Divorced = 4	0	0.00%
Regulatory	23	10.00%	Family_Type		
Others	16	6.96%	Nuclear =1	143	62.17%
Designation			Joint=2	87	37.83%
Manager =1	2	0.87%	Education		
Deputy Manager =2	8	3.48%	Postgraduate = 3	82	35.65%
Assistant Manager= 3	18	7.83%	Undergraduate = 2	105	45.65%
Senior Officer = 4	32	13.91%	Intermediate = 1	43	18.70%
Officer=5	39	16.96%	Income Per Annum		
Junior Officer =6	16	6.96%	< 1 lakh = 1	19	8.26%
Senior Assistant =7	35	15.22%	1 to 2 lakhs = 2	41	17.83%
Assistant =8	46	20.00%	< 2 lakhs & < 3 lakhs = 3	50	21.74%
Junior Assistant =9	34	14.78%	< 3 lakh = 4	120	52.17%
Age			Service Years		
20-25=1	30	13.04%	1-5 Years	88	38.26%
25-30=2	90	39.13%	6-10 Years	92	40.00%
31-40 =3	78	33.91%	11-15 Years	23	10.00%
Above 40 =4	32	13.91%	16-20 Years	18	7.83%
Priority			>20 Years	9	3.91%
Work =1	55	23.91%			
Family=2	175	76.09%			

Fig. 1. Organization Sector



Fig.2. Employee Designation



B. Information Related to Organizations' Environment

The data about the organizational environment shows that most of the women 93.04% of financial sectors are benefited by communication facilities. And 33% women employees claim that their superiors are not receptive to suggestions of women subordinates. And regarding maternity leave provision, 79.13% of women employees are provided maternity leave duration between 1 to 2 months. While 6.52% are provided less than 1 month leave. And 12.17% of women employees are facilitated by 2 to 3 months of maternity leave. And regarding baby care facility question the data shows that 100% of financial sector organizations have not provided baby care facilities to women employees. Since maternity provisions are very important to smooth the progress of women workers. Therefore, Trade union should especially focus on extending the maternity leave up to at least 3 months in all of

the financial sectors or either work for providing baby care facilities. The data regarding overtime shows that 47.83% of women workers do overtime and out of this 46.52% of women claim that they are discarded from overtime allowances. Another data regarding shift duty, very less women employees around 18.70 are enrolled in shift duty and out of those percentage 18.70% of women face transportation problem, 13.91% have safety problem, 12.17% of women are facing family/children problem while very less 3.91% of women are facing other problems. The last question in this part about grievance shows that almost all (100%) of the institutions do not have grievance readdressed committee to address any type of employee grievances.

Table 2. Respondents Data About Organizations' Environment

Attention	Frequency	Percent	Maternity_Allowance	Frequency	Percent
Yes=1	138	60.00%	Yes=1	92	40.00%
No=2	92	40.00%	No=2	111	48.26%
Receptive_Suggestions	Frequency	Percent	Do not Need =3	25	10.87%
Yes=1	154	66.96%	Was not granted =4	2	0.87%
No=2	76	33.04%	Overtime_Allowance	Frequency	Percent
Maternity_Leave	Frequency	Percent	Yes=1	123	53.48%
Yes=1	227	98.70%	No=2	107	46.52%
No=2	3	1.30%	Supervisor_Help	Frequency	Percent
Leave_Duration	Frequency	Percent	Yes=1	203	88.26%
<1 month =1	15	6.52%	No=2	27	11.74%
1 to 2 months =2	182	79.13%	Shift_Duty	Frequency	Percent
2 to 3 months =3	28	12.17%	Yes=1	43	18.70%
3 to 4 months =4	5	2.17%	No=2	187	81.30%
>4 months =5	0	0.00%	Shift_duty_Problem	Frequency	Percent
Babycare_Facility	Frequency	Percent	Yes=1	58	25.22%
Yes=1	0	0.00%	No=2	172	74.78%
No=2	230	100.00%	Type_Of_Problem	Frequency	Percent
Salary_At_Maternity	Frequency	Percent	Transportation	43	18.70%
Yes=1	185	80.43%	Safety	32	13.91%
No=2	19	8.26%	Family/children	28	12.17%
Do not Need =3	25	10.87%	Other	9	3.91%
Was not granted =4	1	0.43%	Grievance_Readdressal	Frequency	Percent
Overtime	Frequency	Percent	Yes=1	0	0.00%
Yes=1	110	47.83%	No=2	230	100.00%
No=2	120	52.17%			

C. Information Related to Organizations' Facilities

The data about the organizational facilities shows that 29.57% are still not provided training and development opportunities. 50.78% of women claim to be not provided with promotion opportunities. 52.17% women claim that they are not provided with opportunity to bring out best potential for the organization. 50.43% of women employees claims that their job does not contribute towards their personal growth and development. The data on available services and facilities of finance sector organization shows that most of the institutions are more focused towards providing Health insurance facilities (70.87%) and Medical allowances (76.09%). While very less institutions are focused towards child care (2.61%), Transport allowance (9.13%) etc. Data regarding excellence in performance reward shows that only 23.04% financial sector reward their employees for their performances. And only 34.35% of financial institutions provide feedback to employees about their performance. And about 58.70% of women are not satisfies with the existing facilities provided in their organizations.

Table 3. Respondents Data About Organizations' Facilities

T&D_Opprotunity	Frequency	Percent	Services_Received	Frequency	Percent
Yes=1	162	70.43%	Health Insurance	163	70.87%
No=2	68	29.57%	Health Checkup	46	20.00%
Times_Opportunity	Frequency	Percent	Medical Allowance	175	76.09%
no time =0	63	27.39%	Child Care	6	2.61%
Once =1	59	25.65%	Family Care	9	3.91%
Twice =2	50	21.74%	Welfare Facility	137	59.57%
Thrice =3	19	8.26%	Local Transport	21	9.13%
More =4	39	16.96%	Local Conveyance Allowance	40	17.39%
Promotion_Opportunity	Frequency	Percent	Local Transport Concession	6	2.61%
Yes=1	113	49.13%	Others	3	1.30%
No=2	117	50.87%	Performance_Reward	Frequency	Percent
Savings_Salary	Frequency	Percent	Yes=1	53	23.04%
Yes=1	121	52.61%	No=2	177	76.96%
No=2	109	47.39%	Performance_Feedback	Frequency	Percent
Salary_Increment	Frequency	Percent	Yes=1	79	34.35%
Yes=1	108	46.96%	No=2	151	65.65%
No=2	122	53.04%	Technical_Facility	Frequency	Percent
Explore_Opportunity	Frequency	Percent	Yes=1	71	30.87%
Yes=1	110	47.83%	No=2	159	69.13%
No=2	120	52.17%	Satified_Facilities	Frequency	Percent
Personal_Growth	Frequency	Percent	Yes=1	95	41.30%
Yes=1	114	49.57%	No=2	135	58.70%
No=2	116	50.43%	Job_Security	Frequency	Percent
			Yes=1	144	62.61%
			No=2	86	37.39%

Table 4. Comparative analysis of Satisfaction with Facilities in Public and Private sector Organization

Satified_Facilities	SFacilities_Public	Percentage	SFacilities_Private	Percentage
Yes=1	52	50.98%	43	33.59%
No=2	50	49.02%	85	66.41%
	102		128	

After dissecting the information regarding the satisfied facilities, it conceals that the satisfaction of public sector women employees is higher (52%) in percentage than private sector women employees (33.59%).

D. Information Related to Workplace Harassment

Table 5. Respondents Data on Different Types of Workplace Harassments

Ridicule_At_Work	Frequency	Percent	Cannot_Claim_Of_Facility	Frequency	Percent
Never =1	194	84.35%	Never =1	180	78.26%
Seldom =2	26	11.30%	Seldom =2	38	16.52%
Monthly =3	5	2.17%	Monthly =3	9	3.91%
Weekly =4	2	0.87%	Weekly =4	0	0.00%
Daily =5	3	1.30%	Daily =5	3	1.30%
Ignored_At_Work	Frequency	Percent	Rumors_Victim	Frequency	Percent
Never =1	188	81.74%	Never =1	183	79.57%
Seldom =2	40	17.39%	Seldom =2	38	16.52%
Monthly =3	0	0.00%	Monthly =3	6	2.61%
Weekly =4	0	0.00%	Weekly =4	3	1.30%
Daily =5	2	0.87%	Daily =5	0	0.00%
Insult_Victm	Frequency	Percent	Personal_Space_Victim	Frequency	Percent
Never =1	206	89.57%	Never =1	209	90.87%
Seldom =2	20	8.70%	Seldom =2	16	6.96%
Monthly =3	3	1.30%	Monthly =3	3	1.30%
Weekly =4	1	0.43%	Weekly =4	1	0.43%
Daily =5	0	0.00%	Daily =5	1	0.43%
Object_To_Anger	Frequency	Percent	Physical_Abuse_Threat	Frequency	Percent
Never =1	174	75.65%	Never =1	217	94.35%
Seldom =2	54	23.48%	Seldom =2	11	4.78%
Monthly =3	2	0.87%	Monthly =3	0	0.00%
Weekly =4	0	0.00%	Weekly =4	1	0.43%
Daily =5	0	0.00%	Daily =5	1	0.43%
Mistakes_Reminded	Frequency	Percent	Restricted_Information	Frequency	Percent
Never =1	124	53.91%	Never =1	158	68.70%
Seldom =2	88	38.26%	Seldom =2	51	22.17%
Monthly =3	10	4.35%	Monthly =3	14	6.09%
Weekly =4	4	1.74%	Weekly =4	1	0.43%
Daily =5	4	1.74%	Daily =5	6	2.61%
Ignored_Opinion	Frequency	Percent	Unmanageable_Workload	Frequency	Percent
Never =1	109	47.39%	Never =1	102	44.35%
Seldom =2	108	46.96%	Seldom =2	83	36.09%
Monthly =3	0	0.00%	Monthly =3	25	10.87%
Weekly =4	0	0.00%	Weekly =4	4	1.74%
Daily =5	13	5.65%	Daily =5	16	6.96%
Extremely_Monitored	Frequency	Percent	Low_Competency_Tasks	Frequency	Percent
Never =1	137	59.57%	Never =1	62	26.96%
Seldom =2	53	23.04%	Seldom =2	98	42.61%
Monthly =3	13	5.65%	Monthly =3	0	0.00%
Weekly =4	4	1.74%	Weekly =4	0	0.00%
Daily =5	23	10.00%	Daily =5	70	30.43%
			Other_Harrassment	Frequency	Percent
			No=0	114	49.57%
			Yes=1	116	50.43%

E. Comparative analysis of Job Security Factors in Public and Private Sector Organization

Table 6. Comparative analysis of Job Security Factor in Public and Private Sector Organization

Job_Security	JS_Public	Percentage	JS_Private	Percentage
Yes=1	81	79.41%	63	49.22%
No=2	21	20.59%	65	50.78%
	102		128	

The table above depicts that 81% of women employees of public sector feel their job secure while 21% of women employees of public sector feel their job insecure. Whereas, 63% of women employees of private sector feel their job secure while 65% of women employees of private sector feel their job insecure.

Table 7. Analysis of Job Security Factor in Public and Private Sector Organization

Unmanageable_Workload	UW_Public	Percentage	UW_Private	Percentage
Never =1	83	81.37%	19	14.84%
Seldom =2	16	15.69%	67	52.34%
Monthly =3	2	1.96%	23	17.97%
Weekly =4	0	0.00%	4	3.13%
Daily =5	1	0.98%	15	11.72%
	102		128	

The table above divulges that 1% of women employees of public sector have faced unmanageable working load on daily basis while 11.72% of women employees of private sector have faced unmanageable working load. Very less percent of women employees (15.69%) of public sector face unmanageable work load seldom but maximum of women employees (52.34%) of private sector face unmanageable work load on seldom basis. The table also depicts that more women employees of private sector faces problems like unmanageable work load.

Table 8. Analysis of Low Competency Task Factor in Public and Private Sector Organization

LowCompetency_Task	LCT_Public	Percentage	LCT_Private	Percentage
Never =1	23	22.55%	39	30.47%
Seldom =2	33	32.35%	65	50.78%
Monthly =3	0	0.00%	0	0.00%
Weekly =4	0	0.00%	0	0.00%
Daily =5	46	45.10%	24	18.75%
	102		128	

The table above divulges that 45% of women employees of public sector have faced low competency task on daily basis while 18.75% of women employees of private sector have faced low competency task. 32.35% of women employees of public sector face low competency task on seldom basis, but maximum of women employees (50.78%) of private sector face low competency task on seldom basis. The table also depicts that women employees of both private sector and public sector feels that they are being assigned low competency task according to their knowledge and capacity level.

Table 9. Analysis of Ignored Opinion Factor in Public and Private Sector Organization

Ignored_Opinion	IgnoreOpn_Public	Percentage	IgnoreOpn_Private	Percentage
Never =1	55	53.92%	54	42.19%
Seldom =2	47	46.08%	61	47.66%
Monthly =3	0	0.00%	0	0.00%
Weekly =4	0	0.00%	0	0.00%
Daily =5	0	0.00%	13	10.16%
	102		128	

The tables above disclose that non (0%) of women employees of public sector opinions are ignored on daily basis, while 10.16% of women employees of private sector opinions are ignored on daily basis. 46.08% of women employees of public sector opinion is ignored on seldom basis and nearly the same ratio 47.66% of women employees of private sector opinions are ignored on seldom basis. The table also depicts that nearly the same ration of women employees of both private sector and public-sector opinions are being ignored by the organization.

Table 10. Analysis of Extremely Monitored Factor in Public and Private Sector Organization

Extremely_Monitored	Extrem_Mon_Public	Percentage	Extrem_Mon_Private	Percentage
Never =1	85	83.33%	52	40.63%
Seldom =2	11	10.78%	42	32.81%
Monthly =3	3	2.94%	10	7.81%
Weekly =4	0	0.00%	4	3.13%
Daily =5	3	2.94%	20	15.63%
	102		128	

The table above divulges that 2.94% of women employees of public sector are extremely monitored on daily basis while 15.63% of women employees of private sector are extremely monitored. 10.78% of women employees of public sector are extremely monitored on seldom basis, while 32.81% of women employees of private sector are extremely monitored on seldom basis. The table also depicts that woman employees of public sector are less monitored than the women employees of private sector.

Table 11. Analysis of Ignored at Work Factor in Public and Private Sector Organization

Ignored_At_Work	IgnoreatWork_Public	Percentage	IgnoreatWork_Private	Percentage
Never =1	83	81.37%	105	82.03%
Seldom =2	19	18.63%	21	16.41%
Monthly =3	0	0.00%	0	0.00%
Weekly =4	0	0.00%	0	0.00%
Daily =5	0	0.00%	2	1.56%
	102		128	

The table above discloses that non (0%) of women employees of public sector are ignored at work or being isolated on daily basis, while 1.56% of women employees of private sector are ignored at work or being isolated on daily basis. 18.63% of women employees of public sector are being ignored at work or being isolated on seldom basis and nearly the same ratio 16.41% of women employees of private sector are ignored at work or being isolated on seldom basis.

F. Cronbach's Alpha Test

It is the most common measure of internal consistency ("reliability"). It is most commonly used when you have multiple Likert questions in a survey/questionnaire that form a scale and you wish to determine if the scale is reliable. If you are concerned with inter-rater reliability, we also have a guide on using Cohen's (κ) kappa that you might find useful.

Table 12. Internal Consistency Scale

Cronbach's Alpha	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Accetable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

e 13. Reliability Statistics of Results of All Factors of Harassment

Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
	.728	14

The value of Cron Bach alpha from all the above 14 variables is .648. According to the rule of thumb, the internal consistency between these 14 items is questionable and needs to be updated.

G. Effect of Workplace Harassment

The below table depicts that out of the effects of harassment, irritability has maximum effect of about 75.22%. Loss of confidence is another harassment effect which has maximum women (60.87%) employees face in financial sector. The third largest (29.13%) harassment effect is self-esteem or anxiety.

Table 14. Effect of Harassment on Respondents

Harrassment_Effect (Multi Choice)	Frequency	Percent
Loss of confidence	140	60.87%
Self Esteem Anxiety	67	29.13%
Loss of Appetite	35	15.22%
Loss of Sleep	57	24.78%
Irritability	173	75.22%
More time Off Work	59	25.65%
Fear of Going to Work	44	19.13%
Others (Please Specify)	40	17.39%

VIII. SUMMARY, DISCUSSIONS AND IMPLICATIONS

A. Summary and Conclusion

The study has found that Nepalese Finance Sector (NFS) women employees are partially satisfied with the existing facilities provided to them. The findings on information related to organization's environment indicate that women employees of NFS are getting very lower level of attention by their supervisors (40%) as 60% of total women employees' claims that they are not being paid attention. This study found that the most essential provisions like maternity leave duration, Maternity leave allowance, baby care facilities and salary at maternity leave are very much less and are being neglected by by-law. As the highest percentage of women employees claims that they are getting maternity leave for the duration of 1 to 2 months only. This result applies in the context of both public and private sector organizations. As the neighbouring country's government (such as India, Malaysia) and other developed countries governments have amplified facilities of maternity leave and other maternity related provisions. But, the achieved results have shown that even the formal sector organizations are not working on increasing such facilities to women employees. The study has also found that there is 0% baby care facility in NFS and only 40% of women employees are getting maternity allowance. Therefore, such result reveals the NFS's (banks, insurance companies) and Trade union together need to work on developing policy on extending such maternity provisions to support women employees as these sectors represent the formal sector of overall Nepalese organizations. This task is to be performed in a planned manner.

Another result for type of problem faced by women employees reveals that most of them face transportation (18.70%) problem while working for overtime in office. And another 13.91% of women claim that they are facing safety problems. Similarly, 12.17% of women employees are having problem with their family/children and very rare 3.91% of women complain about other problems. Therefore, HR managers may do some arrangements to avoid such situation. And in the same way research has shown that there is no grievance re-addressal mechanisms in NFS. Therefore, Trade unions roles should be to negotiate with management team in order to apply code of conduct to address such employee related grievances.

The result on information related to organization's facilities discloses that around 30% of women employees are not provided opportunity for their skill enhancement through training and development. And more than half of the population about 51% claims to be not provided with promotion opportunities. 52.17% women claim that they are not provided with opportunity to bring out best potential for the organization. Similarly, 50.43% of women employees' claim that their job does not contribute towards their

personal growth and development. The data on available services and facilities of finance sector organization shows that most of the institutions are more focused towards providing Health insurance facilities (70.87%) and Medical allowances (76.09%). While very less institutions are focused towards child care (2.61%), Transport allowance (9.13%) etc. Data regarding excellence in performance reward shows that only 23.04% financial sector reward their employees for their performances. And only 34.35% of financial institutions provide feedback to employees about their performance. And about 58.70% of women are not satisfied with the existing facilities provided in their organizations. Therefore, for such issues organizations can give women employees positive reinforcements, such as attention, recognition and positive feedback. And also, should provide employees with rich professional trainings and other employee assistance programs to improve their abilities.

The result of information related to workplace harassment divulges that women employees of private sector feel their job less secure than public sector women employees due to various types of negative acts they face in their workplace. Firstly, very less percent of women employees (15.69%) of public sector face unmanageable work load seldom but maximum of women employees (52.34%) of private sector face unmanageable work load on seldom basis. Secondly, maximum of women employees around 51% of private sector face low competency task on seldom basis while 32% of women employees of public sector face low competency task on seldom basis. This result depicts that women employees of both private sector and public sector feel that they are being assigned low competency task according to their knowledge and capacity level. Thirdly, 46.08% of women employees of public sector opinion is ignored on seldom basis and nearly the same percentage 47.66% of women employees of private sector opinions are ignored on seldom basis. Such result discloses that most of the women employees' opinions are being ignored in NFS. Fourthly, 10.78% of women employees of public sector are extremely monitored on seldom basis, while 32.81% of women employees of private sector are extremely monitored on seldom basis. Such report exposes that private sector women employees are more vulnerable towards their working conditions on seldom basis. Likewise, 18.63% of women employees of public sector are being ignored at work or being isolated on seldom basis and nearly the same ratio 16.41% of women employees of private sector are ignored at work or being isolated on seldom basis.

And finally, the result on effect of workplace harassment depicts that out of many negative effects of harassments, irritability has maximum effect of about 75%, loss of confidence is another harassment effect and around 61% of employees face in Nepalese financial sector. The third largest harassment effect is self esteem or anxiety which is about 29%. The value of Cronbach alpha from all the above 14 variables (Negative Act Questionnaires) is .648. Therefore, the internal consistency between these 14 items is questionable and some of the variables need to be updated.

Consequently, according to the result obtained on working facilities, working environment and workplace harassment it seems that Nepalese finance sector organizations need to revise their existing working facilities by providing training to ladies' staffs, by accepting their opinions, exploring them for new opportunities and career advancements, make provisions for maternity leave and baby care facilities to motivate women employees in organizations. The result also shows that workplace harassment has many negative impacts upon women employees like irritability, loss of confidence and anxiety.

Therefore, such negative acts which harass women in workplace should be avoided by effectively implementing a code of conduct at individual organization. And Trade Union should play a leading role to implement such provisions and should walk off for collective bargaining and policy revision.

IX. LIMITATION OF THE RESEARCH

This research was conducted within the boundary of several limitations. However, it has learned so many areas where improvement can be done. Thus, it has the potential to recommend future research studies on a specific way from which future researchers can take benefit. For example, women employees of NFS were found really interested on the research and showed interest to take part in this study. Despite all these positive intentions and efforts, research is not limitation free, and like any other researches it could not be so. Following are its major limitations: One of the limitations of this study was that the data was collected with self-report measurement instruments. Although this way of collecting data is being used very often in social sciences research, it is generally criticized for a few reasons (Babbie & Mouton, 2001). The first problem is relating to common method variance where inferences made by the researcher may be biased. Likewise, responses of the respondents may not be true as they should be. Respondents may have created a more favourable impression of themselves by over-reporting positive/admirable attitudes and behaviours, and under-reporting attitudes and behaviours that they feel are not socially acceptable or respected (Zammuner & Galli, 2005). Hence, when the results are being interpreted it should be kept in mind that there are limitations due to the data collection method. Women employees may also hide their experiences of negative acts and harassment they face in their workplace because they may be afraid of seniors or they may think that fellow employees might see them as weak. They might even fear that this can influence their

credibility or reputation, as well as possible promotions which might come their way (Offermann & Hellmann, 1996). However, as all of the constructs used in this study are relating to subjective experience as opposed to objective reality, it makes sense to measure these constructs by using self-reported measures in order to get more insight in the perceived levels of harassment of employees in the finance sector. The other limitation of this research study is that it has taken samples from Kathmandu valley financial sectors only. Commercial Banks and insurance companies also have large number of branches in various other parts of the country. Samples drawn from women employees working in Kathmandu valley branches only may not truly reflect the similar level of workplace facilities and harassment. This, in turn, might severely affect the findings of this research and might cause serious threat to validity and generalizability of the findings even across the finance sector of Nepal. Similarly, this study used questionnaire as its main instrument to collect information from the respondents. This method may not be capable to fully understand the individual understanding. So, if study could collect information from multiple methods like interview, observation, questionnaire etc. as primary methods of data collection more understanding could be gained. Despite all limitations, this research deserves appreciation on the ground that it has at least explored some direct and basic understanding of working environment, women issues and faced in workplace, facilities provided to them and the harassment acts faced by them in Nepali context which were completely unexplored earlier. Further, it can be expected that it will produce some motivation for other researchers to conduct research in these relationships. If these limitations could serve the purpose of providing some insight and point of guidance for other researchers, the importance of this research would further have increased.

X. AVENUE FOR FUTURE RESEARCH

A recommendation of a topic of further study is a gender comparison of these factors influencing service. This study only focused on women and did not compare those factors between genders. By identifying the factors that has facilitated men and comparing those to the factors found in this study, the differences or similarities will provide additional insight as to why women do not feel satisfied and secured in their working environment and conditions. The study was focused on identifying only the barrier factors. And the research study is also too simple and generalized to understand and make basic conception about the existing working conditions and issues of women employees in Nepalese finance sector. Therefore, another research study could be to understand the relationship of all these variables of working environment and work facilities with the level of job satisfaction. And yet another study could also be to identify the motivational factors of aspiring women in financial sectors and compare those individual motivational factors with the relationship to their level of satisfaction. Finally, the women in this study were not observed well in their work setting. Since face to face individual interviews were not used to gather the information. Thus, the culture, environment, and how these women interacted with colleagues and subordinates were least observed. By including observations, this study would become richer with data and be further verified through triangulation.

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