Gender-based discrimination in employment opportunities and wages distribution in Nepalese commercial bank

Puja Yadav*

Abstract

The study examines the gender-based discrimination in employment opportunities and wages distribution in Nepalese commercial bank. Employment disparities and gender pay gap are selected as the dependent variables. The selected independent variables are educational experience, glass ceiling, work life balance, flexibility of mobility and physical and mental abilities. The primary source of data is used to assess the opinions of respondents regarding educational experience, glass ceiling, work life balance, flexibility of mobility, physical and mental abilities, employment disparities and gender pay gap. The study is based on primary data of 120 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and impacts of gender-based differences among the employees in Nepalese commercial bank.

The study showed that educational experience have a positive impact on employment disparities and gender pay gap. The study also, showed that glass ceiling have positive impact on employment disparities and gender pay gap. The study also revealed that flexibility of mobility have positive impact on employment disparities and gender pay gap. Similarly, the study showed that physical and mental abilities have positive impact on employment disparities and gender pay gap. The study also showed that work life balance have positive impact on employment disparities and gender pay gap. The study also concludes that physical and mental abilities is the most influencing factor followed by educational experience and glass ceiling, that explains the effect on gender based discrimination in employment opportunities and wage distribution in Nepalese commercial bank. Similarly, the study showed that educational experience, glass ceiling, flexibility of mobility, physical and mental abilities and work life balance have a positive impact on gender pay gap.

Keywords: educational experience, glass ceiling, work life balance, flexibility of mobility, physical and mental abilities, employment disparities, gender pay gap

1. Introduction

Reskin (2000) defined gender discrimination is the strategic, self-interested actions by members of privileged groups who intentionally exclude and exploit subordinate group of male or women members to protect or advance their interests. Albrecht *et al.* (2003) identified gender differences in rewards as the primary factor explaining the increase of the wage gap observed at the upper part of the distribution.

According to Johansson *et al.* (2005), the measured differences in jobs and qualifications between women and men can account only for between two-fifths and three-fifths of the gender wage gap, if they are assumed to be rewarded according to the male wage function. If the female wage function is applied, even less of the differentials are explained. Differences in the educational requirements for jobs have contributed considerably to gender earnings inequality. According to Ali & Butt (2021), many working women in the banking industry face the challenges of gender bias, insufficient maternity leave, sometime mental and physical harassment, fair promotion and pay, and leadership. According to Daly and Lewis (2000), the double burden of child care and elder care puts more emotional burden on women than on men. According to Ravazzani (2016), gender diversity is fair representation between genders at all levels in social and organizational structure. Gender diversity most

* Ms. Yadav is a Freelance Researcher, Kathmandu, Nepal.

commonly refers to equitable ratio of men and women.

Adams (2016) revealed that on the spectrum of diversity, gender has received extensive attention, given the lack of women at the top levels of corporate management and the belief that they are important to ensure the effectiveness of corporate governance. The gender issues have resulted in initiatives appearing increasingly often in corporate social responsibility (CSR) programs (Grosser and Moon, 2019). According to Dopemu and Ogundele (2023), the effect of gender diversity of board members and non-board members on the financial performance of the Deposit Money Banks (DMBs) in Nigeria. The findings imply that board gender diversity may promote the strength of corporate governance and reduce the likelihood of agency conflicts, enhancing performance. Johansson *et al.* (2005) stated that the measured differences in jobs and qualifications between women and men can account only for between two-fifths and three-fifths of the gender wage gap, if they are assumed to be rewarded according to the male wage function.

Manning and Swaffield (2008) stated that the gender gap in early-career wage growth. The study found that the job-shopping hypothesis that an important part of early career wage growth is associated with moving from worse to better paying jobs. Barón *et al.* (2010 found that irrespective of labour market sector, the gender wage gap among low-paid, Australian workers is more than explained by differences in wage-related characteristics. Bruhn and Love (2011) found that expanding access to finance to low-income individuals can have a positive effect on the economic activity of men and women.

According to Beck *et al.* (2013), there is significantly less often in arrears for more than 30 days than if screened and monitored by male loan officers. Buvinic *et al*. (2013) analyzed the violent conflict and gender inequality. The study found that gender impacts of conflict and war has focused almost exclusively on sexual and gender-based violence. Olivett and Petrongolo (2016) found that the evolution of gender gaps in industrialized countries. Kunze (2018) found that the other factor that negatively affects performance for women is having children. Yamamoto *et al.* (2019) found that marriage decreases the probability of females being employed in both areas. The study also found that those who find regular employment in rural areas face significant gender discrimination in wages. Flabbi *et al.* (2019) found that female leadership has a positive impact at the top of the female wage distribution and a negative impact at the bottom.

Similarly, Morsy *et al.* (2020) found that women are more likely to be excluded from the formal financial sector in countries where laws and norms discriminate against women, and in countries where women have lower participation in the labor market. Finger *et al*. (2020) found that providing income information on college majors only influences the major choices of male (not female) students with college intention. Adeosun *et al.* (2021) found that gender within inequality was high in the regions, education, location, and marital status while a higher level of education contributes to high wages for women. Dang *et al.* (2021) found that although no gender differences exist with the COVID-19 impacts on temporary job loss, women are 24 percent more likely to permanently lose their job compared to men.

Rosenblatt *et al.* (1999) examined a gender-based framework of the experience of job insecurity and its effects on work attitudes. The study found that gender had a significant effect not only on the experience but on work attitudes as well. Kunze (2018) the examined the literature on the gender wage gap in developed countries. The study also found that the other factor that negatively affects performance for women is having children. Similarly, Card

et al. (2020) analyzed the changing relationship between unionization and wage inequality in Canada and the United States. The study found that striking differences between the private and public sectors in the effects of unionization on wage inequality.

Dartey-Baah *et al.* (2020) examined the occupational stress, job satisfaction and gender difference among bank tellers. The study found that gender is not a strong determinant of job satisfaction and occupational stress among the bank tellers. The study revealed that to reduce counterproductive behaviors due to occupational stress, human resource managers and line managers of the banks urgently need to train bank tellers on stress management. Ndoya *et al.* (2021) stated the drivers of the gender gap in financial inclusion in Cameroon. The found that income is the main driver of the gender gap in financial inclusion

Chen *et al.* (2022) analyzed the international differences in the CEO gender pay gap. The study found that there was 3.3% of average difference in the level of executive compensation between male and female CEOs in countries around the world. The study revealed the new insights into the potential determinants of executive compensation and are valuable to policymakers. Afrin *et al.* (2024) examined the gender-based division of household labor. The study findings suggested that policymakers and academicians to better understand the gender-based division of household labor. The study found that the importance of sharing the burden of household work be taught in schools and community-based awareness programs so that it becomes ingrained as a social and cultural practice.

In the context of Nepal, Mainali *et al.* (2017) found that caste wage differentials in Nepal are large and that human capital endowments and lack of access to better paying occupations and larger firms have a significant impact. The study found mixed evidence that the government policy of affirmative action has narrowed down the caste wage differential. Tamang *et al*. (2020) found that significantly gender differences on objective measures and no differences with respect to subjective measures indicates women are happy with what they have achieved so far. Achary *et al.* (2020) found that the high-value agriculture, had positive contribution in reducing the gender gap through employment creation, narrowed down income gap, increased role of women in decision making. Devkota *et al*. (2022) 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. The study found that wage gaps are primarily driven by market endowment factors, such as education, experience, and skills, rather than discrimination.

Similarly, Mahat *et al.* (2023) analyzed the glass ceiling factors affecting women's career advancement. The study found that some of the hurdles to women's career progression in construction listed in the literature persist in Nigeria, with the exception of gender equality in terms of employment and career growth opportunities. The study revealed that job level, age, marital status, highest academic degree, and family-related restrictions affect women managers' career advancement.

The above discussion shows that empirical evidences vary greatly across the studies on the gender-based differences in employment opportunities and wages distribution in commercial bank. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The major objective of the study is to determine the impact of gender-based

differences in employment opportunities and wages distribution in Nepalese commercial bank. More specifically, it examines the relationship of educational experience, glass ceiling, work life balance, flexibility of mobility, physical and mental abilities with the attitude of employees towards employment disparities and gender pay gap in Nepalese commercial bank.

The remainder of this study is organized as follows: Section two describes the sample, data and methodology. Section three presents the empirical results and final section draws the conclusion.

2. Methodological aspects

The study is based on primary data. The data were gathered from 120 respondents through the questionnaire. The respondents' views were collected on educational experience, glass ceiling, work life balance, flexibility of mobility, physical and mental abilities in Nepalese commercial bank. This study is based on descriptive as well as causal comparative research designs.

The model

The model estimated in this study assumes that employment disparities and gender pay gap depends on gender-based differences. The dependent variables selected for the study are employment disparities and gender pay gap. Similarly, the selected independent variables are educational experience, glass ceiling, work life balance, flexibility of mobility, physical and mental abilities. Therefore, the models take the following forms:

$$GPG = \beta_0 + \beta_1 GC + \beta_2 EE + \beta_3 WLB + \beta_4 FOM + \beta_5 PMA + e$$

$$ED = \beta_0 + \beta_1 EE + \beta_2 GC + \beta_3 WLB + \beta_4 FOM + \beta_5 PMA + e$$

Where,

GC= glass ceiling

EE= educational experience

WLB= work life balance

FOM= flexibility of mobility

PMA= physical and mental abilities

GPG= gender pay gap

ED= employment disparities

Glass ceiling was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I perceive that woman in Nepalese commercial banks face unequal opportunities for promotion compared to their male counterparts", "I feel that the glass ceiling in Nepalese commercial banks limits women's access to higher-paying positions." and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.948$).

Educational experience was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I believe that higher levels of education lead to increased employment opportunities for both genders in Nepalese commercial banks.", "I feel that investing in education is crucial for bridging the gender gap in employment opportunities and wage distribution within Nepalese commercial banks." and so on. The reliability of the items was measured by computing the Cronbach's alpha (α = 0.953).

Work life balance was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I believe that Nepalese commercial banks offer adequate work-life balance opportunities for both male and female employees.", "I observe that employees who prioritize work-life balance are perceived as less committed to their careers within Nepalese commercial banks.", and so on. The reliability of the items was measured by computing the Cronbach's alpha (α = 0.948).

Flexibility of mobility was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I believe that Nepalese commercial banks provide equal opportunities for career mobility and advancement regardless of gender.", "I believe that promoting a culture of flexibility and mobility can contribute to reducing gender disparities in employment opportunities and wage distribution in Nepalese commercial banks." and so on. The reliability of the items was measured by computing the Cronbach's alpha (α = 0.944).

Physical and mental abilities was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I believe that Nepalese commercial banks value employees' physical and mental abilities equally, regardless of gender", "I believe that addressing stereotypes about physical and mental abilities is crucial for promoting gender equality in employment opportunities and wage distribution in Nepalese commercial banks", and so on. The reliability of the items was measured by computing the Cronbach's alpha (α = 0.954).

Employment disparities was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I believe that there are noticeable disparities in employment opportunities between genders within Nepalese commercial banks, with one gender facing more barriers to entry or advancement", "I observe that women in Nepalese commercial banks are often clustered in lower-level positions or traditionally female-dominated roles, contributing to employment disparities", and so on. The reliability of the items was measured by computing the Cronbach's alpha (α = 0.966).

Gender pays gap was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I believe that there is a noticeable gender pay gap within Nepalese commercial banks, with men generally earning more than women for

similar positions", "I observe that efforts to address the gender pay gap within Nepalese commercial banks have been insufficient, with disparities persisting over time.", and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.941$).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Educational experience

Connolly and Gottschalk (2000) found that the returns to tenure increase with education, but that returns to experience decrease with educational attainment in the US. Ferrall (1997) observed that most of the returns to experience and to assignment to higher hierarchy levels within firms are caused by skill accumulation and self-selection rather than technological differences across hierarchy levels. Khan and Irfan (1985) found differences in earnings based on interregional as well as occupational differences. Based on it, this study develops the following hypothesis:

H_1: There is a positive relationship between educational experience and employment disparities.

H_2: There is a positive relationship between educational experience and gender pay gap.

Glass ceiling

Powell *et al*. (2015) found that the current status of women in management and explanations offered for this status in light of a rare empirical field study of the "glass ceiling. Similarly, Albrecht *et al.* (2003) found that a sharp acceleration of the gap in the upper tail of the wage distribution, resulted as the existence of a "glass ceiling" which prevents women from reaching high wages. Women are influenced consciously and subconsciously by discourses of their perceived social identities and social categories (Atewologun and Singh, 2010). In addition, Auster (1993) pointed that the GC is not one ceiling or wall in one spot, but rather many varied and pervasive forms of gender bias that occur frequently in both overt and covert ways. The GC is also very visible to those whose careers have been affected by it. Insch *et al.* (2008) concluded that, despite the glass ceiling being invisible; it was able to be a barrier to prevent women from ascending to the highest positions in any organizational hierarchy. Based on it, this study develops the following hypothesis:

H_3: There is a negative relationship between glass ceiling and employment disparities.

H_4: There is a negative relationship between glass ceiling and gender pay gap.

Work life balance

Work-life balance refers to the flexible working arrangements that provide a balance between work responsibilities and personal responsibilities (Valiulis and Drew, 2006). Work-life balance practices help minimize the amount of work life conflict and also target the antecedents (Lero and Bardoel, 2007). Similarly, Guest (2002) found that the determinants of work life balance are located in the work and home contexts. Ojo (2013) investigated work life balance practices and policies manager and employee experience in Nigeria banking sector. The study found that there is diversity in terms of how middle-line managers understand and experience WLB initiatives in Nigeria. The study also found that the practice of favoritism in most banks using WLB initiatives. Based on it, this study develops the

following hypothesis:

H_5: There is a positive relationship between work life balance and employment disparities and

H_6: There is a positive relationship between work life balance and gender pay gap.

Flexibility of mobility

Similarly, job mobility could simply be defined as the ability of workers to change job between different firms, different occupations, different locations or different countries (John, 2002). Job mobility could simply be defined as the ability of workers to change jobs between different firms, different occupations, different locations or different countries (John, 2002). Geographical mobility concems movement of people between regions while Occupational mobility involves movement between jobs (Jorgen & Regina, 2003). Orpen (1981) stated the time to start and finish working is positively correlated with how satisfied the employee is with his job. Based on it, this study develops the following hypothesis:

H_7: There is a negative impact on employment disparities and flexibility of mobility.

H_8: There is a negative impact on gender pay gap and flexibility of mobility.

Physical and mental ability

Reiso *et al*. (2001) stated that psychosocial factors, such as mental demands at work, controllability of work, time pressure, and leadership/management are factors affecting work ability. According to Torgen and Kilbom (2000), men who experienced an increase in skilled work and decreased physical loads, the proportion of female unskilled workers has increased in the Swedish population over a 24-year period, and their physical loads have either remained unchanged or increased. Skelinen *et al.* (1991) found that self-evaluated work ability correlates significantly with clinically determined musculoskeletal capacity in healthy women which provides some support for the construct validity of the dependent variables. Illmarinen *et al.* (1997) stated that people who documented those changes in employee health status yielded the strongest impact on work. The higher prevalence of physical and mental health problems among the dissatisfied group versus the satisfied group provides additional support for this assertion. (Faragher *et al.,* 2002). Based on it, this study develops the following hypothesis:

H_9: there is a positive relationship between Physical and mental ability and employment disparities.

H_{10}: there is a positive relationship between Physical and mental ability and gender pay gap.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with means and standard deviations have been computed, and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

The correlation coefficients are based on 120 observations. The dependent variables are GPG (gender pay gap) and ED (employment disparities). The independent variables are GC (glass ceiling), EE (educational experience), WLB (work life balance), FOM (flexibility of mobility) and PMA (physical and mental abilities).

Variables	Mean	SD	GPG	ED	GC	EE	WLB	FOM
GPG	3.845	1.232	1					
ED	3.814	1.196	0.798**	1				
GC	3.847	1.218	0.778**	0.742**	1			
EE	3.880	1.146	0.680**	0.644**	0.708**	1		
WLB	3.857	1.170	0.786**	0.738**	0.768**	0.713**	1	
FOM	3.756	1.215	0.775**	0.768**	0.766**	0.755**	0.783**	1

Notes: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels, respectively

Table 1 shows that educational experience is positively correlated to the employment disparities. It indicates that in educational experience increases employment disparities. Likewise, glass ceiling is positively correlated to the employment disparities. It indicates that increase in glass ceiling leads to increase in employment disparities. Furthermore, work life balance is positively correlated to the employment disparities. It indicates that increase in better work life balance leads to increase in employment disparities. Likewise, flexibility of mobility is positively correlated to the employment disparities. This implies that improvement in flexibility of mobility leads to the increase in employment disparities. Similarly, physical and mental abilities are positively correlated to the employment disparities. It indicates that in physical and mental abilities leads to the increase in employment disparities.

The study shows that educational experience is positively correlated to the gender pay gap. It indicates that in educational experience increases gender pay gap. Likewise, glass ceiling is positively correlated to the gender pay gap. It indicates that increase in glass ceiling leads to increase in gender pay gap. Furthermore, work life balance is positively correlated to the gender pay gap. It indicates that increase in better work life balance leads to increase in gender pay gap. Likewise, flexibility of mobility is positively correlated to the gender pay gap. This implies that improvement in flexibility of mobility leads to the increase in gender pay gap. Similarly, physical and mental abilities are positively correlated to the gender pay gap. It indicates that in physical and mental abilities leads to the increase in gender pay gap.

Regression analysis

Having indicated Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of glass ceiling, educational experience, work life balance, flexibility of mobility and physical and mental abilities with gender pay gap and employment disparities

Table 2

Estimated regression results of glass ceiling, educational experience, work life balance, flexibility of mobility and physical and mental abilities on employment disparities

(The results are based on 120 observations using linear regression model. The model is $GPG = \beta_0 + \beta_1 GC + \beta_2 EE + \beta_3 WLB + \beta_4 FOM + \beta_5 PMA + e$, where the dependent variable is GPG (Gender pay gap). The independent variables are (EE) educational experience, (GC) glass ceiling, (WLB) work life balance, (FOM) flexibility of mobility and (PMA) physical and mental abilities)

Model	Intercept	Regression coefficients of					Adj. R_bar^2	SEE	F-value
		GC	EE	WLB	FOM	PMA			
1	0.423 (2.313)**	0.889 (19.603)**					0.772	0.587	384.273
2	0.505 (2.055)**		0.861 (14.176)**				0.639	0.74	200.963
3	0.306 (1.557)**			0.918 (18.843)**			0.758	0.606	355.051
4	0.485 (2.731)**				0.895 (19.867)**		0.777	0.581	394.695
5	0.431 (2.461)**					0.891 (20.489)**	0.788	0.567	419.81
6	0.208 (1.085)	0.698 (8.872)**	0.246 -2.939				0.787	0.568	209.559
7	0.051 (0.291)	0.467 (5.683)**	0.7 (0.840)**	0.438 -5.029			0.825	0.515	178.711
8	0.111 (0.647)	0.366 (4.088)**	0.039 (0.442)**	0.335 -3.65	0.316 (2.890)**		0.836	0.498	145.077
9	0.039 (0.243)	0.386 (4.671)**	0.034 (0.416)*	0.171 (1.865)**	0.171 (0.611)**	0.399 (4.542)**	0.861	0.459	141.095

Notes:

i. Figures in parenthesis are t-values
ii. The asterisk signs (**) and (*) indicate that the results are significant at 1 percent and 5 percent level respectively.
iii. Employment disparities is dependent variable.

Table 2 shows that the beta coefficients for educational experience are positive with employment disparities. It indicates that educational experience has a positive impact on employment disparities. This finding is similar to the findings of Mincer (1975). Likewise, the beta coefficients for glass ceiling are positive with employment disparities. It indicates that glass ceiling has a positive impact on employment disparities. This finding is consistent with the findings of Morrison *et al.* (1987). Moreover, the beta coefficient for work life balance is positive with employment disparities. It indicates that work life balance has a positive impact on employment disparities. This finding is similar to the findings of Epie (2011). Further, the beta coefficient for flexibility of mobility is positive with employment disparities. It indicates that flexibility of mobility has a positive impact on employment disparities. This finding is consistent with the findings of Sakthivel *et al.* (2011). Likewise, the beta coefficient for physical and mental abilities is positive with employment disparities. It indicates that physical and mental abilities have a positive impact on employment disparities. This finding is similar to the findings of Reiso *et al*. (2001)

Table 3. Shows the estimated regression results of educational experience, glass ceiling, work life balance, flexibility of mobility and physical and mental abilities on gender pay gap.

Table 3

Estimated regression result of educational experience, glass ceiling, work life balance, flexibility of mobility and physical and mental abilities on gender pay gap

(The results are based on 120 observations using linear regression model. The model is $ED = \beta_0 + \beta_1 EE + \beta_2 GC + \beta_3 WLB + \beta_4 FOM + \beta_5 PMA + e$, where the dependent variable is ED (employment disparities). The independent variables are (EE) educational experience, (GC) glass ceiling, (WLB) work life balance, (FOM) flexibility of mobility and (PMA) physical and mental abilities.

Model	Intercept	Regression coefficients of					Adj. R_bar^2	SEE	F-value
		GC	EE	WLB	FOM	PMA			
1	0.525 (2.851)**	0.855 (18.707)**					0.755	0.592	349.946
2	0.613 (2.508)**		0.825 (13.651)**				0.621	0.736	186.353
3	0.454 (2.226)**			0.871 (17.205)**			0.723	0.629	296.021
4	0.493 (3.049)**				0.884 (21.568)**		0.8	0.529	465.195
5	0.533 (3.01)**					0.856 (19.470)**	0.77	0.574	379.075
6	0.325 (1.675)	0.676 (8.493)**	0.228 (2.698)				0.768	0.576	188.426
7	0.19 (1.033)	0.486 (5.551)**	0.077 (0.888)**	0.377 (4.142)			0.798	0.538	149.615
8	0.291 (1.729)	0.301 (3.432)**	-0.107 (1.224)**	0.203 (2.258)	0.532 (4.970)**		0.834	0.488	142.562
9	0.234 (1.453)	0.316 (3.790)**	-0.103 (1.238)*	0.073 (0.790)**	0.338 (2.927)**	0.316 (3.555)**	0.850	0.464	128.753

Notes:

i. Figures in parenthesis are t-values
ii. The asterisk signs (**) and (*) indicate that the results are significant at 1 percent and 5 percent level respectively.
iii. Gender pay gap is dependent variable.

Table 3 shows that the beta coefficients for educational experience are positive with gender pay gap. It indicates that educational experience has a positive impact on gender pay gap. This finding is similar to the findings of Knight and Sabot (1990). Likewise, the beta coefficients for glass ceiling is positive with gender pay gap. It indicates that glass ceiling has a positive impact on gender pay gap. This finding is consistent with the findings of Powell and Butterfield (2015). Moreover, the beta coefficient for work life balance with gender pay gap. It indicates that work life balance has a positive impact on gender pay gap. This finding is similar to the findings of Kamau *et al*. (2013). Further, the beta coefficient for flexibility of mobility is positive with gender pay gap. It indicates that flexibility of mobility has a positive impact on gender pay gap. This finding is consistent with the findings of Orpen (1981). Likewise, the beta coefficient for physical and mental abilities is positive gender pay gap. It indicates that physical and mental abilities has a positive impact on gender pay gap. This finding is similar to the findings of Illmarinen *et al.* (1997).

4. Summary and conclusion

Gender-based discrimination in employment opportunities and wage distribution refers to the differential treatment of individuals based on their gender, leading to unequal access to job opportunities, career advancement, and disparities in pay. This type of discrimination can occur across various industries and sectors, including both formal and informal economies. Gender-based differences in employment opportunities and wage distribution in commercial banks refer to disparities between men and women in terms of access to employment, job positions, career advancement, and compensation within the banking sector. This includes differences in the types of roles held, levels of seniority attained, and the amount of pay received, often resulting from systemic biases or discriminatory practices based on gender.

This study attempts to examine the impact of gender-based discrimination among the employees of Nepalese commercial bank. The study is based on primary sources of data

with 120 respondents.

The major conclusion of the study is that educational experience, glass ceiling, flexibility of mobility, physical and mental abilities and work life balance have a positive impact on employment disparities and gender pay gap. The study also concludes that physical and mental abilities is the most influencing factor followed by educational experience and glass ceiling, that explains the effect on gender-based discrimination in employment opportunities and wage distribution in Nepalese commercial bank.

References

Adams, R. B., 2016. Women on boards: The superheroes of tomorrow? *The Leadership Quarterly* 27(3), 371-386.

Adeosun, O. T., and K. E. Owolabi, 2021. Gender inequality: determinants and outcomes in Nigeria. *Journal of Business and Socio-economic Development* 1(2), 165-181.

Afrin, S., and M.K. Saifullah, 2024. Gender-based division of household labor: A study of selected districts of Bangladesh. *International Journal of Social Economics* 33(1), 45-67

Albrecht J., A. Björklund, and S. Vroman, 2003. Is There a Glass Ceiling in Sweden? *Journal of Labor Economics,* 21(1) 145-177.

Ali, S. F., and M. Butt, 2021. Bullying at workplace affecting motivation and organizational citizenship behavior of branch banking staff in major cities of Pakistan. *Business Innovation and Entrepreneurship Journal* 3(1), 90-97.

Asiedu-Appiah, F., Mehmood, A., and Bamfo, B. A., (2015). Work-life balance practices, job performance and turnover intentions. *International Journal of Arts and Sciences* 8(4),1- 379.

Atewologun, D., and V. Singh., 2010. Challenging ethnic and gender identities: An exploration of UK black professionals' identity construction. *Equality, Diversity and Inclusion: An International Journal*, 29(4), 332-347.

Barón, J. D., and D.A. Cobb-Clark, 2010. Occupational segregation and the gender wage gap in private- and public-sector employment: a distributional analysis. *Economic Record* 86(273), 227-246.

Beck, T., P. Behr, and A. Guettler, 2013. Gender and banking: are women better loan officers?. *Review of Finance* 17(4), 1279-1321.

Bruhn, M., and I. Love, 2011. Gender differences in the impact of banking services: evidence from Mexico. *Small Business Economics* 37 *(1)*, 493-512

Buvinic, M., M. Das Gupta., U. Casabonne, and P. Verwimp , 2013. Violent conflict and gender inequality: An overview. *The World Bank Research Observer* 28(1), 110-138.

Card, D., T. Lemieux and W.C. Riddell, 2020. Unions and wage inequality: The roles of gender, skill and public sector employment. *Canadian Journal of Economics/Revue canadienne d'économique* 53(1), 140-173.

Chen, X., W. Torsin and A. Tsang, 2022. International differences in the CEO gender pay gap. *Corporate Governance: An International Review* 30(5), 516-541.

Connolly, H., and P. Gottschalk, 2000. Returns to tenure and experience revisited--do less educated workers gain less from work experience? *Working Papers in Economics* 33 (1) 1-147.

Connolly, M., and P. Gottschalk., 2000. Returns to tenure, experience, and education. *Journal of Human Resources, 35*(3), 618-638.Ferrall, C. (1997). Empirical analysis of occupational hierarchies.

Journal of Human Resources 32(1), 1-34.

Daly, M., and J. Lewis, 2000. The concept of social care and the analysis of contemporary welfare states. *The British Journal of Sociology* 51(2), 281-298.

Dang, H. A. H., and C.V. Nguyen, 2021.Gender inequality during the COVID-19 pandemic: Income, expenditure, savings, and job loss. *World Development* 140 (1), 105-296.

Dartey-Baah, K., S.H. Quartey G.A. and Osafo, 2020. Examining occupational stress, job satisfaction and gender difference among bank tellers: evidence from Ghana. *International Journal of Productivity and Performance Management* 69(7), 1437-1454.

Devkota, N., S. Adhikari, S. Parajuli, U. Bhandari and U. R. Poudel, 2022. Employees Perception on Gender diversity on banking performance in Kathmandu valley: Status, Challenges and Way-forward. *Qubahan Academic Journal* 2(1), 1-7.

Dopemu, O. S., andO.S. Ogundele, 2023. Does Off-board and On-board Gender Diversity Affect Financial Performance? Evidence from Deposit Money Banks in Nigeria. In *ICABR Conference* 321-336.

Du Plessis, A., T. T. T. Tran, J. Marriott and P. Dodd, 2015. The existence of the glass ceiling and the impact on the participation of female executives in the VIETNAMESE banking sector. International Business Conference (IBC), 44(1), 1-23

Faragher, E. B., M. Cass and C.L. Cooper, 2002. The relationship between job satisfaction and health: A meta-analysis. *Occupational and Environmental Medicine* 59(2), 105-112.

Ferrall, C., 1997. Returns to experience and hierarchical position. *The Quarterly Journal of Economics* 112(1), 85-116

Finger, C., H. Solga, M. Ehlert and A. Rusconi, 2020. Gender differences in the choice of field of study and the relevance of income information. Insights from a field experiment. *Research in Social Stratification and Mobility* 65 (1), 100-457.

Flabbi, L., M. Macis, A. Moro and F. Schivardi , 2019. Do female executives make a difference? The impact of female leadership on gender gaps and firm performance. *The Economic Journal* 129(622), 2390-2423.

Guest, D. E., 2002. Perspectives on the study of work-life balance. *Social Science Information* 41(2), 255-279.

Illmarinen, J., K. Tuomi and J. Seitsamo, 1997. Summary and recommendations of a project involving the improvement of the work ability of aging workers in the metal industry: Work ability of aging workers in the metal industry - a ten-year follow-up study. *Scandinavian Journal of Work, Environment and Health* 23(1), 1-65.

Johansson, M., K. Katz, and H. Nyman, 2005. Wage Differentials and Gender Discrimination: Changes in Sweden 1981–98. *Acta Sociological* 48(4), 341-364.

John, P., 2002. Job Mobility in the 21st Century: challenges and opportunities. *Journal of Labor Research* 23(4), 555-573.

John, P., 2002. A broader definition of job mobility and its determinants. *Journal of Labor Research* 23(4), 559-576.

Jorgen, S., and F. Regina, 2003. Geographical and occupational mobility: Patterns and determinants. *Journal of Regional Studies* 37(6), 687-702.

Kamau, C., K. Karanja and J. Njenga, 2013. Work-life balance practices and employee job performance:

A study of Eco Bank Kenya. *International Journal of Business and Social Science* 4(5), 258-268.

Khan, S. R., M. Irfan and S. I. Cohen, 1985. Rates of returns to education and the determinants of earnings in Pakistan. *The Pakistan Development Review* 24(3/4), 671-683

Kunze, A., 2018. The gender wage gap in developed countries. *The Oxford Handbook of Women and the Economy* 4(1), 369-394.

Kunze, A., 2018. The gender wage gap in developed countries. *The Oxford handbook of women and the economy* 4(1), 369-394.

Lero, D. S., andE. A. Bardoel, 2007. Work-life balance: Are you kidding? What do students know? The importance of studying older workers. *International Journal of Manpower* 28(7), 455-472.

Mahat, D., 2023. Glass Ceiling Factors Affecting Women's Career Advancement in Public Sector of Nepal. *Glass Ceiling Factors Affecting Women's Career Advancement in Public Sector of Nepal, 34* (1), 111-232.

Mainali, R., S. Jafarey, and G. Montes-Rojas , 2017. Earnings and caste: An evaluation of caste wage differentials in the Nepalese labour market. *The Journal of Development Studies* 53(3), 396-421.

Manning, A., and J. Swaffield, 2008. The gender gap in early-career wage growth. *The Economic Journal* 118(530), 983-1024.

Mincer, J., 1975. Education, experience, and the distribution of earnings and employment: an overview. *Education, Income, and Human Behavior* 44(1),71-94.

Mordi, C., F. Mmieh andS. I. Ojo, 2013. An exploratory study of managers' perspective of work-life balance in Nigeria: A case analysis of the Nigerian banking sector. *Thunderbird International Business Review* 55(1), 55-75.

Morsy, H., 2022. Access to finance–Mind the gender gap. *The Quarterly Review of Economics and Finance* 78(1), 12-21.

Ndoya, H. H., and C.O. Tsala ,2021. What drive gender gap in financial inclusion? Evidence from Cameroon. *African Development Review* 33(4), 674-687.

Ojo, A., 2013. Work-life balance practices and policies: Manager and employee experience in the Nigerian banking sector. *Journal of Management and Strategy* 4(1), 68-75

Olivetti, C., and B. Petrongolo, 2016. The evolution of gender gaps in industrialized countries. *Annual review of Economics* 8, 405-434.

Orpen, C., 1981. Occupational stress, personal strain and coping strategies among Australian nurses. *Journal of Occupational Psychology* 54(1), 17-23

Powell, G. N., and D. A. Butterfield, 2015. The glass ceiling: what have we learned 20 years on? *Journal of Organizational Effectiveness: People and Performance*, 2(4), 306-326.

Ravazzani, S., 2016. Understanding approaches to managing diversity in the workplace: An empirical investigation in Italy.22 (1), 1-47

Redmond, J., M. Valiulis and E. Drew, 2006. *Literature Review of Iissues Related to Work-Llife Balance, Workplace Culture and Maternity/Childcare Issues*. 44(1),1-125

Reiso, H., J. F. Nygård, S. Brage, P. Gulbrandsen, G. Tellnes and C. Ihlebaek, 2001. Work ability and duration of certified sickness absence**.** *Scandinavian Journal of Public Health* 29(3), 218-

225.

Reskin, B. F., 2000. The proximate causes of employment discrimination. *Contemporary sociology*, 29(2), 319-328.: The effects of organizational context. *Work and Occupations* 17(1), 55-78.

Rosenblatt, Z., I. Talmud and A. Ruvio ,1999. A gender-based framework of the experience of job insecurity and its effects on work attitudes. *European Journal of work and organizational psychology* 8(2), 197-217.

Skelinen, S., A. Reunanen, A. Aromaa, M. Heliövaara and P. Knekt ,1991. Health, functional limitations and need for care as determinants of mortality: a population study in Finland. *Journal of Clinical Epidemiology* 44(7), 767-776.

Tamang, G. B., 2020. Gender differences on objective and subjective career outcomes: An evidence from Nepalese civil service. *IOSR Journal of Business and Management* 22(1), 56-66

Torgen, M., and A. Kilbom, 2000**.** Physical work load and physical capacity in relation to work in a 24-year follow-up of a Swedish population. *International Journal of Industrial Ergonomics* 25(5), 477-485

Ugarte, S. M., 2017. The gender pay implications of institutional and organisational wage-setting practices in Banking–a case study of Argentina and Chile. *The In TernaTIonal Journal of Human Resource Management* 28(18), 2594-2621.

Valiulis, D., and E. Drew, 2006. Work-life balance: Policy and practice in Britain and Ireland. *Policy Studies,* 27(2), 139-157.

Yamamoto, Y., K.I. Matsumoto & S. Kaneko, 2019. Gender-based differences in employment opportunities and wage distribution in Nepal. *Journal of Asian Economics* 64 (1), 101-131.

Auster, E. R., & K. L. Ekstein, 2005. Professional women's mid-career satisfaction: an empirical exploration of female engineers. *Women in Management Review* 20(1), 4-23.

Insch, G., N. McIntyre., & N. Napier, 2008. The expatriate glass ceiling: The second layer of glass. *Journal of Business Ethics* 83(1), 19-28.