

Gender Discrimination in Career Development in Insurance Industry of Nepal

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ABSTRACT

Introduction: Insurance industries in Nepal are the sector of limelight. In recent era, charm for working in insurance sector has hype up due to the successful career of insurance inertial personal in society. Insurance sector has also been increasing their potential effort in various social activities in contemporary period resulting in boosting on insurance related career. It is the several social campaigns which help to build insurance job as he eye candy for every potential job seeker. However, as insurance sector in Nepalese context has to run on the patriarchal society which can raise the chaos regarding gender discrimination on the career development. In the period of global crises, the search for career in insurance career has hype but in insurance sector treating their personnel in equitable and equal portfolio is the ask of present times. Thus, this result has tried to sincerely lift the veil of gender related biasness prevailing in job sector of Nepal. In the time where economy of Nepal is the position of status quo understanding the gender discrimination in Insurance sector can be the eye opener for many corporate sectors. Thus, research is primly focuses on knowing the gender discrimination prevailing in insurance industry of Nepal.

Objectives: The bonding between the employees within the organization is the main factor for achieving success in contemporary business world. Thus, gender biasness can cause the bashful and timid working scenario in retaining business for perpetual period. Therefore, the prime objectives of research for customer retention for longer period of time in research is to find out the gender related discrimination in career development prevailing in Insurance industry of Nepal.

Design: This research is basically focused on understanding the gender regarding biasness prevailing in insurance sector. In mean time, gender related discrimination in workplace are although being more or less denied by all sector, however is the ground reality so diligent and transparent as revealed in the published writing cannot be justified until tested. Therefore, to find the root of the research related queries, researcher has considered the quantitative research design and has collected data from the primary source through self structured questionnaire technique. The data collected in quantitative design can easily be justified through statistical statement thus quantitative method is perfect match for this research.

Findings: The research is more or less concerned with development of society. Since, the research has tries to resolves the queries regarding equality in work place. The research has found that to boost up the morale of

female employees in insurance sector insurance has to create favorable working environment and equitable working standard with gender discrimination. The crucial aspect of research is to know the bridge gap prevailing between male and female sub-ordinates working in insurance sector. The research has found that female personnel are interested to work in insurance sector but the tenure of female employee are comparatively low as compared to male counterpart working in same organization. This research regarding the gender discrimination prevailing in insurance sector has been analyzed from several angles through statistical analysis.

Practical Implication: Research highly influenced the working scenario of current insurance industry and presents the reality for insurance sector to move ahead. The research inspires the core base for equality of men and women working in insurance sector. This research can also help to design policies for work place equality among workers. The research is the bossing the need of contemporary society. This research also helps to provide new paradigm for legal sector to work on work place women empowerment. For scholar and academician, research provides the prevailing but unsearched areas of discussion regarding work place equality of various corporate sectors. Likewise, research is ground breaking find for assuring importance and condition of female worker at limelight sector of Nepal.

Originality/Value: This research is conducted on primary data through self structured questionnaire survey done from field. The research has interrogated on several aspect of research queries associated with gender discrimination thus been primal work and is one of kind in research done on similar field. Therefore, research is the native work of researcher has high worth and value due to it original and unique content.

Keywords: Gender discrimination, Biasness, Insurance industry, career development

Paper type: Research Paper

1. Introduction

Insurance industry is the recent developed commercial sector of Nepal which has gained popularity in short span of time. It is the field which has attracted various job seekers in contemporary period. Insurance industry has more been focused on customer enrichment rather than dealing with the problems regarding the employee concern. Insurance sector being the hot cake business in recent days has created chaos because enlarged numbers of female workers are focused on withholding position in Insurance industry. However, the female who are working in insurance sector are not continuing their working tenure for longer terms. It has created the question that weather or not female employees are treated fairly and equally in Nepalese Insurance Industry. Thus, the gender discrimination prevails in the corporate sector which has to be addressed through crucial and serious in-depth research (Malagodi, 2018). In this regard the concern of gender equality has to test from various angles and the test can be done through field study. This research thus has studied the gender discrimination prevailing in career development in insurance sector through ground study for knowing the fact clearly and precisely.

1.1.Problem of the Study

Insurance sector in contemporary Nepalese business communities has play the crucial role in overall development of society. It has outcome truly flatter financial condition of the society in many regards for enhancing social development. Nepalese insurance sector works on patriarchic social context so regarding gender conflict or discrimination on work place is the unanswered queries which have not been tested yet (Khaitan, 2015). However, time and again many female employees have drop down from jobs of insurance sectors. In array of media, the news regarding women empowerment through engagement in insurance sector has become the prime headlines. Yet, is insurance sector has been treating the female employee equally as their male counterparts has not been answered properly through statistical evidenced. Thus, the discussion for workplace equality is the hot and burning issues which have to be dealt in contemporary world of equality. Likewise, the career development related issues has also not been addressed properly by different sectors in Nepal. In insurance sector is the scenario similar or has some positives has also not been researched till date. In initial phases, both male and female start their career from same level but on contrary only male employee are seen in higher authority level at insurance companies (Adhikari, 2013). Thus, the key question regarding the career growth of employee based on gender is unaddressed queries but is transparent as mirror in insurance sector. To know the condition regarding discrimination prevailing in insurance industry discussion on subject matter is necessary. Therefore, this research tries to find answer of the following research question:

- Are there gender discrimination prevailing in the insurance industry of Nepal?
- Is career development of gender are consider in equitable manner or not?

1.2.Objective of the Study

The objectives of the study on the title **Gender Discrimination in Career Development in Insurance Industry** are given below:

- To analyze the gender discrimination in insurance industry of Nepal.
- To evaluate the career development in insurance industry of Nepal.

1.3.Research Hypothesis

The research hypotheses of the study on the title **Gender Discrimination in Career Development in Insurance Industry** are given below:

H1: There is significant relationship between gender discrimination and career development in insurance industry of Nepal.

H2: There is no significant relationship between gender discrimination and career development in insurance industry of Nepal.

1.4.Scope of the Study

In this research array of sector are considered. Since, the researcher has highlighted the important issue regarding the gender discrimination at workplace. The research is primal for various comprehensive arenas. Emerging concept of women empowerment has become mere core paper theory which has not been tested from ground reality. Well-articulated environment in workplace can truly change the working scenario in insurance industry. This research examines the women empowerment of insurance industry also. Thus, research has been significantly important for improving social culture of mitigating discrimination. Research therefore has importance on bridging the gaps between male and female prevailing in society. It also helps to understand the difficulty faced by female employee at work place which helps to improve working culture of corporate sector of Nepal. In sector of legal, political, and business arenas this research can be impactful. Likewise, for academicians this research can provide new paradigm for study. Therefore, research has multi-paradigm beneficiaries regarding contributing on social welfare of society.

2. Literature Review

A literature review is study of prior scholar's work which can be helpful for solving the queries of contemporary research work. It helps to know about the in-depth of subject matter. Literature review provides the information regarding the way of proceeding research ahead. It is thus helpful for guiding researcher in the assertive path of leading the research work. It also helps to know the ground reality of subject matter through better learning and analysis. Literature review is the investigation that researcher has to do before enlighten on any subject matter. It helps to reach on conclusive findings by analyzing the scenario in best possible way. Literature review helps to ease the research and helps to segment the research in different sub heading in chronological way. It is the summarization of subject matter which has already been studied previously. It has been observed in array of research work that career development in corporate sector has been so far been neglected and various assertive are directly and indirectly been linked with such context (Chauhan, 2019). Hence, literature review is the significant part of any research. Therefore, various prior research works has been studied for this studies also which are enlisted as follows:

2.1. Career Development (Dependent Variable)

The research has deal with subject matter from in depth analysis. Thus researcher has segregated topic into two parts as dependent variables and independent variables. The career development has been studied as dependent variables under which various sub studies are studied on associates of career development to precisely understand the subject matter. The career development is the significant part of job retention. Career development helps to retain employee for longer time in organization (Adhikary J. R., 2016). However, in insurance sector the female employees are leaving the job due to lack of career development. This has raised the question regarding the gender biasness in insurance sector. In various similar researches, it has been found that female employee is subsequently provided lesser opportunities as male employee in corporate sector.

2.1.1. Promotion

Promotion is the outcome of overall good performance of employee towards organization. The sound promotion system always motivate employee to perform better in days to come. While the biased promotion system, can impact organizational performance negatively. The promotion is the expectation that any hard working employee need from their job. Promotion can be the contrast for laborious employee to perform better in days to come as well as it can be the positives for other fellow employee to work hard in coming days to achieve similar upgrades. Promotion is the outcast of good organizational performance by the employee as part of employment. It is undeniable fact that promotion play significant role on overall growth of service rendering organization like insurance industry. However, defining the promotion is impossible without proper evaluation. In Nepal, evaluation of performance is done through work standard and targets in insurance sectors however in higher level male are comparatively given more marks for promotion as compared to female. This has apparently subdued the career growth of female employees in insurance industries. The unfair decision taken on the higher authority to lead organization has de-motivated female employee working in insurance sector thus being the decimating factors for organizational growth (Hansatit, 2014). Although, with at initial phases of employment promotion are provided equally to male and female employee in insurance sector but promotion in top level are gender discriminatory(Othman & Othman, 2015). Thus, gender discrimination has to be mitigated in insurance companies at all level of promotion. This can help to enhance performance of insurance sector.

2.1.2. Reward

Rewards are the key factor for motivating employee in insurance oriented sector. It influence employee by providing wide range of opportunities and help them focus on their work more precisely. It also ensures employee engagement in the job. Difference or biasness in reward can mostly cater with the dissatisfaction in employee results more negatives for growth and success of insurance sectors (Khanal, 2019). Rewards are the outcomes for what employee has done for upliftment of organization. It is also the ensured for achieving objectives of organizations. Rewards are the dragging factor for employee engagement in the insurance sector and help to provide satisfaction for employee. The well planned and effective reward system always helps employees to achieve the unachievable through motivations. Reward can lift the performance of overall organization. Human resource department therefore has to have proper and good reward system for ensuring success of organization. Rewards also help to develop assertive and corrective relationship among management and personnel working in organization. However, there has been time and again few rumors regards gender related discrimination even in reward system. It is probable almost common scenario in overall corporate sector that male employee is provided with more rewards as compared to female employee (Goldin, 2014). Gender related discrimination thus in insurance sector can also can be one of the cause behind the career drop out of larger female from insurance sectors job. As reward and career development are significantly correlated with each other, reward system should be free of biasness and discrimination so that organization can achieve their institutional goals.

2.1.3. Facilities

The facilities provided to employee in monetary and non-monetary terms can be impactful for bringing enriched changes in organization. Facilities provided to employee can also ease down the trouble faced by employee. Therefore, facilities provided to employee can motivate employee to perform better and effectively. Financial and non-financial benefits provided to employee can be the one of the best approach to ascertain employee loyalty towards organization. Facilities are the primal factor for which employee render their efficiency and potential in the organization. Thus, insurance sector being the sector of service rendering always need employee who are optimistic towards organizational growth and development. In this regard, insurance sector has to provide facilities to employee without being bias as both male and female employee put their utmost effort for growth of insurance business (Wells, 2016). The insurance sector however has been time and again been found discriminating among male and female employee while providing facilities. This discrimination has created dissatisfaction among female employee as they are treated unequally on wage payment and facilities as compared to male counter parts (Hegewisch & DuMonthier, 2016). Although, the remuneration scale in Nepal for both male and female employee are not discriminatory but in matter of facilities the difference are observable. Thus, facilities related aspect has to be considered equally for both male and female employee for organizational success in insurance sector.

2.1.4. Training Opportunities

Training is the necessity of insurance related sector as being the service oriented organization. Training motivates the employee to perform better thus they are integral part of organization. It is factor enhancing employee engagement. One amongst the vital factors of gender discrimination is on identification in the involvement and participation of employee in training and opportunities. In contemporary competitive surroundings HR department has to create the positives for practices to move ahead of all and in this regard training can help a lot (Vispute, 2013). Employee to attain success in career has to get timely training and skill learning opportunities. In insurance sector the continuous training and ongoing learning are most but ground reality of insurance sector difference training and development among genders. Training helps to outcast the problem prevailing on work associated with task performance. Training also assures full force efficiency in completion of duties and responsibility provided to them (Sharma, 2018). In global context, insurance sector has become the lifeblood of economy. Thus, the gender equality in such crucial sector has lot to address in working environment of society and social development. Thus, equal training opportunities to all employees either male or female can open bound of positives for employee which helps to provide certainty of profitability and business stability in organization (Jain, 2015).

2.2. Gender Discrimination (Independent Variable)

Gender discrimination are prevailing culture in Nepalese work sector (Baral, 2017). As of various research conducted in work place discrimination on basis of gender, it has become almost common that Nepalese

organizations are completely been able to mitigate gender discrimination at organization. However, in insurance sector such research is limited. Thus, the independent variable in the research shows the effect that has happen in dependent variables. The gender discrimination in this research has been considered as independent variables. Gender discrimination are precisely studied in research though various array linked with subject such as tradition, safety, freedom and work environment. These sub variables are studied on preceding sub headings.

2.2.1. Tradition

Insurance sectors are one of the most desirable working platforms in Nepal. Insurance sector related positions are highly articulate in Nepalese employment market. The insurance jobs are profound due to persistence and versatile nature of work. Insurance industry is the backbone of economy but our traditional norms and values are more or less impactful on working culture also. Traditionally, female or women are engaged on household works and career becomes their second choice. This also impacts the career development of female employee in insurance industry of the country. In limelight of insurance success hard work and tremendous effort of female employee are equally significant but generally due to traditional prejudices their hard work are out shaded somehow (Shrestha & Gartoulla, 2015). In glow of financial institution in Nepalese context, enhancement of earning value of share and trenchant flow of work are highly admired and female role on such achievement are un separable only (Adikaram & Jayatilake, 2016). Tradition is somehow thus related to gender discrimination prevailing in insurance industry. Due to patriarchic belief and traditional cultural values, female employment in organization is considered as criterion need rather than essence of organization. This has also effect the career related development in Nepal.

2.2.2. Safety

Working environment of organization is related with enrichment of performance of organization. The insurance sector needs potential and hardworking employees to immensely face competition in Nepal. As the result employees has to attain bulky works which need elongated working hours. But apart from social prejudice, female employee often has to consider the safety related concern. In present context, in cities working late hours and safety related concerned are handled properly. However, in contrary in rural areas still safety related concern are still the matters of greater issues due to poor security availability. Thus, in limited hours female employee due to safety matters often cannot complete prescribed works in schedule time (Nepali, 2018). So, safety related concerned also depart working environment for male and female employees. This chaotic situation to be handled properly employer has to take care of safety related concern which can help motivate female employee (Gautam, 2019). With Covid-19 pandemic hovering around, apart from personal safety, health related concerns are also been the challenges as insurance job often are related with interaction of customer in regular basis. Hence, working environment and work life balance along with safety matters in case of female worker has become the primal challenges for female employee and are also the factors of job satisfaction for female employee (Roy, 2018).

2.2.3. Freedom

Independency at work or freedom can help employees motivated towards the work which ensure the higher level of work performance (Thapa, Phuyal, & Regmi, 2017). In insurance sector, where eccentric working hours to entertain customer's queries is common, female employee often has to face difficulty. As in contemporary context also working late hours are seen as sinful act by society. There is comparably less freedom to female employee than male employee in Nepalese society. The situation becomes even tougher after marriage for female employee. This has also created the problematic situation for career growth of female employee being highly potential and capable. It is very hard for female employee to keep work life balance due to lesser work autonomy. Insurance job thus has gender related discrimination as female employee has some restriction management generally provide more career growth opportunities to male employee as compared to female employee. Although, society has become more liberal in recent days but also female employee is so far has lesser freedom than their male counterparts (Acharya, 2015). Job satisfaction is not only related to individual employee but is also the essence of overall employee but somehow freedom effect the job satisfaction of female employee as compared to male (Adhikary, 2018). Effective human resource policies and liberal though of society can only ensure higher career growth of female employee.

2.2.4. Working Environment

One of the key elements of insurance related career is working environment of organization. As insurance job need exceeding working hours to achieve job targets, working environment matters a lot. The work stress thus is common phenomenon in insurance career. Work environment in insurance sectors are related with various aspects such as working hours, organizational support and career growth (Pathak, 2018). In insurance sector, work stress also are results of never ending hectic work schedule which are created by vested interest of surviving in competitive market of Nepal. Fixed hours employee who cannot work for longer hours has very limited career growth opportunities in insurance sectors. This need create female employee to face less appreciation by organization which deprive work stress (Chiekezie, Nzewi, Emejulu, & Chukwujama, 2016). So, corporate sector like insurance industry has to provide leisure time in between work hours which enable and enhance performance of female workers (M. & S., 2017). But, these problems faced by female employee are so far ignored by insurance sectors. Likewise, female in many scenarios has to face harassment in workplaces due to regular interaction with multiple people regarding policies discussion which also created dissatisfaction among female employee. Consequently, on addition female employee are rarely been appreciated for their job thus working environment also has created gender biased in insurance sector.

2.3. Research Framework

Research framework is the designed frame prepared to provide path for the research work. It shows the path on which research has to be carried out for ensuring the design of research work. Research framework is the continuous phenomenon for pre-hand design to conduct research work. It is the outline drawn for directing the

research into corrective path (Adom, Hussein, & Agyem, 2018). It is the blueprint of analyzing subject matter in better and proper way for addressing topic related to gender discrimination prevailing in career development at Nepal precisely (Nawack, 2015). Researcher uses the research framework for solving tactical problems of research work. Research framework helps to know the subject matter from the prior work done. In this research variables are studied which is dependent variable and independent variables. The independent variables have the direct impact on the dependent variables and help to explain relationship among the variables (Flannelly, Flannelly, & Jankowski, 2014). In this research, researcher has plotted bi-structural frame to study variables of research:

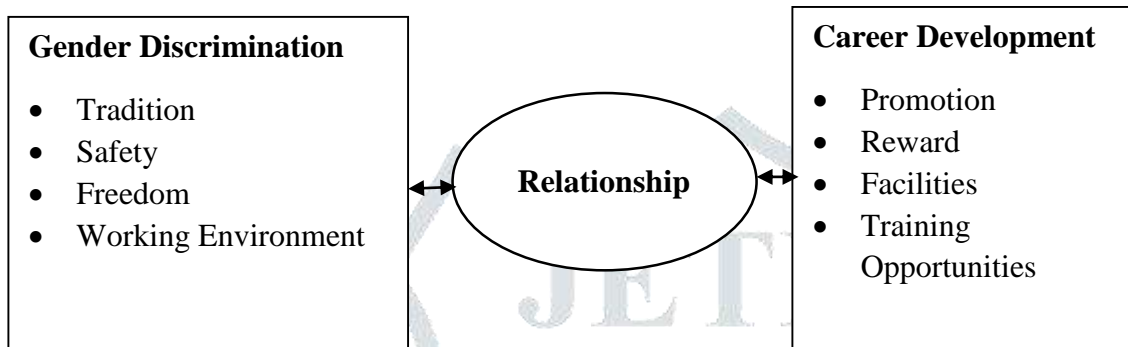


Figure 2. Research Framework of the Study

3. Research Methodology

The research methodology is chosen reviewing the research background of the study. The strategy in the present research work is developed through the different structure. The idea for the research work is grasped through the previous studies. The past research helps to define the objective of the research and the hypothesis of the study. The raw data which is obtained from the insurance industry is analyzed using the SPSS software. Descriptive research methods are used in the study.

4. Questionnaire Structure

The questionnaire is divided into two phases i.e. Part A. Demographic information and Part B. Quantitative Questionnaire. Part A questionnaire consists of the general information of the respondents. Whereas, Part B is consist of the dependent and independent variable questionnaire. The dependent variable is career development and the independent variable is gender discrimination. The questionnaire is designed on Likert five scales which is ranged from strongly agree, agree, neutral, disagree and strongly disagree.

5. Study Population

The study is conducted on insurance industry in Nepal. Both life and non-life insurance is covered in the present research work. Selective life insurance and selective non-life insurance is used in the survey. The survey is conducted by distributing the questionnaire in the selective insurance industry. Sub-ordinates and managers are the respondents in the study. 137 respondents are selected for the survey using stratified sampling method.

6. Data Screening and Variable Study

The raw data are collected from the insurance companies in Nepal. IBM SPSS 25 is used for coding and entering the data. There are two variables in the study i.e. dependent variable and independent variable. Career development is the dependent variable in the study which includes promotion, rewards, facilities, and training opportunities. Gender discrimination is the independent variable in the study which includes tradition, freedom, safety and working environment.

7. Analysis and Results

Descriptive statistics, correlation analysis, and the multiple regression are used for the analysis of the data. The hypothesis of the study is analysis is proved through the multiple regression analysis. The descriptive statistics, correlation analysis and the multiple regression are explained through the tabular format.

7.1. Response Rate

The data in the study is collected from the insurance industry in Nepal. The response rate is equally divided in life insurance and the non-life insurance industry. The research has taken two month of survey. Some incomplete information is gained from the respondent which is not counted in the research work.

7.2. Descriptive Statistics

Descriptive Statistics of the career development and the gender discrimination is analyzed in order to know the highest mean, lowest mean and the average mean. The factors included in the dependent variable i.e. career development is promotion, reward, facilities and training opportunities. The factors included in the independent variable i.e. gender discrimination is tradition, safety, freedom and the working environment.

7.2.1. Descriptive Statistics of Career Development

Table 7.2.1.Descriptive Statistics of Career Development

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Promotion	137	1.00	5.00	2.6934	1.06109
Reward	137	1.00	5.00	2.5182	1.05093
Facilities	137	1.00	5.00	2.7445	.96276
Training Opportunities	137	1.00	5.00	2.5255	.97075
Average	137			2.09632	0.809106

The descriptive statistics of career development is analyzed through the factor i.e. promotion, reward, facilities and training opportunities. The average mean of career development is 2.09632 and the average standard deviation of career development is 0.809106. The highest mean is found on facilities with the mean value 2.7445

and the lowest mean is found on reward with the mean value 2.5182. Similarly the mean found on promotion is 2.6934 and the training opportunities are 2.5255. It is seen that due to facilities there is no career development in industry in Nepal. Whereas, the reward factor for the respondents is seen at the good position.

7.2.2. Descriptive Statistics of Gender Discrimination

Table 7.2.2. Descriptive Statistics of Gender Discrimination

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Tradition	137	1.00	5.00	2.4380	.95380
Safety	137	1.00	5.00	2.4453	.91491
Freedom	137	1.00	5.00	2.9124	1.10130
Working Environment	137	1.00	5.00	2.7007	.94996
Valid N (list-wise)	137			2.09928	0.783994

The descriptive statistics of gender discrimination is analyzed through the factor i.e. tradition, safety, freedom and working environment. The average mean of gender discrimination is 2.09928 and the average standard deviation of gender discrimination is 0.783994. The highest mean is found on the freedom with the mean value 2.9124 and the lowest mean is found on the tradition with the mean value 2.4380. The mean value found on safety is 2.4453 and working environment is 2.7007. The tradition factor on gender discrimination is found to be in good position but the freedom factor is not found to be in good position.

7.3. Correlation Analysis

The correlation analysis is used to know the positive and the negative correlation between the career development and the gender discrimination.

Table 7.3. Correlation Analysis
Correlations

		Career Development	Gender Discrimination
Career Development	Pearson Correlation	1	.847**
	Sig. (2-tailed)		.000
	N	137	137
Gender Discrimination	Pearson Correlation	.847**	1
	Sig. (2-tailed)	.000	
	N	137	137

** . Correlation is significant at the 0.01 level (2-tailed).

Correlation Analysis is used to analyze the positive or negative correlation between the variable. The analysis in the above table shows that there is the positive relationship between career development and the gender

discrimination. The corresponding p-value between the career development and the gender discrimination is .000 which is less than alpha .01.

7.4. Multiple Regression

Multiple regression in the study analyze the model summary, significance test using the ANOVA and the hypothesis study. Multiple regression analysis helps to meet the objective of the research.

7.4.1. Model Summary

Table 7.4.1. Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.847 ^a	.717	.715	3.57601

a. Predictors: (Constant), Gender Discrimination

The model summary of the career development and the gender discrimination is explained through the R value, R-square value and the Adjusted R- Square value. The R-value in the model summary is 84.7%, R-square value in the model summary is 71.7%, Adjusted R-square value is 71.5%. Rest 15.3% in R-value, 28.3% in R-square value, 28.5% in adjusted R-square value is explained by the other variable which are not included in the study.

7.4.2. Significance Test using ANOVA

Table 7.4.2. Significance Test using ANOVA

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4380.284	1	4380.284	342.535	.000 ^b
Residual	1726.358	135	12.788		
Total	6106.642	136			

a. Dependent Variable: Career Development

b. Predictors: (Constant), Gender Discrimination

The significance test using the ANOVA is about the dependent variable i.e. career development and the predictor as independent variable i.e. gender discrimination. The analysis on significance test using the ANOVA shows that there is the significant relationship between the variables.

7.4.3. Hypothesis Study

Table 7.4.3. Hypothesis Study

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	3.664	1.242		2.950	.004
	Gender Discrimination	.852	.046	.847	18.508	.000

a. Dependent Variable: Career Development

The beta coefficient on the hypothesis study is found to be positive in the study. The beta coefficient found in the study is .847. There is significant relationship between career development and the gender discrimination in the study. The p-value found on the study is .000, which is less than .05. Thus, there is significant relation between gender discrimination and the career development. H1: There is significant relationship between gender discrimination and career development in insurance industry in Nepal is accepted and H2: There is no significant relationship between gender discrimination and career development in insurance industry in Nepal is rejected.

8. Conclusion

The Gender Discrimination and Career Development in Insurance Industry of Nepalese is studied using dependent and the independent variables. The study shows that there is a significant and positive correlation between the gender discrimination and the career development. Reward factor in career development and tradition factor in gender discrimination are found to be in good position. Whereas, the facilities in career development and freedom in gender discrimination are found to be focused by the insurance companies to reduce gender discrimination in Nepal.

9. Future Research Direction

Except gender discrimination, other factors can be taken to study in career development the further study. The result in the study is based on the response of the insurance industry of the Nepal. The research is limited to the insurance industry only. Researchers can conduct future research on gender discrimination in different industry in Nepal.

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