

Exploring the Status of Employee Empowerment in the Commercial Banking Sectors in Nepal

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Abstract- Employee empowerment is an act of enabling or authorizing an individual to think, behave, take action, and control work and decision-making in autonomous ways. It involves giving employees skills, resources, authority, freedom, opportunity, as well as holding them responsible and accountable for their actions. This study is aimed at exploring the present scenario of employee empowerment in some of the commercial banks at Kathmandu. It is based on a qualitative survey in Kathmandu valley, comprising five commercial banks and 150 sampled respondents selected by the random sampling method. The interpretation of data is done by the theories empowerment. Regarding the findings of the study, the gender gap among working staffs in the commercial banking sector is the greatest challenge to maintain workforce diversity and inclusive democratic practices in the banking sector here. Besides, due to void any employee empowerment provisions in some banks, it has become a matter of hindrance to the professional growths of employees. Likewise, regarding satisfaction level in the status of employee empowerment, in the dimensions: structural empowerment, employees' perceptions of higher management, management of change and psychological empowerment, all the average views are in between neutral and disagrees. Among these components, the respondents have provided consistent data on the structural empowerment component because it is comparatively important to them and is relevant in the Nepalese commercial banking sector. Also, the majority of the views on recommendations to the bank are oriented towards providing various capacity building related training to the staff for their empowerment. Thus, the status of employee empowerment, from the perspectives of the employees is not satisfactory in the case of Nepalese commercial banking sector. Finally, the study has implications on enhancing the capacity and skills of the employees working in the Nepalese commercial banking sector for promoting their knowledge, attitude, and performances.

I. INTRODUCTION

Globally, the organizations today are facing frequent developments and technological changes that need to be adopted with financial and human resource capital. The employees have to be assigned more work than their prescribed job description. Therefore, concepts of job performance and organizational citizenship behavior-organization are of utmost importance and organizations are encouraged to structurally empower their employees so that a sense of worth could be created

in all employees. In such a scenario, where employees are propelled to inculcate more effort than their job description requires, job burnout often occurs which in turn affects the overall job performance of an employee (Jaffery & Farooq, 2015). To get the desired result in a competitive manner, employer needs to supply with the training and the workshops for the enhancement of their employee.

The banking industry has been emerging at a fast pace in Nepal (Dhungel & Dhungel, 2013). Globalization, downsizing, and re-engineering have been transferring banks to lean and mean operations and with an ever-larger to employee-manager ratio. Globalization has opened up various opportunities and challenges for Nepalese organizations to compete internationally. Challenges, such as a fluctuating environment and sophisticated technology, the need for quick decision making and the importance of frequent changes, have established the need among organizations to change their traditional management practices (command and control) into democratic structures that offer employees greater autonomy, confidence, and freedom to make decisions (Ehambaranathan, Samie, & Murugasu, 2014). However, such democratic structures will not be effective unless employees have a sense of empowerment. The concept of empowerment has received a great deal of attention during the past twenty years, due to its strong influence on organizational success and innovation. Employee empowerment has widely been recognized as a vital contributor to organizational success with many authors observing a direct relationship between the level of employee empowerment and employees' performance. Empowering employees enables organizations to be more flexible and responsive to change and can lead to improvements in both individual and organizational performance. In today's competitive world employee empowerment plays the eminent role in their performance or we can say that, to get the updated version of their job, comes within their right.

In Nepalese context, there is a concept, like, empowering employee is yet another financial burden and which ultimately benefits the employee rather than employer. In this era of globalization, there is a need for employee empowerment in organizations so that employees will be in a position to make quick decisions and respond quickly to any changes in the environment (Johnson, 1993). Organizations that are committed to employee empowerment are in a position to motivate and retain their employees, although it is a complex management tool, which needs to be nurtured and handled with a lot of care. Today, Employee empowerment is considered an important issue in

human resource management organizations and this regard, it is important that each of the individuals feel about their competences. Empowerment practices are not yet common in the Nepalese banking industry. A study on employee empowerment in the context of Nepalese banking sector, however, is still lacking. Without in-depth information on how employees view empowerment and how it relates to their performance, Nepalese banks' employers may not be able to harness fully the potential of their employees (Gautam, 2018). Hence employee empowerment is a motivational technique that is designed to improve the overall organization as well as individual performance if managed properly through increased level of employee participation in decision making, setting goals and objectives, self-determination, information sharing, open communication and so on. Empowerment in an organization is very crucial for the creativity of employees, and management benefits such as management time and effort can be focused more on external changes and less on internal problem-solving. Besides technological advancement, a developed, competent and empowered workforce will give Nepalese banking organization an edge over its competitors because human resource is the means to mobilize all the available resources in an optimum level.

Thus, employee empowerment has been emerging as a concern for all. Many institutions and individuals are working on the research of empowerment throughout the global arena. However, limited work has been conducted in our country in this arena. In this present scenario, the policy level documents have not focused on the empowerment of the working staffs of commercial banks in Nepal. Even the policymakers do not know the status of the empowerment practices, being provided to the bank employees. The expansion of banking services has been more prioritized rather than building the capacity of working staff but these two factors need to go simultaneously. Thus, this research aims to study the status of employee empowerment in the

commercial banking sector in Nepal which has a close connection with the macro-level economic growth in Nepal. To orient and to fill such a gap, this research has been conducted.

Theoretical Insights

A theoretical framework is used in research to outline possible courses of action or to present a preferred approach to an idea or thought that may lead to change. A combination of both qualitative and quantitative approach has been used to get the data for this research. In this research, employee empowerment is the dependent variable for the study. Whereas, the independent variables are structural component and psychological component, management of change and employees' perceptions of higher management (Honold, 1997; Zani, 2014, Wilson, 1992; Korkmoz, 2012). Some of the indicators under these have been derived from the discussions with the experts of the banking sector in Nepal. Employee empowerment is the process of enabling or authorizing an individual to think, behave, take action, and control task and decision-making in an independent way. Empowerment is a process that provides employees with autonomy through sharing of the correct information and the provision of control circumstances that affect the work performance of the organization, by rewarding employees for contributions made and with the power to make influential decisions being vested in employees (Lashley, 1999 as cited in Tajuddin, 2013). The employees need to be empowered structurally (delegation of authority, participative management and decision-making, job freedom, information sharing, and open communication, employee education, training, and development), psychologically (Mindfulness, Choice, Impact, Ability, Trust), management of change (participatory discussion of any new ideology in the organization) and developing a positive perception of the employees towards employers and the organization as a whole. These four factors lead to employee empowerment.

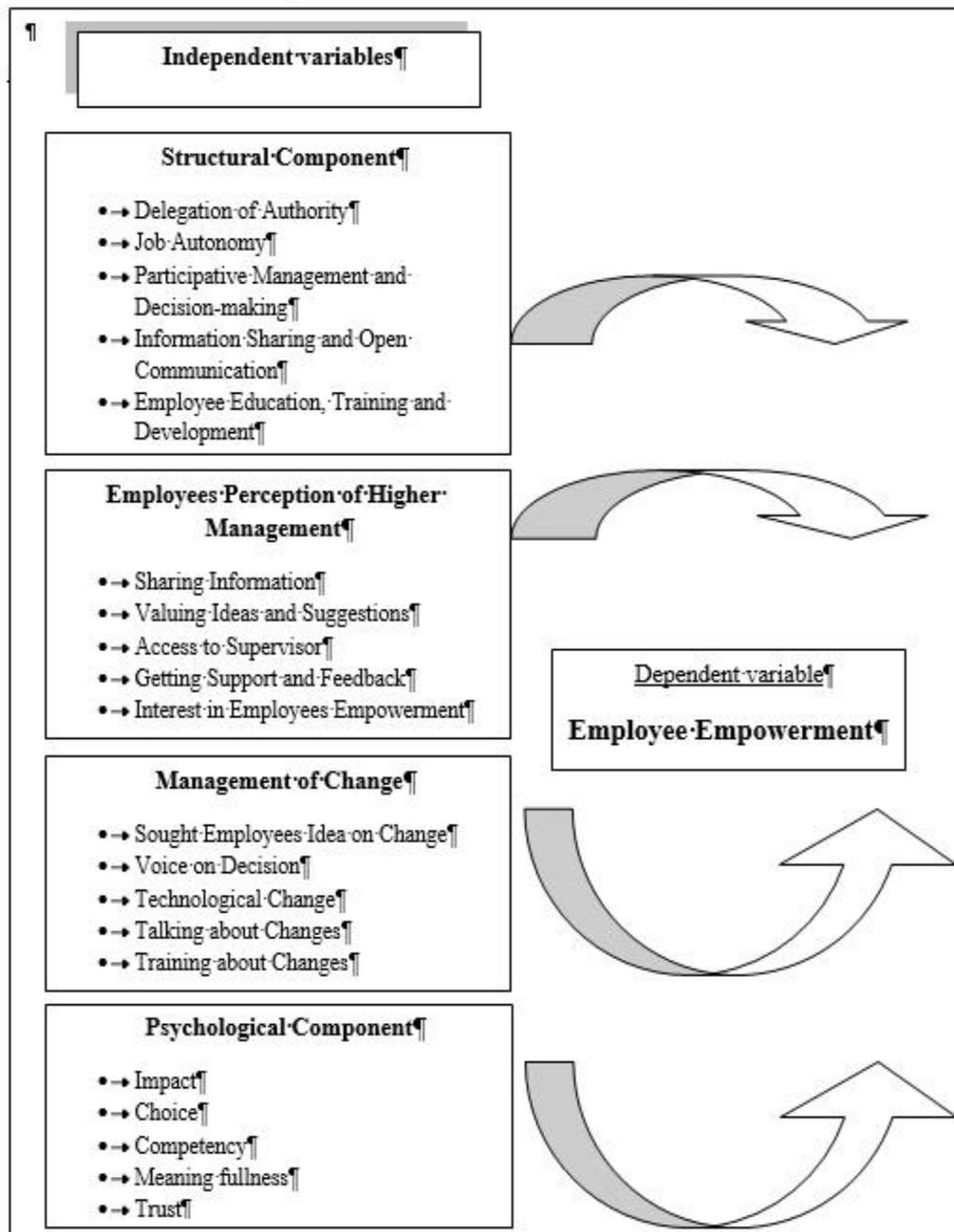


Figure 1: Theoretical representation of the inputs of the employee empowerment in a commercial institution (Source: self-designed)

II. RESEARCH ACTIVITIES

The purpose of this study is to ascertain the state of employee empowerment in Nepalese banks. Also, it aims to fill the gap of exploring the status of employee empowerment and what should be done to enhance it. In total, it determines the extent to which Nepalese banks practice employee empowerment in their organizations. It addresses the following three research questions: How do bank employees perceive the state of employee empowerment in their organization? What is the most influencing factor of employee empowerment? What the bank can do to enhance employee empowerment in Nepal?

III. METHODOLOGY

A descriptive, as well as exploratory research, was carried out for this research. Further, the data used in this research was qualitative as well as quantitative (Creswell, 2014). For this, the survey method was used to collect the information needed from employees working in different banks using a structured questionnaire specially designed for this study. The secondary data was also obtained from various sources such as the internet, books, journals, and articles but the findings were based on the data and facts provided by the respondents. Here, five sample banks were selected using the convenience sampling method, as the banks were located in a convenient place and would save time, cost and effort of the researcher. The sample was selected by a random sampling method and the size for the study comprises 150 respondents coming from all functions and divisions of the sample banks such as Trainee Assistant Level, Junior Assistant Level, Senior Assistant Level and Officer Level.

The main data collection instrument for this survey research is a questionnaire (Fowler, 2014). The researchers have formulated a structured questionnaire with altogether 33 questions comprising of open-ended, close-ended and multiple response questions. The questionnaire was developed based on literature as well as discussing with the subject experts. The first section of the questionnaire seeks information on the profile of the respondent with their gender, age, educational qualification, number of years working in the bank, and current position. The second section seeks information on the Likert scale about the perception of employees towards training, development, advancement opportunities and others. Finally, the third section seeks information about the suggestions and recommendations to the banks on enhancing employee empowerment. The questionnaires were distributed to the respondents and were collected after a given period. Most of the questionnaires were filled up under the researcher's supervision to ensure the reliability and validity of data. Following that, a pilot study was conducted by distributing questionnaires to a certain group of people who represented sample respondents to see if there were any questions not understood or misunderstood by them and to identify if any important questions needed to be asked were not included or missed. However, according to their responses, the questions were clear and understandable to be easily responded to. To carry out the analysis, Microsoft Excel and SPSS were used. After the coding, the appropriate analysis was done on the data collected. Mean, Standard Deviations and Frequencies were calculated and

analyzed to draw inferences from the collected responses. Quantitative data was tabulated and simple percentages were derived. Necessary tables and charts were drawn using Microsoft Excel to draw the conclusion, which was required to meet the research objectives. So far, a full analysis of the data was performed.

IV. FINDINGS AND DISCUSSIONS

Profile of the Respondents

The respondent's profile is all about the details about the demographic analysis of respondents and their interpretation collected through the primary source of the questionnaire. Among 150 respondents, 61.3% were male and 38.7% were female. The number of males is more than that of females, which indicates that fewer females are interested or have got chances of working in the Nepalese commercial banking sector. However, these situations should be transformed. When an organization has more women on the board, the diversity will trickle down faster (Macheel, 2016).

Similarly, the majority of the respondents are from the age group 26-30 that is 44.7% of the total respondents. Surprisingly, the respondents of age group 36 and above are in fewer numbers, which is 9.3% of the total respondents. This signifies that more young aged people below 35 years old are engaged in Nepalese commercial banking sectors. However, the reduction of matured people in this area is due to the reasons such as they have been promoted to the senior positions, as these categories have not been surveyed in this research. Other reasons might be the change in the profession after getting lots of stress in the work.

The educational level has been categorized into four levels namely S.L.C, Intermediate, Bachelor's and Master's degree. Here the majority of the respondents are at least a Bachelor's degree passed, which is 57.3% of the total respondents. None of them has only completed SLC or SEE exam. 25% of them have passed plus two-level. Surprisingly, only 18% of the respondents have completed a master's degree. Hence, it indicates that most of the respondents who have completed a Bachelor's degree level are pursuing a banking career. Interestingly, it seems that highly qualified people are not interested to work in the Nepalese commercial banking sector.

The work tenure indicates the employee's period of working in the organizations. From the survey, the work tenure of employees was categorized into six different categories namely less than 1 year, 1 year, 2 years, 3 years, 4 years, 5 and above. A large number of people are working in banks for 2 years which is 32.7 % of the total respondents. Interestingly, nearly one-third of the respondents are newly recruited. However, there are only 9.3% of respondents are working in their 4 years and only 8.7% of respondents are working for five years or more time. The changing of jobs by the experienced staff has become a major challenge to the management team of Nepalese commercial banks. Employee resignations or staff turnover ratio is the reality for any business. However, if the situation isn't handled properly, key staff members' departures can lead to a downturn in productivity. Co-workers may question sticking with a current employer who risks losing them to competitors. Managers often attribute resignations to promise for better compensation. In reality, employees point out two factors that readily fall within managerial control - including

poor rapport with supervisors and a lack of advancement opportunities (Heibutzki, 2019).

Job title or designation is the official title of employees working in the organization, which makes them distinct from others. They carry out their duties and responsibilities that come along with the job titles. From the survey, it was found that nearly one-third of respondents are from the junior assistant category. The involvement of the trainee assistant is also praiseworthy. However, the senior assistants and officer levels counted to just 18% each, participated in the survey which indicates that the number of respondents working in junior assistant level is higher than those working in other levels which means that most of the respondents are in the early stage of their banking career.

State of Employee Empowerment in Nepalese Banking Sector

The status of the employee empowerment in Nepalese commercial banking sectors have been revealed through different indicators as the provision of capacity development programs, adequacy of such programs, its relevancy with the current jobs, the relationship between the known skill of the staff and the job performance and organization policies on the promotion of employees. This section gives a clear view of the banking organization's training and development, advancement opportunities for employees, consistency, and practicability of employee advancement policies. The data are presented below with their respective subject.

Most of the organizations have training and development programs and conduct them periodically to enhance their employees' skills, knowledge and abilities so that timely objectives and goals are achieved. In this section, the scenario of training and development programs in the Nepalese Banking Sector is shown. The opinions of respondents regarding the provision of capacity enhancement programs in the Nepalese commercial banking sector. The data shows that nearly three-quarters of the respondent agree that their banks have the provision of training and development programs. Nonetheless, 27% of the employees do not have this facility yet. The banks need to rethink this and orient their programs to build the capacity of their staff. It shows that there is still room for improvement for the training and development of employees. Employees cannot be empowered until and unless they have proper knowledge, skills, and abilities. Regular training and development programs will increase employees' knowledge, skills, and abilities and that the target goals and objectives set by the organization can be achieved.

The provisions of sufficient training and development programs will help in the capacity building of the employees in an organization. A total of 110 respondents, said that their banks have the provisions of capacity building programs, 30% still believe that the training and development programs are not adequate. It means the banks, who have been operating such pieces of training need to focus on professional growth related skills to its staff.

Providing training is not effective if it is not relevant to the requirements and needs of employees' present job. Therefore, training must be conducted in such a way that is relevant or significant which the job requires or necessities. From the survey on 150 respondents, it was found that the majority of the respondents perceive that the skill enhancements and development programs are extremely relevant to perform their present job. This figure counted for 28.7%. Surprisingly, more than 46% of the

respondents still believe that they do not need the capacity development programs for easing their daily job works. This could be due to the reason that most of the college courses or internship programs that the employees have received also incorporate such skill enhancement ideas, both theoretical and practical.

Employee skills should match the job to achieve targeted goals and objectives. Employees with high competency and skills can excel if they are given a job according to their qualifications and skills. It is said that organizational outcome is higher when there is the proper utilization of skills, knowledge, and abilities of human resources in the organization. Here, 42% of the respondents believe that they are already overqualified with the academic courses and through certain professional skills. Their saturated feelings signify that they are no more interested in getting new ideas in performing their assigned jobs. However, nearly one-third portion of the respondents still believe that they feel under-qualified or lack certain skills they need to perform their jobs professionally and contextually.

People are always concerned about the opportunities for advancement and promotion in the organization where they work. They stay for the long term if they see that there are many opportunities for their career advancement in the organization. Here, nearly one-quarter of the total 150 respondents believe that there are many opportunities at their bank for enhancing their careers. However, there are some pessimistic views that at least 18% of the respondents do not think that there are any opportunities available at the bank for getting systematic promotions. This point indicates that still, some banks have not prepared the policies regarding the periodic or system-wise promotion of its staff. It seems that this has hindered the empowerment of the working staff and increased frustrations among them.

From the survey, it can be said that there are not many opportunities for the advancement of employees in the banking sector. More competent human resources can be attracted if banks provide lots of opportunities in this sector such as promotion, career advancement and so on. Without the formulation of new policies and laws to strengthen employee empowerment, there will not be many opportunities for individuals and employees who are looking forward to pursuing a banking career.

To our dismay, the data shows that 18% of the respondents believe that there are no such policies in their bank. Likewise, 37.3% of them argue that, although there are policies, they are not reasonable or applicable in present-day conditions. However, a large number of the respondents, which is 44.7%, believe that the policies are contextual and reasonable. This could be sensed as the bank needs to revise its promotion policies and make it systematic and applicable to the present banking scenario of our country. There is a need to reinforce laws and policies regarding employee empowerment for employees' development and career advancement in the Nepalese banking sector.

An organization can only take extra miles when there is consistency in its policies. This section deals with the consistency or stability in the promotion and advancement policies of Nepalese commercial banks. Here, 48% of them believe that there is consistency in the implementation of the policy regarding employee empowerment. Interestingly, 19.3% of them are unaware of this. Surprisingly, 32.7% of them believe that the policy implications are not consistent in their banks. It can be said

that the Nepalese Banks Promotion policy is consistent and stable. It could be made more consistent and stable to the bank's promotion policy so that more competent human resources can be attracted and retained for the long term. Consistent and stable policies for career advancement bring positive energy to employees.

Factors Influencing the Employee Empowerment

Several factors affect employee empowerment in the commercial banking sectors. From the review of literature, I have traced five of them whose data presentation and analysis are presented and discussed below. The dimensions are structural empowerment, psychological empowerment, employees' perception of higher management and management of change.

Structural Empowerment

Regarding the structural empowerment at the commercial banks in Nepal, the following data of the total 150 respondents have shown that the average score of the views is 2.38, which means the average view of the respondent is in between neutral and disagree. Likewise, the median 2.40 means, 50% of the respondents' view that the structural empowerment is in between strongly agree and disagree and 50% have viewed that it is in between disagree and strongly disagree. Similarly, mode 2.4 means the largest repeating views is in between neutral and disagree. The data has shown that the employees perceive that the structural empowerment is not satisfactory in the commercial banking sector. The mechanism to empower the staff is urgently needed to be reactivated. With more organizations looking for employees who take the initiative and respond creatively to the challenges of the job, empowerment becomes important at both individual and organizational levels. Empowered employees are generally more satisfied with their work, committed and effective at work (Ramos & Ales, n.d).

Regarding the delegation of authority, a large number of respondents (30%) have said that they strongly disagree on the various job-related powers awarded to them. Similarly, in job autonomy, the large number of them (52%) said that they disagree on the fact that their institutions have delegated them autonomy to perform their job. Surprisingly, under the headings participative management decision making, the majority of the respondents (47%) agree that it is provisioned at their institutions. However, data shows that the components, such as employee education, training, and development for career development and information sharing and open communications are dismal at the banks in Nepal. These components need immediately reforms for empowering the employees there.

Employee's Perception of Higher Management

Regarding the employee's perception of higher management in the employee empowerment practices at the commercial banks in Nepal, the data has shown that the average score of the views is 2.27, which means the average view of the respondent is in between neutral and disagree. Likewise, the median 2.40 means, 50% of the respondents' view that the supporting role of the management team is in between strongly agree and agree and 50% have viewed that it is in between disagree and strongly disagree. Similarly, mode 2.40 means the largest repeating views is in between neutral and disagree. The data has shown that the

employees perceive that the support of the management team is not satisfactory in the commercial banking sector. The collaborative and supportive management team is needed at the commercial banks to promote employee empowerment at the commercial banks in Nepal.

Regarding the interest of the higher management for the advancement of the professional development of its employees, and respecting the values of the employees by the management team, the majority of the employees perceive that they are strongly disagreed on the fact by 41%, and 30% respectively. Likewise, the disagree tower is the highest in the headings such as getting support and feedback from the superiors (41%), access to the supervisor when needed (30%) and shares of the job-related problems and information by the seniors to their junior counterparts (39%).

The gloomy picture of the management team shows support to enhance the skills of the employees, respect the values of the working staffs by the seniors, sharing information, access to the supervisors when needed and getting support and feedback, are signaling that these important factors have been underestimated by the management teams of the commercial banks in Nepal. Thus, these components need immediately reforms for empowering the employees there.

Management of Change

Regarding the management of change components in the employee empowerment practices at the commercial banks in Nepal, the data has shown that the average score of the views is 2.46, which means the average view of the respondent is in between neutral and disagree. Likewise, the median 2.40 means, 50% of the respondents view that the progressive teamwork is in between strongly agree and agree and 50% have viewed that it is in between disagree and strongly disagree. Similarly, mode 2.40 means the largest repeating views is in between neutral and disagree. The data has shown that the employees perceive that the support of the management team is not satisfactory in the commercial banking sector. The management of change for addressing the changes occurred in daily works is needed at the commercial banks to promote employee empowerment at the commercial banks in Nepal. Globally also, empowerment is perceived as one of the critical issues confronting the managers in the process of transforming organizations. Theoretically, it is accepted as a democratizing function with employee involvement and commitment as the key factor (Sharma & Kaur, n.d).

Interestingly, a large number of them (43%) have responded that they strongly disagreed on the fact that employees are provided enough and appropriate training to deal with the changes happened in their professional lives. There are some positive signs of discussions of the upcoming changes within the team that, 26.6% of them have agreed. Surprisingly, the employees in the largest number (50%) have a neutral view that the impact of the technological change on people is always considered. Unfortunately, regarding the presenting the voice in decision making when changes are planned and employee's ideas and opinions are sought when changes are considered, a large number of the respondents (43%) disagree that this provision prevails at their banks.

Whenever a change is being brought in any organization, there is a high chance of resistance from its employees, therefore, the organization has to participate in everyone to discuss the change, manage change and its likely consequences on people, organization, society, and environment at large to avoid resistance. An empowered organization is where the management participates and welcomes the ideas and suggestions from every level of the organization. The depressing pictures of the management of the change component to deal with changes are signaling that the management teams of the commercial banks in Nepal have underestimated these important factors. Thus, these components need immediately reforms for empowering the employees there.

Psychological Empowerment

Regarding the psychological perspectives in the employee empowerment practices at the commercial banks in Nepal, the following data has shown that the average score of the views is 2.44, which means the average view of the respondent is in between neutral and disagree. Likewise, the median 2.60 means, 50% of the respondents' view that psychological empowerment is in between strongly agree and agree and 50% have viewed that it is in between disagree and strongly disagree. Similarly, mode 3 means the largest repeating views are in between neutral. The data has shown that the employees perceive that psychological empowerment is not satisfactory in the commercial banking sector. The collaborative and supportive management team is needed at the commercial banks to promote employee

empowerment at the commercial banks in Nepal. The psychologically empowered state was considered to be a cognitive state characterized by a sense of perceived control, perceptions of competence, and internalization of the goals and objectives of the organization (Menon, 1999).

Regarding the personal control on outcomes, the largest number of the respondents (43%) strongly disagree with the fact that they can do so at their institutions. Likewise, the majority of them have a neutral view that they enjoy the job activities and want progress on it (46%). Similarly, more numbers of them (40%) disagree on the fact that they have a feeling of efficacy to perform the job responsibilities and freedom in decision-making.

The gloomy picture of the psychological empowerment to enhance the skills of the employees, respect the values of the working staffs by the seniors, sharing information, access to the supervisors when needed and getting support and feedback, are signaling that these important factors have been underestimated by the management teams of the commercial banks in Nepal. Thus, these components need immediate reforms for empowering the employees there.

The Most Influencing Factor on Employee Empowerment

From the analysis of the data, we have come across the following standard deviation table, which has become helpful in identifying the most influential factors of employee empowerment in the commercial banking sector in Nepal.

Table 1: Statistical data on comparing the standard deviations

<u>S.N</u>	<u>Headings</u>	<u>S.D</u>
1	Structural Empowerment	0.14349
2	Perceptions about the management team	0.27555
3	Management of Change	0.37201
4	Psychological Empowerment	0.59715

Table 1 shows that structural empowerment has the least standard deviation value (0.14349) among all other indicators, such as perception about the management team, management of change and psychological empowerment. This shows the respondents have provided consistent data on the structural empowerment component. The view of the respondents is not scattered and close to the mean in this component (Livingstone, 2015). It could be analyzed as this component is comparatively important to them than other components of empowerment and is relevant in the Nepalese commercial banking sector. Thus, it needs high intervention in reforming the structural empowerment component such as delegation of authority, job autonomy, participative management decision making, information sharing and open communication and employee education, training and development for career advancement. Thus, structural empowerment is the most influencing factor of employee empowerment in the Nepalese commercial banking sector.

Suggestions and Recommendations to Enhance the Employee Empowerment

Regarding getting the suggestions and recommendations for the effectiveness of empowerment in the commercial banking sector in Nepal, the open question was asked with the respondents. Out of a total of 150 respondents, 88 responses have been thematized under the following 15 headings. The multiple views of them have been presented below.

Table 2: Recommendations for the employee empowerment

<u>S.N</u>	<u>Category</u>	<u>Suggestions and recommendations</u>	<u>Frequency</u>
1	Establishing new departments	Establishing knowledge management and sharing units at banks to be updated with the latest empowerment practices globally and locally and other purposes	5

S.N	Category	Suggestions and recommendations	Frequency
2		Provisions of grievance hearing and handling mechanism	9
3		Establishing a research cell at banks for exploring new opportunities of empowering the staffs	6
4	Trainings related	Provision of safety and security training to the staff	5
5		Recruiting a focal person for facilitating periodic training to the staffs	5
6		Managing official exposure visits of the staffs (at both private and government banks)	6
7		Provision of stress management training to the staffs	7
8		Provide IT training	9
9		Organizing several guest lecture programs at banks (during off-hours)	8
10		Exposure visits	3
11	Others	Encouraging and funding the qualified and competent employees to engage in organizational research and writing and publishing the papers	4
12		Leadership development of the employees through promotion of the best employees as the branch managers	4
13		Organizing a meeting among employees and management at least once a month	4
14		Apolitical employee's union	5
15		Reducing the burden of works of the employees by hiring the unpaid interns from the colleges	8
	Total		88

From above table 2, we can see that the majority of the views of the respondents are focused on providing the training to the staff (49%). The majority of them have pointed towards providing Information Technology (IT) related training to them. Likewise, 28% of them have suggested some interventions in banks such as leadership development, promoting the research writing and publishing skills of the staff, establishing a union, recruiting interns and so on. Similarly, the remaining 23% have pointed on establishing new departments at the banks such as research cell, grievance desks, and knowledge management desks at the banks that could help in empowering the employees working there.

V. CONCLUSION AND IMPLICATIONS

In the Nepalese Commercial Banking Sector, more than 22% of males are working than their female counterparts. The gender gap among working staffs in the commercial banking sector is the greatest challenge to maintain workforce diversity and inclusive democratic practices in the banking sector here (Saxena, 2014). Likewise, the age group of below 30 is more engaged signifies the recent college graduates have opportunities to work in the banking sector here. Similarly, the figure pointing towards less involvement of the highly qualified personals (such as master's degree and above) points that the bank should encourage its Bachelor's degree passed staff to join the Master's degree classes during evening or morning times. Surprisingly, the changing of jobs by the experienced staff has become a major challenge to the management team for retaining its staff in Nepalese commercial banks. Thus, banks need to rethink their policy provisions so that it could hold their senior staff.

Likewise, regarding the state of employee empowerment in the Nepalese Banking Sector, the data shows that still, 27% of the banks do not have such provisions, which has become a matter of hindrance to the professional growths of employees. Also, still, one-third of such banks having the policy provisions have inadequate one. With this also, the staff are perceived clearly that the skill enhancements and development programs are extremely relevant to perform their present job. Job satisfaction is an important aspect, needed for the professional growth of the employees and benefits of the employers as well (Pathak, 2016). However, the problem is not with the bank only as a large number of the employees at the commercial banks still view that they are overqualified on their jobs and they do not need any further empowerment programs. Likewise, the consistent policy on employee promotions is also needed for enhancing the knowledge, attitudes, and skills of the employees.

Similarly, regarding the factors of employee empowerment, in all four dimensions researched, structural empowerment, perceptions on the higher management team, management of change and psychological empowerment, all the average views are in between neutral and disagree. The dismal picture of the data collected on this component signifies the defined factors are weak in the Nepalese commercial banking sector. Among these components, the respondents have provided consistent data on the structural empowerment component because it is comparatively important to them and is relevant in the Nepalese commercial banking sector. Thus, the most influencing factor in employee empowerment is structural empowerment, which needs immediate reform as pointed by the data.

Finally, the majority of the views recommendations to the bank are oriented towards providing various capacity building related training to the staff for their empowerment. Also, the need for the various strategies like leadership development, promoting the research writing and publishing skills of the staff, establishing a union, recruiting interns have been explored through this research. Similarly, the opening of new units at the banks such as research cell, grievance desks, and knowledge management desks could help in empowering the employees working there.

In conclusion, the status of employee empowerment, from the perspectives of the employees is not satisfactory in the case of Nepalese commercial banking sector. The employees are seeking various capacity development programs for the enhancement of skill, knowledge, attitude, and performance. The revisions in the banking policy procedures for effective intervention in the structural empowerment of the employees such as delegation of authority, job autonomy, participative management and decision-making, information sharing and open communication and employee education, training and development for career advancement should be primarily addressed for empowering the working personals at the banks.

Recommendations

Based on the literature review and field survey and in the light of the above-mentioned findings and conclusions, this study proposes the recommendations that may help in promoting the effective application of empowerment in different organizations, primarily the Nepalese commercial banking sector. The following recommendations may be useful to create other research areas and may have benefits for both the researchers and the organizations.

The revision of the policies to attract more females in the Nepalese commercial banking sectors can be done through positive discrimination policies. Likewise, the retaining of senior and experienced staff at the institutions is very important for its professional growth. So the attractive policies including incentives and more benefits should be launched to hold such staff at the organizations. Similarly, the lowest academic qualifications to fight for officer level at the banks should be a Master's degree passed, so that qualified personals become attracted to work in this sector. Also, the banks need a consistent policy for the promotion of its staff, so that the systematic career growth policy of the staffs will reduce the nepotism and favoritism at the banks.

Out of different components of the empowerment, structural empowerment is quite relevant in our context. Its dimensions such as delegation of authority, job autonomy, participative management and decision making, information sharing and open communication and employee education, training and development for career advancement should be prioritized by the Nepalese commercial banking sectors. Likewise, the establishment of research cells, grievance hearing and handling desks, knowledge management and sharing units can help in the professional growth of the institutions as well as can contribute to employee empowerment.

Organizing and carrying out more theoretical and practical activities: Theoretical and practical activities should be organized and carried out regarding empowerment to promote awareness of empowerment concept, important tools and mechanism of effective application in real-life of organizations. This includes more research, training, and changes that promote employee

empowerment. New technology, skills building, adequate training and development programs should be introduced in organizations to foster and increase overall organizational performance.

Updating empowerment policies, procedures, laws, and regulations: Policies, procedures, laws, and regulations should be updated regularly with special and direct attention for reinforcing empowerment practices. These empowerment policies, procedures, laws, and regulations encourage employees to behave according to the norms of the organizations and also assure them of equal and impartial treatment from their organization. New policies, procedures, laws, and regulations should be communicated and disseminated to all levels of employees as soon as they are updated.

Restructuring organizational culture and structure: There should be decentralization, delegation of power and authority, effective and advanced training and development programs, effective communication systems and the establishment and promotion of a corporate culture that enhances employee performance to create empowerment friendly environment. Organizational resources and power (access and utilization) should be re-allocated to make fair and balanced empowerment throughout organizational hierarchy. More emphasis should be given to participative management and decision-making and freedom (choice) on the job so that employees will be able to think out of the box and create beautiful and innovative ways of doing the tasks, decision-making, and problem-solving methods.

Empowerment teams can be formed and implemented in the organizations by finding the time to ask for and listen to employees' suggestions, providing consistent feedback to those suggestions, allowing them to be part of the decision-making process in situations requiring immediate actions and planning of changes. Empowerment teams seek to provide support and fairness to employees who feel organizations have not treated them fairly. Further researches are recommended to extend the boundaries of the current study with additional geographical populations, larger sample size, more demographics factors, and more organizations or different types of organizations to test the results of the research. Furthermore, it can be expanded to all types of industries to examine if there has been or has not been any difference in the application of empowerment in those industries.

Performance management system should be put in place in organizations to establish a framework for performance improvements and also assess employee's aptitude and competency for future roles that carry greater responsibilities and accountabilities. It will help to evaluate employee's level of performance according to standards set so that strengths and weakness on the part of employees can be identified and proper corrective actions can be taken for effective outcomes. Organization, which has a successful performance management system, creates the elite employees, retains them and also improves those who are performing inadequately or not meeting the expected standards.

Scope for the Further Study

The study confined itself to Kathmandu valley only, so choosing one or two cities may not represent the empowerment practices in the Nepalese commercial banking sector in the entire country. Therefore, similar research should be repeated in other regions, to extend the bounds of the current study into additional

geographical populations, choosing more organizations or different types of organizations that have also implemented the employee empowerment practices and the results should be compared to determine whether there is consistency among the studies. Since all banks couldn't participate in the research, a case-by-case study would help bring out some of the unique findings of specific banks because such studies are in-depth and hence very detailed. This will also increase the chances of getting qualitative data, which were not captured during this study. It is also suggested that studies on other dimensions of employee empowerment be carried out among Nepalese banks such as the impact of employee empowerment on employee retention and employee morale to establish a culture that enhances innovativeness and creativity in employees.

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