

Impact of Work Life Balance on Employee Performance: A Case of Nepalese Insurance Companies

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Abstract

This study examines the impact of work life balance on employee performance: A case of Nepalese insurance companies. Selection of employee performance is the dependent variable. The independent variables are flexible time, job sharing, leave policy, job design and work family balance. The primary source of data is used to assess the opinions of the respondents regarding the impact of work life balance on employee performance: A case of Nepalese insurance companies. The study is based on primary data with 200 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and importance of different work life balance factors affecting employee performance on Nepalese insurance companies.

The result shows that flexible time has a positive impact on employee performance. It indicates that higher flexible time, higher would be the employee performance. Likewise, job sharing has a positive impact on employee performance. It indicates that higher the job sharing, higher would be the employee performance. Similarly, leave policy has a positive impact on employee performance. It indicates that better leave policy leads to increase in employee performance. Similarly, job design has a positive impact on employee performance. It indicates that increase in reward job design to increase in employee performance. Likewise, work family balance has a positive impact on employee performance. It indicates that increase in s work family balance leads to increase in employee performance.

Keywords: flexible time, job sharing, leave policy, job design, work family balance, employee performance.

1. Introduction

Work-life is the practice of providing initiatives designed to create a more flexible, supportive work environment, enabling employees to focus on work tasks while at work (Guest, 2002). Organizations should provide work life balance facilities to their employees so that employees can perform their duties effectively and leads organization to the success (Parvin and Kabir, 2011). Employee performance is significantly influenced by high levels of flexible work experienced in the work environment. Employee performance is one of the most important constructs in both organizational psychological and human resource management (Choueke and Armstrong, 2000). Flexible forms of work can help the organizations to improve customer service through

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satisfied employees.

Work-life balance primarily deals with employees' ability to properly prioritize between their work and family life where there is appropriate balance between work and personal life, employees give their best shots at work, because their families are contented (Deery, 2008). These effects are often associated with employee attitudes such as increased job satisfaction, enhanced employee's performance, reduce absenteeism, increased productivity, lower recruitment and training costs, increased retention of valuable employee and increased organizational commitment and loyalty (Garg & Yajurvedi, 2016). According to Kossek & Ozeki (1998), work life balance policies help employee in managing their work and family in a better way and enhance their attitudes and behaviors such as organizational attachment, job satisfaction and intention to stay employees. Greenhaus *et al.* (2003) defined work-life balance as the degree to which an individual is engaged in and equally satisfied with his or her work role and family role consisting of the following three dimensions of work-family balance: time balance, involvement balance and satisfaction balance. Sturges and Guest (2004) argued that work-life balance denotes a balance not only between work and family, but also between work and the rest of one's life activities.

Wirandendi Wolor (2020) showed that work-life balance affects the performance of millennial generation employees to achieve high company and employee performance, the company must provide a work-life balance policy for its employees so that employees can be motivated and commit to working optimally in the company. Obiageli (2015) revealed that leave policy motivate employee ability to deliver services efficiently and effectively, in conclusion work life balance practice is an important factor in increasing employee performance. The study found that managers of these commercial banks should prioritize creating different work life balance incentives that will improve employee performance. Tamunomiebi and Oyibo (2020) showed that organizations provide flexible work arrangements to be enforced by government legislations that will statutorily empower employees to request for atypical work patterns. Wirandendi Wolor et al. (2020) found that companies must pay attention to the factors of e-training, e-leadership, and work-life balance to keep employees motivated and to maintain optimal employee performance, especially during the COVID-19 pandemic through working online.

Kim (2014) showed no direct effect of work-life balance on in-role performance it was found that employees' experience of work-life balance increases affective commitment and that affective commitment has a positive

influence on in-role performance. Haider *et al.* (2018) found that psychological wellbeing mediates the link between work-life balance and job performance and employees' satisfaction with coworkers enhances job performance by strengthening the effect of work-life balance on psychological wellbeing. The study showed that personnel management literature by describing moderated mediation mechanisms through which work-life balance influences employee job performance and guides practitioners by emphasizing that employees with greater work-life balance perform better when their psychological wellbeing is reinforced by their satisfaction with coworkers.

Abdirahman (2018) showed that all independent variables which are work-life balance, job satisfaction and organizational commitment are positively correlated with the dependent variable which is employee performance. However, the study concludes that for effective employee performance to be enhanced, the level of motivation needs to be improved. This would determine the sustainability or otherwise of organizational goals either private or public sectors. Mendis and Weerakkody (2014) revealed that there is a strong relationship between work life balance and employee performance and give evidence that the better work life balance of the employees leads to increased employee performance.

Adnan Bataineh (2019) showed that work-life balance and happiness positively and significantly affect employee performance and job satisfaction non-impact in employee performance. Mmakwe and Ukoha (2018) found that the organizations in the banking sector should promote policies and structures which foster a balance between the personal commitments and responsibilities of an employee and his organizational roles and duties in order to effectively enhance employee performance. Nayat *et al.* (2015) showed that employee commitment acts as a partial and a significant mediator in the relationship between quality of work life and organizational performance. Ekundayo (2018) showed a direct strong and positive relationship between motivation of employees and their performance. The study indicated that the management teams in organizations should always carry out a thorough study on the various motivational tools that can appeal and motivate their employees.

Flexible forms of work can help the organizations to improve customer service through satisfied employees (Hashim *et al.*, 2017). Similarly, Varatharaj & Vasantha (2012) found a strong positive relationship between job satisfaction and work life balance. Mukururi and Ngari (2014) found that long working hours result to anxious employees, who are fatigued and without control leads to increasing lack of adequate personal time and rest leads to greater levels of stress in employees, which gradually slow their

productivity and development. Buelens and Van Den Brock (2007) found that the employees who were satisfied with their work life balance were not only contented with their jobs, but also were more committed to the university. The benefits to employers are improved employee's morale and work engagement, better recruitment outcomes and workforce retention, and the enhanced productivity offered by a stable talent pool (Hashim and Hameed, 2012).

Jamal (1999) revealed a significant relationship of work stressors like role ambiguity, workload pressure, homework interface, performance pressure, relationship with others and role conflicts with employee job performance. Occupational stress inadvertently results in low organizational performance (Elovainio *et al.*, 2002). Moreover, Okeke and Ojan (2016) examined the effect of stress on employee productivity in the Nigerian banking industry. The study revealed that workload pressure and supervisory support has positive and significant effect on employee productivity. Nathani (2010) stated that organization which neglects issues related to employee work-life balance will end up with lower employee productivity. Similarly, Obiageli *et al.* (2015) showed that there is a positive relationship between work life balance and employee performance.

Hughes *et al.* (2007) found that flexibility in schedule working hours reduces the family conflict and increase the level of employee productivity. Furthermore, Shockely and Allen (2007) found that flexible policies reduce an individual's work life conflict and increases his or her capacity to work, creating a win-win situation for employees and employers alike. Moreover, there is the positive effect of flexible work practice on work life balance, health and well-being and outcomes (Jang, 2009). Mukururi and Ngari (2014) found that long working hours result to anxious employees, who are fatigued and without control. Increasing lack of adequate personal time and rest leads to greater levels of stress in employees, which gradually slow their productivity and development.

Buelens and Van Den Brock (2007) found that the employees who were satisfied with their work life balance were not only contented with their jobs, but also were more committed to the university. In the past, work life balance issues were considered as the personal issues and organization had just responded their employees by providing the extra benefits in the work place (Emslie & Hunt, 2009). Likewise, after decades of 1980s, it encompassed the aspects of employees such as job satisfaction, employee performance, reward system, physical work environment, employee involvement, rights and esteem needs (Cummings & Worley, 2005). However, Hamming & Bauer (2009) suggested that when work life imbalance and mental issues developed

within employees, they tend to develop further issues negative emotions, depression, and low energy, sleep disorders.

Tirta & Enrika (2020) examined the impact of reward and recognition, work life balance on employee retention using the job satisfaction as mediating variable. The study showed that reward and recognition, work life balance and job satisfaction have significant positive effect on the employee retention. Work life balance can be promoted by organizational initiatives focusing on minimizing excessive job demands, increasing psychosocial resources, supporting boundary management, and enhancing perceived flexibility (Bjarntoft *et al.*, 2020). Malik *et al.* (2010) concluded that work life balance has a strong positive relationship with job satisfaction and negative relationship with turnover intentions. Wood *et al.* (2012) found a positive association between enriched job design, high involvement management and organizational performance. The study also showed a positive impact of job design on employee job satisfaction. In addition, job design includes perceived work demands, job control and social support that led to higher output and higher job satisfaction (Love & Edwards, 2005). Certain jobs and goals setting can enhance the level of performance and the design job can increase the satisfaction as well as the quality of performance (Garg & Rastogi, 2005).

In the context of Nepal, Kayastha & Adhikary (2012) revealed that employees have work life imbalances due to the occupational stress, role overload, role conflict, under participation, poor peer relation, strenuous working condition, intrinsic impoverishment. The study also suggested that careful and well-planned implementation strategies that consider the amount of work, role clarity, and work life balance programs can provide a fruitful result to the employees and organization. Panta (2015) found that most of the employees working in banking sector are not well satisfied with training and development, compensation and Performance appraisal practices. Likewise, Adhikari *et al.* (2014) concluded the job satisfaction as the cognitive, affective and evaluative reaction of employees toward their jobs.

Poudel (2016) showed that poor compensation and benefits, negative work environment, frustration, constant friction with their superiors or other members, unfair treatment, lack of recognition, challenging job, job insecurity etc. are the main causes of quitting job by employees. Likewise, Kunwar *et al.* (2022) revealed that salary, flexible working hour, working environment, performance appraisal, location, training and development have positive impact on employee retention in insurance companies. The study concluded that better salary benefits and performance appraisal programs leads to

higher employee retention. Moreover, Thagunna (2020) examined the factors impacting employees' performance in Nepalese commercial banks. The study showed that organizational culture, physical work environment, work-life balance, supervisor support and workplace incentives have positive impact on employees' performance in Nepalese commercial banks.

Thapa *et al.* (2017) revealed that work life balance, incentives and reward, work environment, career growth and organization culture have significant and positive relationship with employee performance. Furthermore, Joshi *et al.* (2013) revealed that working condition has a positive and signification relationship with employee performance. Poudel (2016) found that there is a positive impact of employee motivation factors (employee participation, promotion, compensation, rewards, training, and working environment) on organizational performance. Similarly, Biswakarma (2015) found that employees working in non- financial sector were more satisfied and better quality of work life than compared to employee working in financial sector in Nepal.

The above discussion reveals that the empirical evidences vary greatly across the studies concerning the impact of work life balance on employee performance in insurance companies. 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 main purpose of the study is to examine the impact of work life balance on employee performance of Nepalese insurance companies. Specifically, it examines the impact of flexible time, job sharing, leave policy, job design and work family balance on employee performance of Nepalese insurance companies.

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

2. Methodological aspects

The study is based on the primary data. The data were gathered from 200 respondents through questionnaire. The respondents' views were collected on flexible time, job sharing, leave policy, job design and work life balance on employee performance of Nepalese insurance companies. Table 1 shows the list of insurance companies selected for the study along with the number of respondents.

Table 1

List of insurance companies selected for the study along with the number of respondents

S. N.	Name of the insurance companies	Number of respondents
Life insurance companies		
1	Asian Life Insurance Company	9
2	Citizen Life Insurance Company Limited	7
3	Gurans Life Insurance Company Limited	8
4	Mahalaxmi Life Insurance Company Limited	8
5	Nepal Life Insurance Company Limited	11
6	Prabhu Life Insurance Company Limited	10
7	Prime Life Insurance Company Limited	12
8	Reliance Life Insurance Limited	10
9	Sanima Life Insurance Company Limited	11
10	Surya Life Insurance Company Limited	8
11	Union Life Insurance Company Limited	10
Non-life insurance companies		
12	Everest Insurance Company Limited	12
13	National Insurance Company Limited	12
14	Oriental Insurance Company Limited	11
15	Prabhu Insurance Company Limited	8
16	Prudential Insurance Company Limited	10
17	Sagarmatha Insurance Company Limited	10
18	Sanima General Insurance Company Limited	12
19	Shikhar Insurance Company Limited	11
20	Siddhartha Insurance Company Limited	10
Total number of respondents		200

Thus, the study is based on 200 respondents.

The Model

In this model, dependent variable is the EP indicated by employee performance. The independent variables are flexible time, job sharing, leave policy, job design and work family balance. The model is presented as:

$$EP = \beta_0 + \beta_1 FT + \beta_2 JS + \beta_3 LP + \beta_4 JD + \beta_5 WFB + e$$

Where,

EP = Employee performance

FT = Flexible time

JS = Job sharing

LP = Leave policy

JD = Job design

WFB = Work family balance

Flexible time 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 “Part time work schedule enhance the level of employee performance”, “Employees always finish work on time because of flexible time” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.819$).

Job sharing 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 “My supervisor is positive towards the job sharing”, “There is a good provision of job sharing and job design” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.750$).

Leave policy 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 “My organization provides the provision for annual leave”, “My organization gives me time off to take care of family emergencies” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.799$).

Job design 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 am satisfied with the reward provided by the organization”, “The reward system of my organization is based upon the skills and performance of the employee”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.876$).

Work family balance were 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 4 items and sample items include “I am able to fulfill my family responsibility in spite of long working hours”, “They don’t have to make changes to family plans because of work load”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.821$).

Employee performance 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 “Flexible work policy helps to increase my performance.”, “Leave provision in my organization help me to remain always fresh” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.760$).

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

Flexible Time

Flexible work hours potentially influence productivity through effects on absenteeism and turnover, organizational attachment, job attitudes, work-related stress, and other areas (Shepard *et al.*, 1996). Osioma *et al.* (2016) showed the nature of relationship between the flexible working hours and employee performance in selected hospitals in Awka Metropolis. The results revealed that there is a positive relationship between flexible working hours and employee performance. Similarly, Basit and Hassan (2017) found that time pressure and role ambiguity have significant and negative influence on employee performance and the other two factors of workload and lack of motivation do not have any significant influence on employee performance. Thomson (2008) found that employees believe that flexible working practices improve workplace morale, which might positively influence work-life balance. Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between flexible time and employee performance.

Job sharing

Ngambi (2004) found that there is a relationship between employee productivity and a willingness to share jobs. Furthermore, the study revealed that job-sharing has the potential to help address the productivity challenges that South Africa faces. Organization should transform the trustworthy behavior for measurement into performance appraisal system to promote the organizational values (Erdem and Ozen, 2003). Likewise, Gholipour *et al.* (2010) showed that job sharing is positively associated with the performance and work life balance of female entrepreneurs. According to Taylor and Westover (2011), pay, promotion, job safety and security, job sharing, working conditions, job autonomy, nature of work, relationship with coworkers and relationship with supervision have significant and positive effect on the job satisfaction and performance. Moreover, Susanty *et al.* (2013) showed that better work attitude, job sharing flexibility and nature of work leads to better job performance. Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between job sharing and employee performance.

Leave policy

Begall *et al.* (2020) indicated that perceived availability of supplemental family leave is positively related to employees' performance. Supplemental family leave provisions are designed to help Employees with young children to better combine work and family life, and as such can be beneficial to the employees (Ronda *et al.*, 2016). Likewise, Mordi *et al.* (2013) revealed that there is a strong positive association between employee productivity and leave provision in Nigerian banking sector. Similarly, Bernthal (2011) found a strong link between employee productivity and leave provision. Based on it, the study develops the following hypothesis:

H₃: There is a positive relationship between leave provision and employee performance.

Job design

Effective job design is measure of the degree to which the employee is involved in tasks and assignments. Employees with job design due to their determination, invest their hand, head and heart to job (Ashforth & Humphrey, 1995). Jain & Kaur (2014) revealed that workload, stress, overtime, fatigue and boredom are some factors to increase job dissatisfaction. Ali and Zia-Ur-Rehman (2014) showed a positive relationship between job design and employee performance. Similarly, Abid *et al.* (2013) assessed the effect of job design on employee satisfaction in the context of fertilizer companies listed in Lahore Stock Exchange. The study concluded that there is a strong positive correlation between job design and employee satisfaction. Based on it, the study develops the following hypothesis:

H₄: There is positive relationship between job design and employee performance.

Work-family balance

According to Clarke *et al.* (2004), work family balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities to maintain harmony in life. Soomro *et al.* (2018) explored the relationships of work-life balance, work-family conflict, and family-work conflict with perceived employee performance. The results showed that work-life balance and work-family conflict have a positive effect on employee performance. An effective work-life balance policy implemented by an organization must provide its employees with

opportunities to remain in touch socially with society while controlling cost and turnover and improving productivity (Beauregard and Henry, 2009). Long working hours increase job-to-home spillover, which may adversely affect employees’ job performance and organizations’ productivity and profits (Anwar *et al.*, 2013). Based on it, the study develops following hypothesis.

H₅: There is a positive relationship between work family balance and employee performance.

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 2.

Table 2

Kendall’s Tau correlation coefficients matrix

This table presents Kendall’s Tau correlation coefficients between dependent variable and independent variables. The correlation coefficients are based on 200 observations. The dependent variable is EP (Employee performance). The independent variables are FT (Flexible time), JS (Job sharing, LP (Leave policy), JD (Job design) and WFB (Work family balance).

Variables	Mean	SD	EP	FT	JS	LP	JD	WFB
EP	3.931	0.512	1					
FT	4.120	0.789	0.465**	1				
JS	4.191	0.528	0.490**	0.682**	1			
LP	3.841	0.558	0.426**	0.544**	0.502**	1		
JD	3.773	0.550	0.493**	0.615**	0.586**	0.498**	1	
WFB	3.740	0.587	0.359**	0.588*	0.485**	0.456**	0.555**	1

Notes: The asterisk signs (**) and (*) indicate that coefficients are significant at one percent and five percent levels.

Table 2 shows that the flexible time is positively related to employee performance. This means that flexibility in working time leads to increase in employee performance. Likewise, the study shows a positive relationship of job sharing with employee performance indicating that provision of job-sharing leads to increase in employee performance. Similarly, the result also shows a positive relationship of leave policy with employee performance. This indicates that better leave policy leads to increase in Employee performance. Likewise, there is a positive relationship of job design with

employee performance which reveals that better job design leads to increase in employee performance. Similarly, the result also shows that work family balance has positive relationship with the employee performance. It indicates that better balance between work and family balance leads to increase in employee performance.

Regression analysis

Having indicated the 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 flexible time, job sharing, leave policy, job design and work family balance on employee performance.

Table 3

Estimated regression results of flexible time, job sharing, leave policy, job design and work family balance on employee performance

The results are based on 200 observations using a linear regression model. The model is $EP = \beta_0 + \beta_1 FT + \beta_2 JS + \beta_3 LP + \beta_4 JD + \beta_5 WFB$ where the dependent variable is (EP) Employee performance. The independent variables are (FT) Flexible time, (JS) Job sharing, (LP) Leave policy, (JD) Job design and (WFB) Work family balance.

Model	Intercept	Regression coefficients of					Adj. R _{bar} ²	SEE	F-value
		FT	JS	LP	JD	WFB			
1	1.156 (9.189) **	0.449 (8.178) **					0.356	0.44598	66.879
2	1.854 (13.375) **		0.098 (2.139) *				0.029	0.54772	4.576
3	0.936 (7.437)			0.555 (9.942) **			0.451	0.41180	98.843
4	1.168 (8.765) **				0.457 (7.608) **		0.323	0.45724	57.885
5	1.199 (7.993) **					0.460 (6.493) **	0.257	0.47916	42.163
6	1.152 (7.923) **	0.448 (7.712) **	0.003 (0.066)				0.351	0.44787	33.159
7	0.769 (5.864) **			0.425 (6.365) **	0.212 (3.281) **		0.493	0.39575	58.893
8	0.820 (4.929) **	0.333 (5.203) **	0.020 (0.536)			0.263 (3.603) **	0.411	0.42657	28.696
9	0.697 (4.977) **			0.388 (5.428) **	0.182 (2.681) *	0.107 (1.436) *	0.498	0.39397	40.306
10	0.862 (5.928) **	0.344 (5.727) **				0.258 (3.574) **	0.415	0.42527	43.164
11	0.708 (4.420) **		0.033 (0.955)	0.451 (6.572) **		0.176 (2.415) *	0.471	0.40440	36.284

Notes:

- Figures in parenthesis are t-values.
- The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- Employee performance is dependent variable.

The regression results show that the beta coefficients for flexible time are positive with the employee performance. It indicates that flexible time has a positive impact on the employee performance. This finding is consistent

with the findings of Osisoma *et al.* (2016). Likewise, the beta coefficients job sharing are positive with employee performance. It indicates that Job sharing has a positive impact on the employee performance. This finding is consistent with the finding of Ngambi (2004). In addition, the beta coefficients for leave policy are positive with the employee performance. It indicates that Leave policy has a positive impact on employee performances. This result is consistent with the findings of Ngambi (2004). Further, the beta coefficients for job design are positively related with the employee performance. It indicates that job design has a positive impact on employee performances. This finding is consistent with the findings of Abid *et al.* (2013). Moreover, the beta coefficient for work family balance is positive with the employee performance which indicates that work family balance has a positive impact on employee performance. This result is consistent with the findings of Soomro *et al.* (2018).

4. Summary and conclusion

Organization implements work life balance policies and flexible work arrangements that enable women employees to make use of policies and engage more efficiently to contribute to organization success. Work life programs such as employee assistance programs, child care and elder care programs, fitness and recreation programs, counselling programs and other personal support programs can help employees to manage and balance their work life and personal life effectively. Work life balance is a state of equilibrium in which the demand of both professional and personal life is equal. It is about finding the right balance between work and life and feeling comfortable with both work and family commitments. Work life balance as the satisfaction and good functioning at work and at home with a minimum role conflict. Work life balance is the extent to which an individual is equally engaged in-an equally satisfied with-his/her work role and family role. Increase in market rivalry drives organization and employees to be more acclimatize, flexible and responsive to changes.

This study attempts to examine the influence of work life balance on employee performance in Nepalese insurance company. The study is based on primary data of 20 Nepalese insurance companies with 200 respondents.

The study showed that flexible time, job sharing, leave policy, job design and work family balance have positive impact on employee performance. The study concluded that work life balance has a significant role in enhancing the employee performance in Nepalese insurance company. The study also concluded that flexible time followed by leave policy is the most influencing

factor that explains the change in the level of employee performance in Nepalese insurance company.

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